



# Environmental Scan on Entrepreneurs with Disabilities

**Final Research Report**

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CHLOÉ POITEVIN-DESRIVIÈRES | PATRICK WRAY

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For more information on SRDC, contact

Social Research and Demonstration Corporation  
55 Murray Street, Suite 400  
Ottawa, Ontario K1N 5M3  
613-237-4311 | 1-866-896-7732  
info@srdc.org | www.srdc.org

### *Vancouver Office*

890 West Pender Street, Suite 440  
Vancouver, British Columbia V6C 1J9  
604-601-4070

### *Remote offices:*

Alberta, British Columbia, Manitoba,  
Newfoundland and Labrador, Ontario,  
Quebec, and Saskatchewan  
1-866-896-7732

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## INTRODUCTION

The following report outlines the findings from the Environmental Scan on Entrepreneurs with Disabilities research project. This project aimed to fill a knowledge gap on the experiences of people with disabilities with respect to pursuing self-employment income or entrepreneurial opportunities. It was conducted in support of advancing the Government of Canada’s Employment Strategy for Canadians with Disabilities and Disability Inclusion Action Plan, as well as the implementation of the Opportunities Fund for Persons with Disabilities. The project included an environmental scan of academic and grey literature and interviews with several representatives of programs that support entrepreneurs with disabilities. It drew on both Canadian and international studies and applied a Gender-based Analysis Plus (or intersectional) lens to capture the intersections between disabilities, gender, and race.

According to the 2017 Canadian Survey on Disability, over six million Canadians aged 15 years or over live with at least one disability that impacts their ability to carry out activities in their day-to-day lives (Statistics Canada, 2018). Many people with disabilities face significant and persistent barriers to a meaningful career, including biases and discrimination and a lack of workplace accessibility and accommodations (Canadian Human Rights Commission (CHRC), 2018; Tompa et al., 2020). In addition to providing financial benefits, employment is critical for fostering the social inclusion of people with disabilities in Canadian society (CHRC, 2019). Participating in the labour market or pursuing entrepreneurial opportunities can promote good mental health, offer a place to socialize, help develop interpersonal contacts, and provide an opportunity to apply one’s skills and gain a sense of personal accomplishment and self-esteem (CHRC, 2019).

For a wide variety of reasons, many people with disabilities pursue self-employment or entrepreneurial opportunities as an alternative to participating in the labour market. The Organization for Economic Development and Cooperation (OECD) defines entrepreneurship as:

*“...enterprising human action in pursuit of the generation of value, through the creation or expansion of economic activity, by identifying and exploiting new products, processes, or markets” (Ahmad & Seymour, 2008, p. 14).*

‘Entrepreneurship’ differs from ‘self-employment’ in that entrepreneurs are business owners and play an important role in economic growth and development through job creation and market innovation (Harris et al., 2014). Entrepreneurs aim to create or expand economic activity by identifying and exploiting new products, processes, or markets (Ahmad & Seymour, 2008). Conversely, self-employment is foremost an alternative to wage labour (Harris et al., 2014). Despite key differences in operationalization and market impacts, entrepreneurship and self-

employment are often used interchangeably in academic literature and policy, and are therefore difficult to extricate (Harris et al., 2014). This holds true for the limited data available on Canadian entrepreneurs with disabilities, wherein data on both business ownership and self-employment are used to analyse entrepreneurship for people with disabilities. As such, this report uses both terms interchangeably as per the literature, but overall, aims to distinguish and emphasize entrepreneurship in particular.

Entrepreneurship for people with disabilities is tied closely to their experiences in the traditional labour market. Although many people with disabilities choose entrepreneurship as their career path, many also engage in entrepreneurship out of necessity due to the challenges that they experience when looking for a job or being in an employer-employee relationship. Many people with disabilities in Canada experience barriers to meaningful employment and, once employed, it can be challenging to remain working due to social stigma, lack of accommodation, and limited opportunities for advancement (CHRC, 2019). In terms of discrimination, for example, employers can perceive disabled employees as less productive and more burdensome due to workplace accommodations (Canadian Human Rights Commission (CHRC), 2018). Discrimination and its impacts may vary depending on the type and severity of the disability (CHRC, 2019).

People with disabilities also spend more time engaging in unpaid work, including care work and household chores (3.6 hours a day versus 3.5 for those without disabilities) and are more likely to be employed part-time (Kevins et al., 2022). Part-time employment, in addition to contract work and self-employment (no paid employees), are all categorized as non-standard work, and often fall into the classification of ‘precarious employment’ (May, 2019). Precarious workers have less control over their working conditions and less access to benefits that sustain health (e.g., health insurance, paid time off, social support), which can exacerbate the existing health and economic inequities faced by people with disabilities (Jetha et al., 2020).

The social categories of race and gender further intensify barriers to employment faced by people with disabilities. Maroto et al. (2019) note that social categories act upon each other in a myriad of ways:

*“Disability intersects with race and gender to expand the accumulation of disadvantage, shaping everything from educational attainment to the kinds of jobs people have, the neighbourhoods in which they live, their access to credit markets and social services, and their health over the life course,”* (p. 65).

People with disabilities who also identify as Black, Indigenous, and persons of colour (BIPOC) report significant barriers in finding both work and appropriate services to support their employment journeys (CASE, 2022). This is further exacerbated as employment service providers struggle to address the dual challenges of racism and ableism (CASE, 2022). Ableism

perpetuates ideas of ‘normalcy’ and the notion that able-bodied individuals are more entitled than people with physical disabilities to freedom of movement, self-direction, social participation, and opportunities in employment and education (Hidegh et al., 2022). In an ableist society, people with disabilities remain unable to participate in society fully and equally and are often portrayed as less capable and productive (Hidegh et al., 2022).

The systemic barriers noted above result in labour market inequities for people with disabilities. According to the 2017 Canadian Survey on Disability, people with disabilities have a lower rate of employment than people without disabilities (59% compared to 80%) (Morris et al., 2018). Further, the employment rate was found to decrease as the severity of disability increased, and women with disabilities have lower levels of income and rates of employment compared to men (Morris et al., 2018). The employment outcomes of people with disabilities also depend on disability type. The highest rates of unemployment are experienced by people with memory-related disabilities (30.7%), learning disabilities (21.1%), developmental challenges (21.2%), and mental or psychological issues (19.6%). The lowest rates of unemployment are among people with chronic pain conditions (12.6%), flexibility and mobility-related disabilities (13.4%), hearing impairments (15%), dexterity-related disabilities (15.7%), and visual impairments (16%) (Statistics Canada, 2017). The challenges experienced by people with disabilities are also evident in income disparities, with the average income of Canadians with disabilities being \$44,400 in 2021 compared to \$57,300 for Canadians without disabilities (Statistics Canada, 2023).

In addition to the challenges noted above, entrepreneurs with disabilities also face many barriers compared to those without disabilities. For example, stigma and stereotypes associated with discrimination can prevent entrepreneurs with disabilities from building relationships with customers, suppliers, funders, lenders, investors, and other key stakeholders (Renko, Harris, & Caldwell, 2016; Jones & Latreille, 2011). People with disabilities are also more likely to experience social isolation, resulting in smaller, less diverse social and professional networks (Renko, Harris, & Caldwell, 2016; Hagner & Davis, 2002; Ashley & Graf, 2018). They also earn less income and have access to fewer financial resources, placing them at a financial disadvantage when looking to fund their business (Renko, Harris, & Caldwell, 2016; Ashley & Graf, 2018). Entrepreneurial pursuits can also be impacted by unequal access to formal educational and on-the-job learning opportunities (Ashley & Graf, 2018; Manzanera-Román & Seán, 2019; Renko, Harris, & Caldwell, 2016). Finally, health issues, physical limitations, and incompatibility with disability benefits can have negative impacts on entrepreneurs with disabilities (Ashley & Graf, 2018; Boellstorff, 2018; Hagner & Davies, 2002).

As a result of the above challenges, as well as other factors related to owning a business, entrepreneurship does not always lead to better outcomes for people with disabilities compared to traditional employment. Overall, start-up efforts by people with disabilities are less likely to succeed than those without disabilities (Renko, Harris, & Caldwell, 2016) and entrepreneurs with disabilities generally earn less income on average than people with disabilities who work in the

labour market (Gouskova, 2020; Yang et al., 2022). Further, some self-employed workers and entrepreneurs can face precarious employment conditions, given that they frequently lack adequate benefits, job security, and protections from occupational health and safety provisions (May, 2019). Thus, although many people with disabilities choose entrepreneurship and are successful in developing a business, many also face a wide range of challenges and struggle to earn a living wage.

