## PATHWAY TO ENTREPRENEURSHIP FOR PEOPLE WITH DISABILITIES IN IRELAND

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## FOREWORD

This report, Entrepreneurship for People with Disabilities in Ireland, is timely and welcome. Authors Professor Thomas Cooney and Brian Aird present a blueprint for encouraging the entrepreneurial potential of people with disabilities. The report sets out concrete actions and recommendations in the overall context of current policies and the tailored supports required to support people with disabilities into self-employment.

Yet, the key statistics presented in this report are stark. People with disabilities aged 15-50 (inclusive) are 3 times more likely than the general population to have completed primary education only. Their completion rate for higher education is also lower at 37% compared with just over half (53.4%) of persons aged 15-50 years in the general population.

These data should concern all of us, as they speak to institutionalised barriers to education faced by people with disabilities. They directly impact on the employment opportunities afforded to people with disabilities. Therefore, it is no surprise to find that at 26.2%, Ireland has one of the lowest employment rates in the European Union for people with disabilities. The workplace also must critically examine practices, behaviours and attitudes that exclude the employment of people with disabilities.

Inclusion is a fundamental value and integral behaviour observed in Technological University Dublin. Supporting students with disabilities is an important part of our work, with dedicated staff passionate about bringing students with disabilities on a successful and fulfilling educational journey. Our active voluntary Ability Network focuses on highlighting issues that affect all persons with disabilities in the University, and on devising appropriate and effective solutions. We also provide relevant support to staff members to enable them to lead satisfying working lives. However, our ambition is broader and deeper than the essential task of responding to identified needs. It is to have a culture of inclusion that embraces diverse abilities as a strength. In coming times, TU Dublin will develop this ambition as part of its strategic plan and implement it accordingly. We will set targets for the employment of people with disabilities and measure our performance against our ambition.

Creative and innovative ideas are not the exclusive preserve of the abled population. This report challenges us as an educational community to develop the entrepreneurial skills of people with disabilities. It identifies actions that all stakeholders - public, private, governmental and non-governmental - can take to nourish and facilitate entrepreneurship and self-employment among people with disabilities. If we commit to these actions, together we can turn our dismal record for education and employment of people with disabilities into one of which we can be proud.

#### Professor Yvonne Galligan

Director of Equality, Diversity and Inclusion, TU Dublin

### **KEY STATISTICS**

The following are the key statistics relating to people with disabilities in Ireland according to the CSO Census 2016:

- There was a total of 643,131 people in Ireland who stated they had a disability, accounting for 13.5% of the population.
- In 2016, 311,580 (48.4%) people with a disability were male, while 331,551 (51.6%) were female.
- Up to one-in-ten people below 45 years of age had a disability, rising to 20% by age 60.
- 6.7% of the population aged under 20 had a disability, while 49.5% of the population aged 75 and over had a disability.
- Amongst people with disabilities aged 15 to 50 (inclusive), 13.7% had completed no higher than primary level education, compared with 4.2% of the general population.
- People with a disability were less likely to complete third-level education, with 37% educated to this level, compared with 53.4% of the general population aged 15 to 50 (inclusive).
- There were 130,067 people with a disability aged 15 and over at work, accounting for 22.3% of the total disabled working population of 584,045. This compares with 53.4% for the overall population aged 15 and over who were at work.
- Those with deafness or a severe hearing impairment had the highest participation rate of all disabilities at 58.4%. Those with difficulty in going outside the home alone had the lowest rate of participation at 19.7% (21.1% for males and 18.4% for females).
- A European Commission country report for Ireland (2019) revealed that Ireland had one of the lowest employment rates for people with disabilities in the EU (26.2 % compared to 48.1 % in the EU in 2017).
- A 2017 ESRI report examined the employment transitions of people with disabilities and found that among those of working age, 82% had worked at some stage in their life, but 35% had been without work for more than four years.
- According to the CSO (2016) census, there are 17,654 people with disabilities who are selfemployed and have employees (13,118 male; 4,536 female)
- There are 34,461 people with disabilities who are self-employed and have no employees (26,198 male; 8,263 female)
- Of self-employed with employees, 8,158 have a difficulty with pain, breathing or any other chronic illness or condition, while 7,373 have a difficulty that limits basic physical activities (such as walking, climbing stairs, reaching, lifting or carrying)
- Just 334 people with disabilities who are self-employed with employees have a difficulty with learning, remembering or concentrating.