Overall, the entrepreneurship literature offers little focus on people with disabilities. As described by Klangboonkrong and Baines (2022), research on entrepreneurship and disadvantaged groups is limited, both in Canada and internationally. In particular, research on disability and entrepreneurship is fragmented, mostly descriptive in nature, and lacking empirical evidence, particularly in Canada. This also includes a limited understanding of the differences in experiences of entrepreneurs with disabilities based on social identities (e.g., race, gender, age, and other sociodemographic characteristics) and disability type and severity. The objective of this report is to contribute to a greater understanding of the challenges faced by entrepreneurs with disabilities, as well as how policies, programs, and services can best support people with disabilities in their pursuit of entrepreneurship.

The first section outlines the research objectives and methodology, while the second one provides an overview of entrepreneurship in Canada. The third section discusses key motivations, barriers, and enablers of entrepreneurship, while the fourth one outlines current and best practices for supporting entrepreneurs with disabilities. The last section summarizes key findings and considerations for future research.



# RESEARCH OBJECTIVES AND METHODOLOGY

## RESEARCH OBJECTIVES

This research study aimed to provide the historical context, current status, challenges, trends, and emerging practices related to entrepreneurship for people with disabilities. The following were the key areas of research focus:

- a. Statistical profile of entrepreneurs in Canada and the reported share of entrepreneurs with disabilities among them.
- b. Percentage of people with disabilities who are currently entrepreneurs or who supplement their income with some entrepreneurial activity.
- c. Persons with what type and severity of disabilities are most likely to be entrepreneurs or are most likely to have tried self-employment.
- d. Reasons for wanting to be self-employed or entrepreneur (presented by disability type).
  - Other intersecting factors from a Gender-based Analysis Plus (GBA Plus) lens that affect entrepreneurship among people with disabilities.
- e. Key issues or challenges faced by entrepreneurs along with those that are specific to entrepreneurs with disabilities. For example, are there particular barriers to entry (or exit), or barriers to funding, that entrepreneurs with disabilities face?
- f. Survival rate/churn rate of an average entrepreneurial venture – small and medium-sized enterprises (SMEs) and micro-businesses only – in comparison to survival rate/churn rate of entrepreneurial venture led by entrepreneurs with disabilities – SMEs and micro-businesses only.
- g. Economic sectors in which enterprises run by people with disabilities are most prevalent and why.
- h. Typical growth profile of people with disabilities-led enterprises per industry, if the information is available.
- i. Major geographic differences (including variations in regulatory environment province to province; rural versus urban differences).

- j. Compilation and comparison of federal-provincial-territorial programs aimed at supporting entrepreneurs with disabilities – going back 20 years.
  - Comparative summary table, by length, scale of intervention, and outcome, of public or not-for-profit supports for entrepreneurs with disabilities.

## METHODOLOGY

The environmental scan included the following components:

- A review of domestic and international peer-reviewed and grey literature to develop an understanding of the historical context, current status, challenges, trends, and emerging practices related to entrepreneurship for people with disabilities;
- Where possible, the scan focused on the Canadian context, but drew primarily from international examples due to limited studies in Canada; and
- The scan focused on English- and French-language sources that were published in the last five years.

The literature scan employed Google Scholar and the general Google search engine, utilizing the following keyword combinations:

- “gig economy\*” “self employment\*” “disability\*”
- “entrepreneur\*” “self employment\*” “disability\*”
- “entrepreneur\*” self employment\* race gender “disability\*”
- precarious employment “disability\*”

The Employment and Social Development Canada (ESDC) team supporting this project provided several resources, with others identified through Google using the following keywords: “entrepreneurs with disabilities supports Canada”, “entrepreneurs with disabilities supports Ontario”, “entrepreneur/s personnes handicapées Québec”, and “entrepreneurs with disabilities supports Atlantic Canada”, “entrepreneurs with disabilities supports Western Canada”.

In addition to academic and grey literature, the scan also captured programs and supports available to entrepreneurs with disabilities in Canada. This was then supplemented by four interviews with representatives of programs that support entrepreneurs with disabilities. The purpose of the interviews was to gain a better understanding of these particular programs as well as broader trends, challenges, and gaps in service.

The research also applied a GBA Plus lens to explore how disability intersects with and is compounded by other identity factors (i.e., class, race, gender). This included seeking out literature on how identity shapes how people with disabilities engage in entrepreneurship, plays a role in the ability of entrepreneurs with disabilities to start and run their businesses, and influences the motivations for why people with disabilities engage in self-employment. A GBA Plus lens was thus applied in all phases of the research project.

# OVERVIEW OF ENTREPRENEURSHIP IN CANADA

## ENTREPRENEURSHIP IN CANADA

Entrepreneurship is extremely important for Canadian economic growth and employment. In 2019, the Business Development Bank of Canada reported more than 1.1 million small and medium-sized enterprises (SMEs) in Canada, which form the backbone of entrepreneurial activity across the country (BDC, 2019). In 2019, SMEs accounted for 90 per cent of all private sector jobs, employing 10.7 million Canadians and contributing roughly \$1 trillion to Canada's gross domestic product (BDC, 2019). As stated by Saba et al. (2021), "it is not an overstatement to say SMEs drive economic development, growth, and innovation in Canada" (p. ix).

Overall, the rate of entrepreneurship in Canada has declined over the past 20 years due to an aging population (as fewer young people start businesses), the economic pressures associated with globalization, concentrated markets, labour shortages, and technological disruptions (Bouchard & Bedard, 2019). However, when examining the data for different segments of the Canadian population, there has been a resurgence in entrepreneurial activity since 2014 led by a more diverse demographic, namely newcomers, women, youth, and older adults (Bouchard & Bedard, 2019). The number of new SMEs has increased since 2015, with an average of 101,324 new businesses created each year compared to 90,151 that have ceased operations (Innovation, Science and Economic Development Canada, 2022). Further, from 2002 to 2014, firm entrant survival rates have steadily increased. For example, the three-year survival rates for the 2002 and the 2011 cohorts were 75 per cent and 82 per cent respectively. Between 2002 and 2014, 98 per cent of new firms survived the first year, 63 per cent survived after five years, and 43 per cent survived after ten years (Archambault & Song, 2018).

The 2018 Labour Force Survey reported that the top reasons that Canadians choose self-employment<sup>1</sup> are for independence, freedom, and being one's own boss (33.5%); the nature of the job – had to be self-employed (15.2%); work-family balance (8.6%); and flexible hours (17%) (Yssaad & Ferrao, 2019). Significantly more women cited work-family balance than men (15% versus 5%). Workers over the age of 55 were more likely to state freedom and independence as their primary reasons for being self-employed (Yssaad & Ferrao, 2019).

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<sup>1</sup> As mentioned, available statistics on the Canadian workforce do not distinguish between entrepreneurship and self-employment, as the definition used in the Labour Force Survey encompasses self-employed workers that own both incorporated and unincorporated businesses as well as those who do not own a business (Statistics Canada, 2018).

As of December 2021, the key growth sectors for SMEs in Canada are mining, quarrying and oil, and gas extraction; information and cultural industries; construction; professional, scientific, and technical services; and administrative and support, waste management, and remediation services (Innovation, Science and Economic Development Canada, 2022). The agricultural industry historically has the highest prevalence of self-employment (57% in 2018), while rates of self-employment in professional, scientific, and technical services industries have increased substantially and are currently the second highest (from 27% in 1987 to 32% in 2018), (Yssaad & Ferrao, 2019). The proportion of self-employed women increased in several industries, including professional, scientific, and technical services, as well as finance, insurance, real estate, rental, and leasing services (Yssaad & Ferrao, 2019).

### Race, gender, and entrepreneurship

Race and gender play a key role in understanding the challenges and opportunities associated with entrepreneurship in Canada. The gender gap in the ownership of Canadian SMEs by people with disabilities is significant, with 64.6 per cent of SMEs owned by men compared to 15.7 per cent owned by women (Grekou et al., 2018). Similarly, majority male-owned businesses are slightly more likely to survive after 14 years in operation compared to majority women-owned businesses (79.6% versus 77.1%) (Innovation, Science and Economic Development Canada, 2022).

In their report on women's entrepreneurship in Canada, Cukier et al. (2021) note the lack of intersectional analyses in the field of entrepreneurship. They define the concept of intersectionality as encompassing “overlapping layers of various categories of social differences – such as gender, ethnicity, sexual orientation, and religion – that are mutually constitutive to an individual's experiences in relation to structural inequality and barriers,” (p. 19). The authors provide an overview of key issues faced by diverse women entrepreneurs, stressing the importance of using an intersectional lens to reveal the layered and magnified effects of systemic barriers on marginalized groups (Cukier et al., 2021). In particular, women seeking to engage in entrepreneurship face multiple and often intersecting challenges related to gender bias and systemic discrimination that create further barriers to accessing financing, support, and services (Cukier et al., 2022). These gender-related challenges have repercussions on the mental health of female entrepreneurs who are at an increased risk of experiencing mental health issues due to the challenges related to financial insecurity, greater stress, and a lack of employment benefits (Bouchard & Bédard-Maltais, 2019).

Racial discrimination also affects the ability of BIPOC entrepreneurs to start and sustain a business. Black entrepreneurs, particularly newcomers, are more likely to turn to self-employment due to exclusion from the labour market, yet experience difficulties accessing funding to start a new business (Canadian Black Chamber of Commerce, 2021; CASE, 2022;

Gueye, 2023). The barriers to financing for Black and newcomer entrepreneurs are tied to systemic biases in financial institutions, a lack of social capital and networks, and a lack of outreach to Black communities on the part of funding programs and organizations (Canadian Black Chamber of Commerce, 2021). Despite these challenges, the proportion of Black business owners increased among both men and women from 2005 to 2018. Further, the proportion of Black men among all self-employed men almost doubled (1.8% in 2005 to 3.5% in 2018), and also increased among Black women, although to a lesser extent (from 1.3% to 2.2%) (Gueye, 2023).<sup>2</sup>

Although the reason for the growth in Black entrepreneurs is unclear, it may be linked to the growth in entrepreneurship among newcomers. Over half of all Black entrepreneurs are immigrants and there is a higher rate of entrepreneurship among first-generation immigrants in Canada, many of whom bring considerable business-related skills and networks and entrepreneurial motivations (Cukier et al., 2017; Gueye, 2023). However, immigration status brings an additional layer of systemic barriers and discrimination for Black entrepreneurs, who often turn to self-employment due to difficulties in accessing traditional employment and experience barriers to accessing financial capital and loans due to limited Canadian credit scores (Gueye, 2023).

Indigenous people in Canada face similar challenges as entrepreneurs who are persons of color or Black individuals, but with the additional harms and challenges related to the settler-colonialism relationship that impacts their culture, health, socioeconomic opportunities, and access to their traditional territories (Cooney, 2021). While systemic barriers impact the ability of Indigenous people to start a business, entrepreneurship can offer Indigenous people a means to assert their rights to self-determination and develop businesses that uphold and promote Indigenous cultures (Cooney, 2021).

Even though the intersecting categories of race and gender amplify barriers for Canadian entrepreneurs, the number of female BIPOC and Indigenous entrepreneurs in Canada is growing. Cukier et al. (2021) posit that this growth is linked to increases in women's entrepreneurial intentions and interest and higher education levels. Among female entrepreneurs, Black women account for 42 per cent of new women-owned businesses in Canada and the rate of Indigenous women entrepreneurs increased by twice that of non-Indigenous women (Cukier et al., 2021). Further, roughly one-quarter of SMEs majority-owned by Indigenous people or majority-owned by visible minorities are also majority-owned by women, compared with 15.6 per cent of all SMEs (Huang, 2020).

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<sup>2</sup> The term 'self-employed' is used to refer to business owners of incorporated and unincorporated businesses.

## DISABILITY AND ENTREPRENEURSHIP IN CANADA

### Entrepreneurs with disabilities

Data available on entrepreneurs with disabilities in Canada is limited with few studies conducted on this topic (International Labour Organization (ILO) & OECD, 2018; Lafrance-Cooke & Bemrose, 2021). Further, the lack of research on the intersection of social identities and disability type and severity has resulted in an incomplete picture of the diversity of experiences and systemic barriers faced by entrepreneurs with disabilities. This lack of data stems in part from the difficulties in generating findings that can be applied and generalized to the inherently diverse population of people with disabilities (Cukier et al., 2021). In particular, due to the limited nature and different methodologies and approaches taken by the few Canadian research studies discussed below, it is not possible to combine the analysis of these studies or provide an overall profile of entrepreneurs with disabilities in Canada. Nonetheless, the following section provides insights, from the data that is currently available, on the extent to which Canadians with disabilities engage in self-employment or entrepreneurship.

According to the 2017 Canadian Survey on Disability (CSD), 8.6 per cent of people with disabilities were self-employed in 2016 compared with 11.1 per cent of people without disabilities, with rates for men being somewhat higher than women. For example, 13 per cent of men and 12 per cent of women between the ages of 20-54 were self-employed (Schimmele et al., 2021). The 2017 CSD found that the top reasons reported by people with disabilities for pursuing self-employment include independence, flexibility, or freedom (23%); followed by family business or other business opportunity (13%); higher income (10%); and personal choice (10%) (Statistics Canada, 2017).

Canadian rates of self-employment contrast slightly with evidence in the United States and Europe, where many studies indicate that self-employment/entrepreneurship rates among people with disabilities are much higher than among those without disabilities (Ashley & Graf, 2018; Gouskova, 2020; Renko, Harris, & Caldwell, 2016; Rizzo, 2022). This is the case for the United States (Haynie & Shepherd, 2011; Ipsen, Arnold, & Colling, 2005), Australia (Maritz & Laferriere, 2016), the United Kingdom (Jones & Latreille, 2011), and other countries in Europe (Eichhorst et al., 2010; Pagán, 2009). People with disabilities in the United States are almost twice as likely to be self-employed as those without disabilities (Renko, Harris, & Caldwell, 2016). European countries with particularly high self-employment rates among people with disabilities include Greece, Italy, Portugal, and Spain (Eichhorst et al., 2010).

The Survey on Financing and Growth of Small and Medium Enterprises collects information on SMEs in Canada that are majority-owned by people with disabilities; however, this survey is infrequent (i.e., every three years) and limited in scope (e.g., there are limits to intersectional

analysis). The survey includes for-profit SMEs employing between 1 and 499 people and generating over \$30,000 CAD in annual revenues. Huang (2020) conducted a study on SME ownership demographic characteristics based on the 2017 version of this survey. The population in the study included over 730,000 SMEs stratified by geography, employment, and industry, with random samples selected from these strata to generate representative estimates.

Key findings from this study include:

- **Very small ownership rates.** 0.5 per cent of SMEs are majority owned by people with disabilities and this percentage remained roughly unchanged between 2007 and 2017. This low ownership rate may be partly due to the survey methodology, particularly the requirement of the SME to generate a minimum annual revenue of \$30,000 CAD.
- **Fewer employees.** 54.8 per cent of all SMEs had between 1 and 4 employees compared to 69.8 per cent of SMEs majority owned by people with disabilities. Further, SMEs that are majority-owned by people with disabilities were least likely to have between 5 and 19 employees (20.8% compared with 32.6% of all SMEs).
- **Differences in industrial distribution.** People with disabilities operated a higher proportion of SMEs in the professional, scientific, and technical services sector (26.2% compared to 14.4%), and the information and communication technologies sector (11.4% compared to 4.0%) when compared to all SMEs. They are less likely to operate SMEs in the retail sector (2.3% compared to 11.5%). Industries in which entrepreneurs with disabilities are most prominent include ‘all other’<sup>3</sup> (28.1%), professional, scientific, and technical services (26.2%), construction (16.6%), other services (12.6%), and information and communication technologies (11.4%).
- **A greater proportion of start-ups (i.e., newly established businesses).** In 2017, 19.7 per cent of SMEs majority owned by people with disabilities were start-ups (i.e., began operating in 2015 or later), compared with 9.5 per cent of all SMEs.
- **A higher propensity for innovation.** 40.5 per cent of SMEs majority owned by people with disabilities introduced at least one innovation (product, process, organizational, and/or marketing), between 2015 and 2017, compared to 31.1 per cent of all SMEs.

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<sup>3</sup> The category ‘All other’ includes the following sectors, which are classified using the North American Industry Classification System (NAICS): Information (51), Real Estate and Rental and Leasing (53), Administrative and Support and Waste Management and Remediation Services (56), Health Care and Social Assistance (62), and Arts, Entertainment, and Recreation (71).



- **A greater percentage of female entrepreneurs.** Female entrepreneurs with disabilities account for a higher proportion of business owners compared to all female entrepreneurs (16.7% versus 15.6%).