## **POLICY CONTEXT**

In recent times, there have been many policies adopted by international organisations and national governments regarding the rights of people with disabilities. The following are some of the key policies that need to be highlighted by way of giving context to the necessity to provide tailored support for people with disabilities who wish to become self-employed in Ireland:

- According to the World Bank (2019), approximately one billion people, or 15% of the world's population, experience some form of disability.
- The United Nations Convention on the Rights of Persons with Disabilities (CRPD) was adopted by its Member States in 2006 and ratified by the Irish Government in 2018. It promotes the full integration of people with disabilities in societies.
- The United Nations 2030 Agenda for Sustainable Development was adopted in 2015 and it clearly states that disability cannot be a reason or criteria for lack of access to development programming and the realization of human rights.
- The Sustainable Development Goals (SDGs) framework includes seven targets which explicitly refer to people with disabilities and six further targets on people in vulnerable situations, which include people with disabilities.
- Within the European Union, Principle 17 of the European Pillar of Social Rights is dedicated to people with disabilities and disability concerns.
- The European Union adopted the European Disability Strategy 2010–2020 as a comprehensive framework committing the Commission to the empowerment of people with disabilities to enjoy their full rights and to removing everyday barriers in life.
- The Irish Government launched a National Disability Strategy in 2004 and sought to tie together law and policy in the area of disability.

The Disability Act 2005 was introduced by the Department of Justice and sought to:

- Allow for an assessment of the needs of people with disabilities and a service statement;
- Improve access to public buildings, services and information;
- Ensure that certain Government Departments brought out Sectoral Plans outlining what improvements that department would take;
- Place an obligation on public bodies to be pro-active in employing people with disabilities;
- Restrict the use of information from genetic testing for employment, mortgage and insurance purposes;
- Establish a Centre for Excellence in Universal Design.

### **POLICY CONTEXT** continued

The National Disability Inclusion Strategy (2017-2021) was launched in 2017 and comprised of the following eight themes:

- Equality and Choice
- Joined up policies and public services
- Education
- Employment
- Health and Wellbeing
- Person-centred disability services
- Living in the Community
- Transport and access to places

The 'Comprehensive Employment Strategy for People with Disabilities (2015-2024)' was published by the Irish Government in 2015 as a mechanism to address the significant gap that exists in the rates of employment between people with and without disabilities. One of the key strengths of the Strategy is that it ensures a coordinated approach to supporting people with disabilities with their ambition to progress into employment, but little attention is given in the strategy to self-employment as a potential career option.

In January 2020, the Irish Government approved the Mid-Term Review of the National Disability Inclusion Strategy. The focus for 2020 and 2021 will be on the implementation of the UNCRPD. The National Disability Authority (NDA) is an independent statutory body that provides information and advice to the Irish Government on policy and practice relevant to the lives of people with disabilities. The organisation assists the Minister for Justice and Equality in the co-ordination of disability policy. Other statutory bodies (e.g. Irish Human Rights and Equality Commission, National Disability Strategy Implementation Group) can also have a role in the design and implementation of policies relating to people with disabilities in Ireland. Additionally, several national advocacy organisations (e.g. Disability Federation of Ireland, Inclusion Ireland) also contribute to discussions about policies and practices affecting the lives of people with disabilities.

Following independent research undertaken as part of this report, it was determined that a significant opportunity exists in creating a more intentionally connected ecosystem that provides enhanced and seamless supports and services to people with disabilities who would choose to become self-employed. This would require clear marketing and communications reinforcing self-employment as a viable career option to families, civil servants, the media, the general population and various staff who work at different stages throughout the mainstream and specialized school systems. A connected ecosystem would result in more appropriate support, less overlapping, deeper training opportunities for more people, more clients accessing a larger variety of supports and more people with disabilities accessing offered loan programmes. It is anticipated that such actions would generate a greater number of people with disabilities exploring self-employment as an income generating career option, thereby resulting in more people with disabilities starting a business or else realizing that they are better prepared to find a job.