Lafrance-Cooke and Bemrose (2022) conducted a sociodemographic profile of business owners with disabilities using 2017 Canadian administrative tax data. It assessed the sociodemographic characteristics of business owners with disabilities and compared them to business owners without disabilities. The study's methodology was based on identifying business owners who received the federal disability tax credit (DTC).<sup>4</sup> However, this methodology does have some drawbacks. The study found that in 2017, approximately 841,000 Canadians aged 15 and older received the DTC, representing 3.0 per cent of all people who completed a tax return. In comparison, the 2017 CSD identified 6.2 million Canadians aged 15 and older with disabilities, of whom about 2.7 million had a severe or very severe disability, limiting their daily activities. The much lower number of people with disabilities identified in the tax data is not surprising as individuals with disabilities might not have enough taxable income to claim the DTC or might not be in the labour force. Further, some people with disabilities may not claim the DTC because they thought that they did not meet the criteria, they did not know about it, or they were not able to submit the required certificate (T2201) from their doctor (Lafrance-Cooke & Bemrose, 2022).

The following are the key findings from this study:

- **Business owners with disabilities tend to be older than business owners without disabilities.** The number of business owners with disabilities increases with age for both unincorporated and incorporated businesses, with the majority of business owners aged 65 and older. In contrast, business owners aged 45 to 64 without disabilities represent the largest proportion of business owners (exact percentages are not available).
- **A higher share of entrepreneurs with disabilities are women.** While women account for a larger share of entrepreneurs with disabilities, business ownership remains male-dominated. For example, among the 45-to-64 age category, 43.3 per cent of incorporated businesses and 37.2 per cent of unincorporated businesses are owned by women with disabilities. These two percentages are higher than what is found for business owners without disabilities (37.1% and 36.2%).

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<sup>4</sup> The DTC is a non-refundable tax credit that was introduced in 1988 to allow persons with disabilities to reduce the amount of income tax that they may have to pay. To be eligible for the DTC, an individual must experience difficulties performing activities of daily living, such as walking, speaking, feeding oneself or hearing, or other debilitating conditions that affect day-to-day living (Lafrance-Cooke & Bemrose, 2022).

- **Similar to the findings by Huang (2020), there are notable differences in the industrial distribution of businesses owned by people with and without disabilities.** For instance, incorporated businesses owned by people with disabilities are more likely to operate in finance and insurance (14.6% for people with disabilities compared to 9.4% for people without disabilities) and real estate, rental, and leasing (14.6% for people with disabilities compared to 9.9% for people without disabilities). In contrast, they are less likely to operate in professional, scientific, and technical services (12.6% for people with disabilities compared to 16.1% for people without disabilities) as well as the construction industry (11.6% for people with disabilities compared to 13.5% for people without disabilities).
- **In general, financial measures, such as revenue and net income, tend to be lower for businesses owned by people with disabilities in Canada.** Average net income (\$869,378 CAD for people with disabilities, \$1,076,641 CAD for people without disabilities), total assets (\$2,103,988 CAD for people with disabilities, \$2,298,397 CAD for people without disabilities), and R&D spending (\$1,239 CAD for people with disabilities, \$1,926 CAD for people without disabilities) are all lower for businesses owned by people with disabilities and the difference is statistically significant.
- **The median income of business owners with disabilities is consistently lower than the median income of those without disabilities.** For instance, the median income of women owners with disabilities is approximately 71.0 per cent to 74.2 per cent of the median income for women business owners without disabilities.

## Impacts of COVID-19 on entrepreneurs with disabilities in Canada

The COVID-19 pandemic had substantial and unprecedented impacts on global economies and SMEs experienced particular vulnerabilities. Beland et al. (2020) assessed data from the Canadian Labour Force Survey (LFS) and found a substantial decrease (-14.8% for incorporated entities) in business ownership during the initial months of the pandemic (between February and May 2020). In subsequent months, pandemic-related restrictions and repercussions resulted in financial hardship and vulnerability for many SMEs that experienced a decrease in the demand for their goods and services, and a similar decrease in profitability (Li et al., 2022). While many SMEs were able to access government support programs, they reported concerns about their ability to survive after this support ended (Li et al., 2022).

Although all types of SMEs were impacted by COVID-19, pandemic restrictions disproportionately impacted businesses owned by underrepresented entrepreneurs, including people with disabilities (Canadian Women's Chamber of Commerce, 2020; Lafrance-Cooke & Bemrose, 2022). For example, results from the April 2020 Canadian Survey on Business Conditions found that 4.7 per cent of businesses that were majority-owned by a person with

disabilities permanently closed, compared with 1.0 per cent of all businesses on average (Lafrance-Cooke & Bemrose, 2022). Further, about one-half of businesses that were majority-owned by a person with a disability experienced a drop in revenue of more than 40 per cent from 2019 to 2020, compared to one-third of businesses on average (Lafrance-Cooke & Bemrose, 2022).

The pandemic also had a disproportionate impact on businesses owned by marginalized populations, with notable decreases in business ownership among women (-12.9%), newcomers (-16.1%), and less-educated individuals (-17.8%) (Beland et al., 2020). BIPOC-owned businesses are more vulnerable to economic shocks and COVID-19 exacerbated the existing structural inequities that create barriers to funding and access to support networks for BIPOC entrepreneurs (Mo et al., 2020). Further, a 2021 report from the Women Entrepreneurship Knowledge Hub reported that the COVID-19 pandemic had a disproportionate impact on female entrepreneurs by compounding the larger burden of domestic work typically performed by women.

A survey conducted by the Canadian Women's Chamber of Commerce (CWCC) also reported that the intersections between disability and gender amplified the impacts of the pandemic. Key challenges faced by female entrepreneurs with disabilities included the additional time spent on care, more domestic and unpaid labour, and an inability to work due to the risks associated with contracting COVID-19 (Canadian Women's Chamber of Commerce, 2020). The inability to work was in part due to the reduced accessibility or availability of health services during the COVID-19 pandemic, which resulted in poorer mental and physical health outcomes for entrepreneurs with disabilities (Cukier et al., 2022). The CWCC survey also revealed that 79 per cent of the surveyed women entrepreneurs with disabilities indicated that they lost contracts, customers, or clients due to the COVID-19 pandemic compared with 34 per cent of small businesses on average (Canadian Women's Chamber of Commerce, 2020).

Despite the negative impacts of COVID-19, the economic changes generated by pandemic restrictions also created novel market opportunities for entrepreneurs with disabilities (Frain et al., 2022). Specifically, pandemic restrictions increased the availability and prevalence of remote work. This enabled people with disabilities to design safer and more accessible workspaces that reduced transportation and accessibility barriers (Frain et al., 2022).

## Diversity of experiences of entrepreneurs in an inaccessible society

When describing the context of entrepreneurs with disabilities in Canada, it is also important to emphasize the diversity of experiences that people with disabilities face working and living in a society that is largely defined by inaccessible social and physical environments. Although the research literature does not explore in detail differences based on disability type and severity, there is a general recognition that disability is not a homogenous social category, and therefore, that entrepreneurs with disabilities have a wide range of capacities and challenges related to

operating a business (Renko et al., 2016). For example, the hours that an entrepreneur with a disability can work may be limited by the time needed to manage medical conditions and periods of ill health (Balcazar et al., 2023; Darcy et al., 2020; Jammaers & Williams, 2021). Further, Yang et al. (2022) found that particular social circumstances, contexts, and categories impact the earnings of entrepreneurs with disabilities as a result of systemic barriers that impede educational attainment and career paths. Specifically, there is a negative association with earnings for those who experience the onset of disability at a younger age or who have unmet accommodation needs (i.e., a lack of access to assistive technologies and devices) (Yang et al., 2022). The study also found that the intersection of gender and disability is similarly associated with lower entrepreneurial earnings. The authors concluded that it is vital to consider the specific contexts and social categories (i.e., race, gender, and age) of people with disabilities as entrepreneurship may not be accessible or suitable for all individuals (Yang et al., 2022).

The visibility and embodied nature of certain disabilities can also lead to discrimination against entrepreneurs with disabilities which can then be further amplified through the intersections of other marginalized social categories, such as race, gender, and sexual orientation (Kašperová, 2021). Kašperová (2021) notes that entrepreneurs with multiple and intersecting marginalized social categories may face additional challenges and barriers, particularly when these identities are visible. For example, the authors describe an instance in which an entrepreneur experienced negative reactions and perceptions from customers due to their disability and ethnicity.