### **BENEFITS OF SELF-EMPLOYMENT**

An OECD (2014) report found that self-employment can facilitate active economic and social participation. Entrepreneurship can also enable flexibility in workload, work hours and work location, providing more elasticity in coping with disability than can be frequently found in paid employment. As with all forms of entrepreneurship, there are 'push' and 'pull' factors influencing the decision to start one's own business. According to previous research studies, the following are the principal benefits to self-employment for people with disabilities:

- Flexibility of hours / workload
- Heightened self-esteem
- Greater levels of freedom / independence
- Autonomy from access-related barriers
- Fulfilment of desire to be self-employed
- Achieve aspiration to make more money
- Greater ability to make one's own decisions
- Become a role model for family and others

But, people with disabilities may also feel positive because of the societal benefits that arise from their self-employment, benefits that include the following:

- Decrease in social costs
- Increase in tax revenue
- Break the cycle of reliance on the state
- Increased workforce participation rate means more individuals engaged within the economy
- People who are more engaged may be happier and less lonely both factors impacting upon their mental health

However, there are also negative reasons why people with disabilities start their own business and these include:

- Discrimination in the workplace
- Inability to secure / retain job
- Poor rates of pay in employment
- Disadvantage in the labour market
- Limited job options due to disability
- Travel / access issues due to job location

The variety of motivational factors are influenced by a person's disability which means that when people with disabilities consider starting their own business, appropriate support needs to be available to help them with the process.

### **CHALLENGES TO SELF-EMPLOYMENT**

There has been some research undertaken regarding the challenges faced by people with disabilities who wish to become self-employed. The following is a synopsis of the principal findings from various international research studies that may be applicable in Ireland:

- Loss of income from social security benefits or supplemental disability programmes (research studies highlight that the 'welfare trap' is repeatedly considered the biggest barrier to self-employment).
- Difficulties in obtaining start-up capital due to poor credit ratings (frequently caused by low income employment or unemployment).
- Disinterest / discrimination / lack of understanding by personnel in lending institutions and business support services.
- Lack of access to appropriate support or training not tailored to their individual needs.
- Lack of assets to use as collateral due to difficulties in finding suitable employment.
- Psychological issues such as self-confidence, mindset, fear (of failure, of success, of the unknown) and misunderstanding of what it takes to be self-employed.
- Situational issues such as a lack of role models, no (or a negative) team in an individual's life and disadvantaged location.
- Perhaps a mismatch between one's business idea / expectations and the health of an individual.
- Low levels of self-awareness as many would not "see themselves" in the marketing material for self-employment training and opportunities (frequently marketing material does not reflect people with disabilities).
- An unaligned or misaligned self-employment / entrepreneurial eco-system (the National Disability Inclusion Strategy mentions employment 34 times, never linking it to self-employment, which seems not to be mentioned, or the Comprehensive Employment Strategy for People with Disabilities that mentions self-employment only 5 times).
- Policy support and delivery staff need to overcome their own fears of the risks associated with recommending self-employment as a work option for people with disabilities.
- The visibility of support services provided, or a lack of information made available in specific formats (Braille, etc), is repeatedly raised in the research.
- The use of appropriate language is very important. Using terms like 'enterprise' or 'entrepreneur' may be off-putting to people perceiving self-employment simply as a means of working and earning a living for oneself.

It is important to note that in comparison to non-disabled people, the challenges highlighted are additional and distinctive challenges that people with disabilities face when becoming self-employed. The listing does not include the usual business challenges that any entrepreneur will endure when starting their own enterprise.

### WHY TAILORED SUPPORT IS NEEDED

One of the key questions that is frequently asked within this topic area is "why is tailored support needed for people with disabilities who wish to start their own business? Can they not use the same supports that are available to the general population?" It could be suggested that the same argument could be made regarding other under-represented communities in terms of entrepreneurial activity, such as women entrepreneurs. However, the dedicated unit created by Enterprise Ireland to support women entrepreneurs has been widely acknowledged as being very successful and has led to the publication in January 2020 of the 'Action Plan for Women in Business'.

Creating tailored supports for people with disabilities who wish to start their own business is critically important as it will shine a light on self-employment as a career opportunity that is available to the community. Tailored supports also recognise and respect the additional and distinctive challenges faced by people with disabilities when starting their own business. An OECD Report (2014) found that:

- People with disabilities are disproportionately inactive in the labour market in all EU Member States
- Evidence exists to suggest that people with disabilities that participate in the labour market are just as likely as those without disabilities to be self-employed
- Self-employment can facilitate active economic and social participation and give control to the individual over their levels of participation
- Self-employment allows flexibility in workload, work hours and work location, providing more elasticity in coping with disability than can be often found in paid employment
- Business creation and self-employment are not suitable for all people with disabilities, but there are several ways in which policymakers can improve their support for entrepreneurship for people with disabilities
- Policies need to support entrepreneurs with diverse impairment characteristics in different ways and over varying timescales

There is limited tailored support currently available in Ireland for people with disabilities who wish to start their own business. The Local Enterprise Offices provide 'Start Your Own Business' programmes, but none of these are tailored to the needs of people with disabilities. There are occasional supports available through the Irish Local Development Network, but these are dependent upon the location of the specific initiative and therefore not accessible to everyone with a disability. The Department of Employment Affairs and Social Protection offers supports for people to start their own business, but these are available to the general population and not dedicated to people with disabilities. Overall, it has been established that there are very few targeted programmes or strategies available to support people with disabilities to start their own business.

# **KEY CONSIDERATIONS WHEN DESIGNING TAILORED SUPPORT**

The research relating to this study examined examples of good practice in different countries and publications from other studies. Boylan and Burchardt (2003) sought to identify ways in which support agencies could help people with disabilities to establish their own business and identified the following key considerations:

- Ensure that self-employment is offered as a positive choice rather than a last resort
- A national scheme for start-up grants and loans for disabled entrepreneurs should be overseen by experienced business advisers with disability awareness training
- Business support providers should actively market their services (in accessible formats) to socially excluded groups and implement disability awareness training for all advisory staff and assessors

Doyel (2000) argued that in the development of an entrepreneurship programme for people with disabilities, some key components would be essential to its success. These components include a careful selection process for entrepreneurs with disabilities (including a demonstration of commitment by the participant), tailored entrepreneurship education and training, financial assistance for the business, and support for the business after start-up. Any entrepreneurship programme for people with disabilities should also fit the diverse range of people that it serves. The programme must also be open to everyone, regardless of the type and severity of their disability, and while this may take time to achieve, nevertheless it should be the ambition of the programme from the time of its original design.

According to an OECD (2014) report, one should consider the following when developing a tailored entrepreneurship programme targeted at people with disabilities:

- Efforts are needed to increase awareness about the desirability and feasibility of entrepreneurship by people experiencing disabilities
- There is evidence that targeted entrepreneurship training and start-up support programmes can be effective for disabled people
- There is strong potential to adapt existing training and start-up programmes to the needs of people with disabilities
- Partnerships between business support organisations and specialist disabled support organisations can help
- The 'welfare benefits trap' should be addressed by ensuring that the welfare system does not cut benefits too quickly on transition to entrepreneurship or discriminate unfairly against those disabled people who chose to become entrepreneurs

The research found that while many considerations existed, the challenge of the 'welfare benefits trap' and the need for appropriate business mentoring were issues that arose most frequently. These considerations also highlight the need for a multi-stakeholder approach if a holistic strategy is to be developed and implemented.

### LEARNING FROM NOVA SCOTIA, CANADA

In recent years, many regions and countries have identified the need to provide tailored supports for people with disabilities who are seeking to become self-employed. The following observations for Ireland are provided by Brian Aird (co-author of this report) who works with TEAM Work Cooperative in Nova Scotia (Canada) and has spent time in Ireland in 2019 as Visiting Research Scholar with TU Dublin.