People with disabilities also contend with broad-based accessibility issues and systemic barriers when pursuing entrepreneurial endeavours, including a lack of accessible transportation, business environments, information and support, and networking opportunities (Darcy et al., 2020). Critical disability scholarship draws attention to how disability does not result from a lack of ability, but rather the outcome of the constraints and impairments caused by inaccessible social and physical environments (Hidegh et al., 2022). Renko et al. (2016) emphasize this point stating, “The lives of people with disabilities reflect their adaptations to circumstances created by society,” (p. 3). Entrepreneurs with disabilities often incur additional expenses throughout their entrepreneurial journey to overcome inaccessible social and physical environments; for example, by hiring personal support workers, converting materials into accessible formats, and implementing workplace accessibility modifications (Renko et al., 2016).

While disability is an individual and embodied experience, the ability of people with disabilities to work and navigate everyday tasks is contextual (Balcazar et al., 2023; Nordstedt & Germundsson, 2022). As such, disability is a social construct in which people with disabilities adapt and reorient their realities to account for social, economic, and physical structures that are designed to meet the needs of non-disabled individuals (Renko et al., 2015). Access to entrepreneurship for people with disabilities is contingent on these contextual factors, including disability type and severity, physical environments, social networks, and socioeconomic status (Balcazar et al., 2023; Renko et al., 2015).

# MOTIVATIONS, BARRIERS, AND ENABLERS TO ENTREPRENEURSHIP

## INTRODUCTION

The motivations and decisions of people with disabilities related to pursuing entrepreneurship are multifaceted and complex, involving individual, social, and economic factors, as well as broader systemic inequities and discrimination. The notion of ‘choice’ is particularly central to entrepreneurship for people with disabilities. For example, systemic inequities and barriers related to the workplace have a significant impact on the reasons people with disabilities pursue entrepreneurship when the scope of their choices related to work is limited (Darcy et al., 2020; Gouskova, 2020). Further, the intersections of race, gender, age, and other sociodemographic characteristics, and disability type and severity amplify systemic barriers for entrepreneurs with disabilities and shape every step of their entrepreneurial journeys.<sup>5</sup>

Gouskova (2020) found that social and economic systemic barriers also shape the ability of people with disabilities to pursue entrepreneurship. For example, people with disabilities can choose entrepreneurship in response to discriminatory workplaces so long as they have adequate financial resources and business skills. However, those with limited skills and resources may only have the choice to remain in suboptimal paid employment or exit the labour market entirely (Gouskova, 2020). Further, self-employment and entrepreneurship may be the only choice for some people with disabilities when traditional employment is not an option. This type of entrepreneurship is termed ‘necessity entrepreneurship’, in which people with disabilities demonstrate ‘weaker entrepreneurial intentions/motivations’ (Yang et al., 2022) that are linked with a lack of choice and can result in lower entrepreneurial earnings (Jammaers & Zanoni, 2020). Women with disabilities are more likely to engage in necessity entrepreneurship and thus have lower earnings (Yang et al., 2022).

Researchers often refer to the factors discussed above as ‘pull’ and ‘push’, in that they describe how people with disabilities are *pulled* towards entrepreneurship and *pushed* out of the traditional labour market towards entrepreneurship (Darcy et al., 2020). Factors that push people with disabilities out of the traditional labour market towards entrepreneurship are related to the fact that traditional wage-labour is often unable to meet their needs due to

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<sup>5</sup> As discussed earlier, there is limited research that explores issues of intersectionality and entrepreneurship among people with disabilities (Cukier et al., 2021; Darcy et al., 2020; Maroto et al., 2019; Williams & Patterson, 2019; Xheneti, 2021; Yang et al., 2022).

workplace discrimination, a lack of accommodations, a lack of opportunities and career mobility, and a mismatch between skills and available jobs. On the other hand, pull factors describe why people with disabilities choose to move towards entrepreneurship, including more flexibility to accommodate individual needs and circumstances, greater autonomy, the possibility of higher income, increased opportunities for professional growth, and skill development.

In contrast, some factors pull people with disabilities towards traditional employment and push them out of entrepreneurship. Pull factors can include the security, stability, and workplace benefits associated with wage labour, whereas push factors include risk aversion, increased stress, financial insecurity, and the fear of losing access to government disability benefits and supports.

The following section provides an overview of the motivations for why people with disabilities pursue entrepreneurship, as well as an analysis of the barriers and enablers (i.e., push and pull factors) faced by entrepreneurs with disabilities. It first outlines what are some of the factors that motivate people with disabilities to pursue entrepreneurship and then discusses the barriers and enablers that people with disabilities face related to succeeding as entrepreneurs. The discussion on barriers and enablers is structured on Parker Harris et al.'s (2013, in Caldwell et al., 2020) analysis of the barriers faced by social entrepreneurs with disabilities based on three categories: (1) access to education and information; (2) economic and material resources; and (3) social networks and supports. While these categories are drawn from the experience of social entrepreneurs with disabilities, they reflect the broader barriers and enablers to entrepreneurship among people with disabilities identified in the literature (Balcazar et al., 2023; Klangboonkrong & Baines, 2022; Knott, 2018; Nordstedt & Germundsson, 2022; Renko et al., 2015).

## MOTIVATIONS FOR PURSUING ENTREPRENEURSHIP

As mentioned previously, many people with disabilities pursue self-employment or entrepreneurship as a viable alternative to participating in paid employment (Ashley & Graf, 2018; Gouskova, 2020; Renko, Harris, & Caldwell, 2016; Rizzo, 2022). Several different factors motivate people with disabilities to start a business, including (1) flexibility and self-determination; (2) economic; (3) avoidance of discrimination; and (4) personal development and a feeling of contributing to society. All of these motivating factors are also influenced by disability type and severity.

The most common motivating factor identified in the literature is the need or desire for flexibility and freedom. This enables people with disabilities to better manage their disability needs and other personal responsibilities, such as childcare (Ostrow et al., 2019; Nordstedt & Germundsson, 2023), which is of particular importance for women. People with disabilities may

pursue entrepreneurship to control their working hours, type of work, and work environment. For example, Ostrow et al. (2019) found that the self-employed people with mental illness involved in their research were most likely to state that flexible times and freedom/control over their work situation were the reasons for their self-employment. The need for flexibility is, however, not only related to disability. Research suggests that the probability of self-employment overall is increased based on the number of dependent children in a household (Nordstedt & Germundsson, 2023).

Closely related to the need for flexibility and freedom, many entrepreneurs with disabilities report financial ‘freedom’ and economic independence as key motivators for seeking out entrepreneurship (Ortiz García & Olaz Capitán, 2021; Ostrow et al., 2019; Nordstedt & Germundsson, 2023). For example, in a qualitative study of 29 Hungarian entrepreneurs with disabilities, Hidegh et al. (2022) found that respondents reported that the financial independence gained from their businesses significantly increased their sense of economic freedom. Further, a US-based study of entrepreneurial motivations and barriers described similar findings, wherein interview subjects expressed the importance of financial freedom, particularly in reducing their reliance on government income supports (Balcazar et al., 2023). A broader discussion of the economic factors involved in entrepreneurship is presented in a later section.

Another important driver for entrepreneurship frequently cited by people with disabilities is the avoidance of workplace discrimination. Workplace discrimination can include, for example, negative attitudes and stigmas about disability, lower salaries than non-disabled employees, and a lack of appropriate accommodations (Nordstedt & Germundsson, 2023). For example, Ostrow et al. (2019) found that more than 80 per cent of their research participants cited ‘avoid employment problems’ as a reason for why they chose entrepreneurship. Further Ashley and Graf’s study (2018 in Nordstedt & Germundsson, 2023), found that a negative work experience from the past was a common reason why respondents had started their own business. Poor work experiences mentioned in this study included unreasonable salary, no opportunities for promotion, intolerance of mental illness, lack of adjustment, dismissal due to disability, and long working days.

Some entrepreneurs with disabilities also seek out entrepreneurial activities for personal development and to contribute to society (rather than being solely profit-motivated) including by providing products, services, and employment for people with disabilities (Nordstedt & Germundsson, 2021; Nordstedt & Germundsson, 2022). For example, in a US study by Ashley and Graf (2018 in Nordstedt & Germundsson, 2021), the reason participants most often cited for starting their own company was the opportunity to ‘flourish’, not only related to finances but also contributing to something and building good self-esteem. Further, Parker Harris et al. (2014 in Nordstedt & Germundsson, 2022) argue that people with disabilities should be regarded as “...entrepreneurs whose services, goods, or influence can contribute to change for many others besides themselves, and by extension, to social change at the community level” (p. 259). This

finding is consistent with the review conducted by Nordstedt and Germundsson (2022), which found that a common motivation among people with disabilities is a desire to bring about change at the societal level (i.e., rather than being only profit-driven).