- Government funding mechanisms are rarely aligned with an organisation's needs. Multi-year funding for programme initiatives are more efficient and effective than single year contracts.
- Put relentless emphasis on government to ensure that "employment includes self-employment". All policies should state this. Over time, Nova Scotia is seeing most policies related to "back-to-work" include employment and self-employment.
- There is a fine line between employment and self-employment. Self-employment programme participants gain enhanced self-confidence and skills, which may open new employment opportunities.
- Having a recognised individual or organisation in the province or country to champion entrepreneurs with disabilities / self-employment for people with disabilities has proven to be effective in Nova Scotia.
- A champion is needed who will act as an expert related to workforce self-employment / entrepreneurship for people with disabilities. This person should be ready to support funders with information, quotes, first person stories and time in order to help them do their jobs.
- Funders should understand that repeated exposure over time to self-employment/ entrepreneurship leads to a greater likelihood that a person will become more comfortable with that path.
- Never underestimate the number of funders / community partners who have a disability or have a family member who may be impacted by disability.
- Always explore opportunities for greater impact, engaging new partners and attracting more clients.
- Communicate with partners regarding their future plans / programmes as the space is small. This results in deep and effective relationships and a greater sharing and understanding of organisational vision.
- Do not assume that disability organisations have a natural tendency towards inclusivity and that business service organisations do not have this tendency. The reality often lies deeper.
- Guard against the "if I can't see myself in business, how could you do it" mindset.
- Perhaps disability staff are more used to celebrating small "wins" than business service providers.
- Also, perhaps, they might visualise a greater likelihood of seeing "hope". "Hope" may be one of the least used, yet one of the most important factors in success.

### LEARNING FROM NOVA SCOTIA, CANADA continued

- There may be a high incidence of poverty among programme participants. Loneliness may be a more powerful motivator than workforce attachment for some programme participants.
- Understanding root causes for slower than expected movement provides the programme staff with the opportunity to better serve the participants.
- While exposure to self-employment / entrepreneurship has benefits for everyone, provide respectful opportunities also for people who decide to opt out.
- Given programme values around choice, having a small loan fund available from the delivery organisation may lead to more intention and understanding regarding planning and start-up.
- Grants for business needs may not be as effective as a small loan, but grants for accommodations and skill development are often useful.
- Regarding helping people reach their full potential, perhaps it is about reaching one's desired potential, as locus of control will rest within an individual seeking self-employment.
- Specialised programmes versus mainstream for all? Important not to confuse "inclusive" with targeting all equally.
- Targeting all equally does not result in inclusive / welcoming / effective programming for all.
- Disability awareness training for business service providers is essential and typically requires systemic changes within government and service providers to become effective.
- There is a risk in mainstream programming that the delivery organisation might be pressured for their outcomes and will focus on the easier / quicker clients.
- A challenge with specialised programmes is that it might be easier to see funding stagnate or cut because they are usually relatively smaller programmes and not as public.
- Specialised programmes may also face early funding cuts because successful outcomes may accrue more slowly than a comparative mainstream programme, thus the mainstream programme delivery organisations may appear more successful and more valuable.
- Regarding programming, provide greater flexibility for participants regarding how to reach outcomes, not greater latitude regarding what the outcomes are.
- Develop different programmes with different outcomes for people at various stages versus universal programmes for people with disabilities seeking self-employment.
- Consider continuous intakes versus periodic intakes for longer term programmes, although they are challenging from a service provider's perspective.
- Mentoring programmes for all aspiring entrepreneurs are growing in popularity and effectiveness, and given significant situation factors, play a greater than traditional role in the journey taken by people with disabilities. Constantly seek innovative ways to connect participants to voices of wisdom not typically available.

These thoughts offer positive and constructive input towards the development of tailored support for people with disabilities in Ireland seeking to become self-employed. They are based on the experiences of someone whose career has been spent assisting the community to develop its entrepreneurial potential and they offer interesting insights towards any approach that might be adopted in Ireland.