Finally, disability type and severity also play a motivating role. For instance, individuals with psychiatric disabilities often pursue entrepreneurship as it aligns with the goals of recovery-oriented psychiatric rehabilitation that promotes autonomy and personal empowerment. This approach also allows entrepreneurs with disabilities to develop a trauma-informed workplace that reduces stressors and potential psychological harm (Balcazar et al., 2023; Ostrow et al., 2019). Likewise, people with mobility-related disabilities may pursue entrepreneurship as a means to gain autonomy in light of transportation and accessibility barriers (Balcazar et al., 2023). Motivations for pursuing entrepreneurship are thus very diverse and can only truly be understood within the context of the individual who is part of a broader socio-economic system.

## BARRIERS AND ENABLERS TO ENTREPRENEURSHIP

The following section outlines the barriers and enablers (“push” and “pull” factors) to entrepreneurship based on three themes: (1) access to education and information; (2) economic and material resources; and (3) social networks and supports.

### Access to education and information

People with disabilities face unequal access to formal educational and on-the-job learning opportunities that can affect their entrepreneurial pursuits. Disability-related disruptions to education and work also result in further challenges related to accessing education (Renko et al., 2016; Ostrow et al., 2019). While entrepreneurship may provide a viable career pathway for people with disabilities with limited education and work experience (Ostrow et al., 2019), a lack of education and skills can lead people with disabilities to make costly mistakes and impact the success of entrepreneurial endeavours (Darcy et al., 2020). Interestingly, however, one study found that higher levels of education and vocational training decreased the likelihood that a person with a disability would choose entrepreneurship, as they are more likely to find traditional employment opportunities (Renko et al., 2016).

There are few business-related training programs and supports that target entrepreneurs with disabilities and mainstream programs do not provide the necessary adaptations and supports for the needs of people with disabilities (Darcy et al., 2020; Klangboonkrong & Braines, 2022; Ostrow et al., 2019). For instance, people with psychiatric disabilities require more flexibility due to fluctuations in functioning, as well as increased individual attention and emotional support to develop the self-esteem and confidence needed to start a business (Ostrow et al., 2019). The



accessibility of training and educational materials is also important, such as the need for plain language for those with intellectual disabilities, as well as resources that accommodate visual and hearing impairments (Caldwell et al., 2020; Renko et al., 2016). People with disabilities may also not be able to afford to enroll in mainstream training programs and are often overlooked by small-business support services due to the perceived lower profitability of their enterprises (Ostrow et al., 2019).

Several studies recommend the development of education and training resources aimed at helping people with disabilities become entrepreneurs, such as vocational rehabilitation programs, mentorship, business-planning support, and career guidance (Frain et al., 2022; Hidegh et al., 2022; ILO/ODEC, 2018). The key entrepreneurship skills for people with disabilities identified in the literature include business-related skills such as financial management, human resources, and marketing; broader foundational skills, including numeracy and communication; and personal skills such as organization, networking, and self-confidence (Darcy et al., 2020; Hidegh et al., 2022; Klangboonkrong & Braines, 2022; Ostrow et al., 2019). However, Klangboonkrong and Braines (2022) note that there needs to be more research on the specific types of competencies required by entrepreneurs with disabilities to successfully engage in entrepreneurship and how these may differ from the skills required by non-disabled entrepreneurs.

## Economic and material resources

The following section discusses the implications of economic and material resources for entrepreneurs with disabilities, including income inequality, disability benefits and supports, and economic independence and freedom.

### *Income inequality*

As mentioned in the Introduction, people with disabilities tend to have lower incomes and a greater reliance on income supports and benefits than non-disabled people (Lafrance-Cooke & Bemrose, 2022). Entrepreneurship may offer a pathway to address economic inequities for people with disabilities, as it offers the possibility of increased income and economic freedom (Jackman et al., 2021; Norstedt & Germundsson, 2021). However, the relationship between entrepreneurship and increased earnings for people with disabilities is not clear. An analysis of data drawn from the 2000-2015 Current Population Survey in the United States found that entrepreneurs with disabilities have substantially lower earnings than people with disabilities in traditional employment (Gouskova, 2020). Similarly, Yang et al. (2022) found that entrepreneurship resulted in lower earnings for people with disabilities who had previously experienced discrimination and social disadvantages in traditional forms of employment as many continued to face similar barriers as entrepreneurs. These findings suggest the need to

understand the importance of economic motivations (e.g., higher income, financial independence) relative to non-economic drivers (e.g., flexible hours, better accommodations) in pursuing entrepreneurship (Gouskova, 2020).

As discussed earlier, low incomes can also result in necessity entrepreneurship where self-employment and entrepreneurship may be the only choice for some people with disabilities when traditional employment is not an option. Women with disabilities are more likely to engage in necessity entrepreneurship and thus have lower earnings, whereas men with disabilities are more likely to engage in entrepreneurship by choice and generate comparatively higher incomes (Yang et al., 2022). Intersecting systemic barriers ultimately affect individuals' agency, as inequalities limit the labour market opportunities for BIPOC individuals, women, and people with disabilities (CASE, 2022; Williams & Patterson, 2019; Yang et al., 2022). As such, Yang et al. (2022) stress that policies and programs aimed at entrepreneurs with disabilities need to account for diverse identities and abilities, as well as act to synchronize policies related to gender and age discrimination with those pertaining to workplace accommodations.

One of the most significant barriers to establishing a new business for people with disabilities is access to financial capital (Frain et al., 2022; Renko et al., 2016). Entrepreneurs with disabilities may face discrimination on the part of financial institutions that are uninterested in investing given the perception that people with disabilities are less productive and their businesses are less likely to generate substantial profits (Jammaers & Zanoni, 2020; Kašperová, 2021; Kitching, 2014). Renko et al. (2016) report that assessments used by financiers may present a structural barrier for entrepreneurs with disabilities at all stages of business establishment and ownership, as disability status influences the outcomes of such assessments. Other economic barriers faced by entrepreneurs with disabilities include a lack of financial literacy, poor credit ratings, and a lack of accessible information on funding opportunities (Kitching, 2014).

### *Disability benefits and supports*

Government disability benefits and supports often add additional complexities to the pursuit of entrepreneurial projects for people with disabilities as they are tied to an individual's earnings and ability to work. Many people with disabilities find themselves in precarious financial situations due to low incomes and a reliance on financial assistance (Norstedt & Germundsson, 2023). This economic vulnerability affects how people with disabilities approach entrepreneurial activities, particularly related to government-funded supports.

The structure of many income assistance programs creates a binary between people with disabilities who are 'capable' of working and those who are 'incapable' of full-time employment and therefore dependent on income assistance programs that place restrictions on hours worked and earnings (Kašperová & Kitching, 2021). For instance, in their study of entrepreneurs with intellectual disabilities in the United States, Caldwell et al. (2020) discussed their participants'

fears of losing benefits if their businesses made too much money, which discouraged entrepreneurs from growing their businesses. In contrast, the loss of benefits due to changes in eligibility criteria drove some individuals in the UK to engage in entrepreneurship/self-employment out of necessity due to their limited work experiences and employable skills (Jackman Galloway et al., 2021).

A study of self-employed workers in Ontario revealed a tension between the ability of self-employed workers to earn a living wage and to care for their health. Many of the workers surveyed in the study needed to cover healthcare costs out of pocket due to limited government health insurance coverage and no workplace health benefits or sick leave (Khan et al., 2023). Study participants reported that it is often difficult to qualify for provincial disability benefits and income supplements are often inadequate to support living expenses as well as business-related costs. Additionally, there was an under-utilization of government social support programs by these workers, many of whom faced issues navigating and understanding claim processes and eligibility criteria (Khan et al., 2023).

### *Economic independence and freedom*

As previously noted, many entrepreneurs with disabilities report that financial freedom and economic independence are key motivators for seeking entrepreneurship (Ortiz García & Olaz Capitán, 2021; Ostrow et al., 2019; Nordstedt & Germundsson, 2023). However, prevailing discourses on entrepreneurship often tend to romanticize notions of the economic ‘freedom’ associated with entrepreneurship, where owning a business leads to greater autonomy and self-actualization, increased control and choice over tasks and career, and the ability to pursue creative and meaningful goals (Hidegh et al., 2022). This concept of economic freedom, however, is rooted in ableism and fails to acknowledge the structural constraints that undermine social and economic freedom for people with disabilities (Hidegh et al., 2022; Kašperová & Kitching, 2021).

Ableist notions of economic freedom play into the ‘capable-incapable’ and ‘independent-dependent’ binaries that categorize people with disabilities as either economically independent and able to work or unable to work and dependent on income assistance (Kašperová & Kitching, 2021). Rather, Kašperová and Kitching (2021) stress that economic independence and freedom be understood as flexible and tied to people’s “shifting states of being throughout the life course” (p. 246). They also found that health, economic, and social conditions vary greatly and have an impact on independence:

*“Acknowledging that as embodied human beings we are all vulnerable and dependent on social relations and institutions, including social security systems, is necessary to help create conditions that enable, rather than constrain, aspiring disabled entrepreneurs”* (Kašperová & Kitching, 2021, p. 246).

While many people with disabilities start a business to reduce their dependence on government income supplements, strong social supports can help mitigate economic inequities. The institutional and regulatory environment greatly affects entrepreneurial outcomes for people with disabilities, as stronger welfare states provide a safety net that allows people to continue meeting their needs while starting their businesses (Renko et al., 2016). Caldwell et al. (2021) echoed this idea in their study of social entrepreneurs with intellectual disabilities, where economic self-sufficiency was a key goal for all their participants. They note that the meaning of self-sufficiency is fluid in social entrepreneurship, stating, “success in social entrepreneurship is not contingent upon an absence of service use” (Caldwell et al., 2021, p. 215).

## Social networks and supports

Well-developed social networks are vital for people with disabilities seeking to start a business, which can offer social support and help provide business resources and financing (Caldwell et al., 2018; Darcy et al., 2020; Ortiz García & Olaz Capitán, 2021; Knott, 2018). Further, the ability to create and maintain business networks is associated with multiple aspects of entrepreneurship, including access to financial capital as well as knowledge sources. Despite the importance of networking for the development of new entrepreneurial endeavours, research demonstrates that people with disabilities have more difficulties developing business networks (Ortiz García & Olaz Capitán, 2021, p. 4). Other marginalized groups, such as women and BIPOC individuals, face similar difficulties in developing their businesses due to limited social networks (Renko et al., 2016) reflecting the additional challenges faced by people with disabilities who have intersecting identities.

Balcazar et al. (2023) note that entrepreneurs with disabilities do best when they are provided access to a combination of informal supports and formal networks made up of professionals trained to support their unique disability needs. Formal networks provide specific business-related services through institutions and professionals, such as lawyers, banks, job coaches, and personal support workers, while informal networks consist of personal connections such as family, friends, and business contacts (Caldwell et al., 2018). The use of informal networks is common among all small business owners, who tend to have a limited capacity to access new business knowledge and developments (Ostrow et al., 2021).

Informal supports tend to be more flexible and responsive to the individual needs and challenges of entrepreneurs with disabilities given the diversity of disability types and severities (Ostrow et al., 2021). For many entrepreneurs with disabilities, family and friends not only provide knowledge and emotional support but are also important sources of material and financial support (Ortiz García & Olaz Capitán, 2021). For example, research suggests that people with intellectual disabilities may rely more on informal support from family than non-disabled entrepreneurs (Caldwell et al., 2018). However, when seeking economic freedom, entrepreneurs

with disabilities may also seek autonomy and independence from their family and friend networks to increase their self-reliance (Ortiz García & Olaz Capitán, 2021).

The literature also highlights that mentoring is very important for entrepreneurs with disabilities. Mentorship may occur through formal programs and organizations, but also can provide a means to build interpersonal relationships and supports between new business owners and established entrepreneurs (Balcazar et al., 2023). Peer support and disability-specific networks are particularly important for providing entrepreneurs with disabilities opportunities to share experiences and knowledge specific to navigating disability and business ownership (Norstedt & Germundsson, 2022; Shaheen, 2016). However, there is a distinct lack of business networks and social supports specifically aimed at entrepreneurs with disabilities, which is problematic given that many existing business networks and associations discriminate against people with disabilities by not providing appropriate accommodations (Darcy et al., 2020; Norstedt & Germundsson, 2022). Norstedt and Germundsson (2022) recounted an instance in which one of their interview subjects with limited mobility was excluded from their local business association due to meetings taking place in inaccessible venues.

## CONSTRUCTING ENTREPRENEURIAL IDENTITIES AND MARKETS

People with disabilities position themselves as entrepreneurs in a myriad of ways based on their individual lived experiences and broader systemic factors. While the previous section discussed the motivations, barriers, and enablers related to people with disabilities and entrepreneurship, the outcomes of entrepreneurial projects are also tied to the creation of particular identities. People with disabilities construct distinct social identities through entrepreneurship which ultimately impacts their entrepreneurial journeys and market outcomes. By engaging with notions of and experiences with disability in differing ways, entrepreneurs with disabilities both conform to and subvert mainstream norms and ideas of entrepreneurship.

The following section explores the more theoretical findings associated with the identity construction of entrepreneurs with disabilities. These findings help to provide a foundation for structuring the development of policies and supports by illuminating how mainstream narratives around entrepreneurship are rooted in ableism and how lived experiences with disability can be used to develop unique market opportunities.

### ENTREPRENEURIAL IDENTITIES AND DISABILITY

Entrepreneurship is not only a career path, but also a key part of an individual's social identity, tying personal traits and abilities to economic outcomes. Several studies investigated how disability can both advantage and disadvantage entrepreneurs as they develop their entrepreneurial identities and markets (Darcy et al., 2020; Jammaers & Zanoni, 2020; Kašperová, 2021). Common representations of entrepreneurs are rooted in characteristics and behaviours that are coded as masculine, such as ambition, risk-taking, and determination (Jammaers & Zanoni, 2020; Hidegh et al., 2022; Williams & Patterson, 2019). Jammaers and Zanoni (2020) term this archetype the 'hero entrepreneur', which represents the image of a white, male, and non-disabled entrepreneur that is hardworking, independent, tough, and driven to succeed. This dominant conceptualization of entrepreneurship is framed in opposition to disability, as people with disabilities are often mischaracterized by their limitations and perceived lack of productivity, unable to perform according to the norms of conventional economic markets (Jammaers & Zanoni, 2020).

The dominant discourses of entrepreneurship are derived from neoliberal business norms that characterise entrepreneurship as open and available to all, and that it only requires drive and passion to start a business (Jammaers & Zanoni, 2020). These discourses espouse ideas of

individualism and meritocracy and place success (and failure) as wholly the responsibility of the individual entrepreneur, which ignores the systemic inequities that have a significant impact on success (Hidegh et al., 2022; Williams & Patterson, 2019). In this way, entrepreneurship can be both emancipatory and oppressive for people with disabilities, particularly when the ‘freedom’ of entrepreneurship is tied to ableist ideas of productivity and self-worth (Hidegh et al., 2022). To counter the ableist myths of low productivity, fit into the mould of the conventional entrepreneur, and prove their success, people with disabilities can tie their identities to their businesses in a way that results in self-exploitation and overwork (Hidegh et al., 2022).

Drawing on 31 in-depth interviews with entrepreneurs with disabilities in Belgium, Jammaers and Zanoni (2020) identified four identity positions that describe how people with disabilities align with their entrepreneurial pursuits. The study findings align with previous research on marginalized entrepreneurs, including women and racialized people. The authors describe the identity positions as follows:

- **The ‘archetypical’** entrepreneur seeks to assimilate to the normative archetype of the ‘hero entrepreneur’ by concealing their disability and any associated barriers, and the ‘disabled-self’ becomes separate from the ‘entrepreneurial self’.
- **The ‘unique’** entrepreneur sees their disability as a business opportunity rather than an impediment. Here, disability is often an inspiration for business ideas, and lived experiences create an ‘expertise’ on disability that allows them to address the particular needs of others with disabilities.
- **The ‘fallback’** entrepreneur describes those engaged in necessity entrepreneurship, in which entrepreneurship is simply a job rather than a ‘calling’, and a means to avoid discrimination in the workplace and have more control over work-life and income generation.
- **The ‘collective’** entrepreneur counters the individualistic aspects of entrepreneurship in favour of collaboration by recognizing that their capacities and abilities are limited by ableist societal norms and structures, and therefore seek the assistance of others who have complementary competencies (Jammaers & Zanoni, 2020).

These identity positions illustrate how entrepreneurs with disabilities assimilate to and subvert conventional notions of entrepreneurship based on inward (e.g., personal motivations, self-confidence, lived experiences of disability, biases) and outward (e.g., systemic barriers, experiences of discrimination, dominant discourses of entrepreneurship) factors (Jammaers & Zanoni, 2020). Jammaers and Zanoni (2020) stress the importance of recognizing the diverse ways in which people with disabilities understand themselves as entrepreneurs and how dominant discourses of entrepreneurship can marginalize people with disabilities. The authors conclude by asserting that it is vital that policy-makers understand the heterogeneity of entrepreneurial identities among people with disabilities, and state: “This is necessary to

envision adequate support measures that can reach out to diverse entrepreneurs, including EWDs, who stand themselves in entrepreneurship in different ways, leading to a more socially just entrepreneurial climate” (Jammaers & Zanoni, 2020, p. 16).