### SOCIAL WELFARE SUPPORT

The Department of Employment Affairs and Social Protection introduced many changes in 2017 under the 'Make Work Pay' initiative to ensure that people with disabilities feel secure in their decision to explore work options and maintain key benefits when working. The Department offers a range of supports to assist people with disabilities and these include the following:

- Blind Pension
- Disability Allowance
- Illness Benefit
- Occupational Injury Benefit
- Partial Capacity Benefit
- Invalidity Pension
- Ability Programme

Several practical supports and allowances are also available to proactively assist with the participation of people with a disability in the workforce. For example, if a company wishes to employ a person with a disability or wishes to retain an employee who has acquired an impairment or illness, supports can be provided to them.

The Reasonable Accommodation Fund is available for the employment of people with disabilities, comprising the Workplace Equipment and Adaptation Grant, the Personal Reader Grant, the Job Interview Interpreter Grant and the Employee Retention Grant. The Department also provides access to a Disability Awareness Support Scheme which provides funding for private sector employers to arrange and pay for disability awareness training for staff who work with a colleague who has a disability (subject to qualifying conditions). Application for funding under the Ability Programme (which provides funding to local, regional and national projects) is focused on bringing young people with disabilities (aged between 15 and 29) closer to the labour market.

Self-employed people can avail of the Back-to-Work Enterprise Allowance. The Back-to-Work Enterprise Allowance (BTWEA) scheme encourages people in receipt of certain social welfare payments to become self-employed. If a person qualifies for the BTWEA scheme, they can keep a percentage of their social welfare payment for up to 2 years, subject to qualifying conditions. The Short-Term Enterprise Allowance (STEA) gives support to people who have lost their job and want to start their own business. The Training Support Grant (TSG) scheme is designed to fund quick access to short-term training or related interventions for those who wish to obtain / renew certification / permits for individual jobseekers for specific self-employment or work opportunities. It should be noted that the supports available for self-employment are open to the general population and not just targeted at people with disabilities.

Further information is available at https://www.gov.ie/en/category/social-welfare/.

### **ONE PERSON'S STORY**

### Eddie Hennessy, Hennessy Photography Ltd, Co. Cork

I suffered from a major stroke 11 years ago at the age of 33 which at the time left me completely without speech and paralysed on the right side of my body. I can no longer read and write, my speech will always be affected and I continue to have right-sided weakness. These are what I call the disabilities you can see; unfortunately, there are many hidden disabilities that I struggle with on a daily basis such as confusion, chronic fatigue, depression, etc. I developed a keen interest in photography during my recovery and with help from Headway Ireland, I started a purely rehabilitative business, mainly to get back my self-worth. I was making no salary, but in order to set-up a business I had to change over my Social Welfare payment to Partial Capacity Benefit (PCB) which meant a reduction of €50 per week. I decided on taking the loss to try and get back my pride, and to contribute to society in the future.

In 2017, my story was shared by CreativeLive.com (one of the biggest online training companies) with their 10 million followers and celebrity wedding photographer Robert Evans flew into Cork to hear my story in person. In 2018, I was voted 'Wedding Photographer of the Year' by a national wedding magazine and I employed one person. Although I still wasn't making a salary, it was all going to plan behind the scenes, building a world-class brand. However, I then received a letter stating that my PCB payment was being reduced by a further €50 per week.

Over the past year, I have contacted many different government departments and agencies without success. Broad start-up supports are available to the general population, but I do not meet the required criteria for financial aid. Supports are available to businesses to employ people with disabilities, but not to employ oneself. A disabled person with the same disability as me can work as an employee and the government will give them financial support, but there are no specific supports available for me as a disabled business owner. Instead, I pay 30% more in overheads than my able bodied competitors for things my disability doesn't allow me to do (e.g. admin, driving to work locations, assistance with lifting and carrying camera equipment).

I will be left with no choice but to lay off my employee and close the business in the near future if the government or its agencies cannot provide me with appropriate supports as a disabled entrepreneur. This is not something that I want to do and it makes me feel like I have failed myself and my family, even though I have done everything I could to establish and succeed in my business.

I have worked hard to build a world-class brand by thinking creatively so my disabilities wouldn't hold me back, but apparently there is nothing I can do about government's inability to understand my needs. Business supports for disabled and non-disabled people are the same. I shouldn't have to explain why this is so wrong! The National Disability Inclusion Strategy was updated recently. There is little mention of disabled entrepreneurs within this strategy. The aim for this strategy is to allow disabled people to reach their full potential. I'm disabled and current government strategy is doing the opposite for me.

### **FUTURE ACTIONS**

The research into the report, combined with the proposals made from people who attended a seminar on 'Entrepreneurship for People with Disabilities' in June 2019, have identified the following aspirations to support self-employment within the community:

- 1. Host a major conference in 2020 to shine a light on this issue
- 2. Create a website that is dedicated to self-employment for people with disabilities
- 3. Advocate for a cultural shift regarding the perception of disability through a vision statement
- 4. Promote governmental policies and initiatives that actively reflect self-employment as a viable career option for people with disabilities
- 5. Align values and understanding among players within the entrepreneurship ecosystem with the UN Convention on the Rights of Persons with Disabilities
- 6. Train welfare client facing staff / managers towards supporting self-employment
- 7. Introduce policies, processes and understanding that people will need start-up capital separate from any government financial / living supports
- 8. Encourage business service providers and disability organisations to identify initiatives to support people with disabilities to start their own business
- 9. Ensure that all LEO programmes and events are clearly inclusive and equitable
- 10. Create a tailored mentoring programme as much evidence exists highlighting its importance

These are lofty aspirations which are quite broad and do not have specified metrics. Therefore, to ensure that change happens, the following actions need to be taken:

- 1. Identify a project champion who will build a proactive project team
- 2. Identify leaders within business service / disability / education organisations who would be willing to work with the project team
- 3. Establish a clear mission, goals and outcomes
- 4. Commit to developing a three-year pilot project
- 5. Identify Government Departments and other funding organizations who would be willing to fund the pilot project
- 6. Develop a planning budget
- 7. Research the various ecosystems currently in place and determine the dedicated supports that need to be established
- 8. Invite entrepreneurship training / business development service providers to organise events or initiatives in support of the project
- 9. Request disability organisations involved in training / employability or workforce attachment via employment / self-employment to organise events or initiatives in support of the project

These actions will enable a momentum to be generated in support of self-employment for people with disabilities that should continue to advance after the initial three-year work of the project team has been completed.

### A FUNNEL APPROACH

A funnel approach to developing a pathway towards self-employment for people with disabilities would: enable interested individuals to self-select their participation; act as a filter on business ideas and entrepreneurial desire; and place the most expensive resources (e.g. mentoring) towards the lower-end of the funnel. The number of people using the services will automatically be reduced as they move down the funnel as people drop out either because they no longer wish to participate or because their business idea is unlikely to be sustainable. The funnel approach has long-term viability because it utilises existing resources and programmes, plus it also acts as a quality-control filter for people and their business ideas.



It is important that everybody within the disability community is given the opportunity to consider selfemployment as a career option. Any initiative would need to begin with a broad awareness campaign towards people with disabilities, disability advocacy organisations, enterprise support agencies, government departments and all other relevant stakeholders, highlighting the advantages and disadvantages of self-employment. The goal of this activity would be to educate people that getting a job is not the only option when considering career opportunities. If a person wishes to learn more, then a fully-accessible website should exist which contains all relevant information for a person with a disability who wishes to start their own business. Should a person have a business idea and wish to explore their business opportunity further, then they should undertake a Start Your Own Business programme with their Local Enterprise Office. If their business idea has merit and they wish to further assess its potential viability, then they should be provided with a business mentor who has received disability awareness training so that the mentor can work with them in an empathetic manner. Next they will need access to finance through lenders who are offering tailored support via specially trained staff. Finally, it is the ambition of this concept that one day a network of entrepreneurs with disabilities will be established (as in the UK, Canada and other countries) and members of this network will act as role models and advocates for others to follow.

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