## CREATING MARKET OPPORTUNITIES

How entrepreneurs with disabilities construct and express their identities also shapes their market opportunities, as well as the economic and non-economic value that they produce through their business endeavours. In particular, notions of legitimacy play a role in entrepreneurs’ ability to gain the capital and support needed to enter new markets and sustain their business venture (Kašperová, 2021). Different social identities produce particular advantages and disadvantages. For example, visible and embodied differences related to disability, race, and gender can influence the perceived legitimacy of entrepreneurs (Jammaers & Williams, 2021; Kašperová, 2021). As such, entrepreneurs with disabilities present themselves and their disabilities in particular ways to build legitimacy with different types of clients and enter specific markets. This is particularly so given that disability, especially when visible, can bring about stigma and judgement (Jammaers & Zanoni, 2020; Kašperová, 2021).

Potential customers or clients may lack knowledge about disability, which affects how they communicate and interact with people with disabilities (Kašperová, 2021). As such, many entrepreneurs with disabilities aim to control how they present their disability to avoid discrimination. They may conform and pass as non-disabled to avoid disclosure in an effort to meet the expectations of how a legitimate entrepreneur should look and act (Kašperová, 2021). For example, entrepreneurs with visible disabilities may delegate forward-facing tasks to non-disabled employees to avoid stereotypes about their ability and competence (Kašperová, 2021).

Conversely, some entrepreneurs with disabilities perceive their disabilities as opportunities to distinguish themselves and their businesses. People with disabilities have to overcome systemic and structural barriers to complete daily tasks in an ableist world, and Darcy et al. (2020) argue that, in facing these challenges, people with disabilities develop certain characteristics and skills that are beneficial to entrepreneurs, such as problem-solving, adaptability, tenacity, and creativity. For example, entrepreneurs with disabilities use their disability to relate to particular customers by leaning on their lived experiences to build rapport and create legitimacy through shared experiences of disability (Kašperová, 2021). Jammaers and Williams (2021) found that entrepreneurs operating disability-related businesses mentioned that the personal traits that they had acquired through living with impairments (e.g., perseverance, positive mindset, organization skills) were very helpful and that disability was a positive motivation for starting their business. The study described how living with a disability helped to build entrepreneurs’ ‘embodied capital’, complementing conventional sources of cultural capital, such as technical skill, education, and credentials (Jammaers & Williams, 2021). This interpretation of ‘embodied



capital’ reframes disabled bodies as valuable to economic endeavours, countering ableist beliefs that disabled bodies are inherently inferior (Jammaers & Williams, 2021).

Many entrepreneurs with disabilities also see themselves as making connections with, and giving back to, the disability community by developing economic markets specifically for people with disabilities (Jammaers & Williams, 2021; Klangboonkrong & Baines, 2022; Ortiz García & Olaz Capitán, 2021). By tapping into under-served disability markets, entrepreneurship for people with disabilities can result in the development of social value through the enhancement of socio-economic competencies, increased community connections, and personal empowerment (Ortiz García & Olaz Capitán, 2021). One of the key non-economic benefits generated by entrepreneurship is the increased visibility for people with disabilities, which acts to combat stigmas and stereotypes about disability (Klangboonkrong & Baines, 2022).

The lived experiences of entrepreneurs with disabilities can also be a comparative advantage in niche markets that aim to provide disability-related goods and services (Darcy et al., 2020; Kašperová, 2021). For example, Jammers and Williams (2021) found that entrepreneurs with disabilities used their own embodied experiences with disability to develop products and services for the disability market. Examples of products included an architect specializing in accessibility, a mobility-impaired travel agent helping clients plan accessible vacations, and mobility-impaired product designers creating adaptive clothing. However, the authors cautioned against seeing disability as an entrepreneurial ‘superpower’ and ignoring the individual complexities of impairments, as this could lead to the personal value of people with disabilities being linked to their ability to produce economic value (Jammaers & Williams, 2021). Targeting ‘disability markets’ can also risk further marginalizing entrepreneurs with disabilities in a similar way to the overrepresentation of people with disabilities in low-paying economic sectors, such as health and social care, where disability is perceived to be an advantage (Jammaers & Williams, 2021).

## SUPPORTING ENTREPRENEURS WITH DISABILITIES

The following section provides an overview of existing services, programs, and best practices for supporting entrepreneurs with disabilities in Canada, as well as a few select international examples.

### EXISTING SERVICES AND PROGRAMS IN CANADA

There is a complex network of services and programs in Canada that aim to support entrepreneurs with disabilities, including programs at the federal and provincial levels, as well as several organizations that provide services at the local level. Although there is information available that describes these initiatives, there is little research evidence on what aspects of these programs are working well and why.

#### Federal government supports

Disability organizations, service providers, and people with disabilities in Canada can access federal funds and programs to support entrepreneurial ventures through the following programs:

- **The Opportunities Fund for Persons with Disabilities:** This program is managed by ESDC and aims to provide funding for a range of programs and projects delivered primarily by third-party organizations that are designed to help people with disabilities integrate or re-integrate into the labour market (Employment and Social Development Canada, 2020; Employment and Social Development Canada, 2018). This includes programs that provide support through technical and consultative expertise to people with disabilities who require assistance in becoming self-employed and developing their business plan (Employment and Social Development Canada, 2020; Employment and Social Development Canada, 2018). The Opportunities Fund has an annual budget of \$40 million. In addition, Budget 2022 provided \$272.6M over five years to support the implementation of the Employment Strategy through the Opportunities Fund. As a result, the program has a budget of approximately \$109M in 2023-24 and \$105M annually from 2024-25 to 2026-27.

Between 2020 and 2021, 38 of the 4,054 interventions supported by the Opportunities Fund focused on self-employment activities (Employment and Social Development Canada, personal communication, March 22, 2023). The interventions encompassed activities such as training and skills development, mentoring and networking support, business planning

guidance, and addressing adaptive equipment needs (Employment and Social Development Canada, personal communication, March 22, 2023). In certain cases, funding for self-employment activities could be used to supplement participants' living expenses and disability-related costs in the initial phases of business development (Employment and Social Development Canada, 2020; Employment and Social Development Canada, 2018). Unfortunately, there is limited data available on the outcomes and progress of program participants engaged in self-employment activities (Employment and Social Development Canada, 2018).

- **Social Development Partnerships Program:** Also funded by ESDC, this program provides grants and contributions to non-profit organizations working with vulnerable populations, including people with disabilities. It provides funding to smaller organizations that typically lack access to federally-sourced funding competitions (Employment and Social Development Canada, 2019). The program has an annual budget of \$20 million, of which \$11 million is allocated to organizations dedicated to advancing the social inclusion of Canadians with disabilities.
- **Vocational Rehabilitation Program for Canada Pension Plan disability benefit recipients:** The Disability Vocational Rehabilitation Program provides an opportunity for Canada Pension Plan (CPP) disability benefit recipients to return to employment, including self-employment (Employment and Social Development Canada, 2021). The program provides participants seeking to engage in self-employment access to employment counselling and guidance with vocational rehabilitation specialists, as well as skills development and retraining. Recipients can continue receiving their CPP disability benefit as they participate in the program (Employment and Social Development Canada, 2021).
- **Entrepreneurs with Disabilities Program (EDP):** The Entrepreneurs with Disabilities Program is funded in British Columbia (BC) through Pacific Economic Development Canada and in the prairie provinces through Prairies Economic Development Canada. Prince (2016) recommends that the federal government expand the program to include all of Canada, as it is currently only available in western Canada. Further information on the EDP is provided below.

## Provincial government supports

Each Canadian province and territory provides various types of services, funding, and programs to support people with disabilities to engage in the labour market (McColl and Roberts, 2015). However, not all provincial employment programs specifically provide self-employment and entrepreneurship supports as a pathway to employment. Some notable examples of provincially-funded programs include:

- **British Columbia:** The Self-Employment Program for Persons with Disabilities and People with Persistent Multiple Barriers allows provincial employment assistance clients to exempt certain business expenses and assets from their earnings (Government of British Columbia, n.d.). Program participants can retain their disability income assistance while pursuing self-employment in a way that accounts for the management and limitations of their disability (Government of British Columbia, n.d.).
- **Saskatchewan:** In 2022, the Government of Saskatchewan partnered with Global Infobrokers Inc., a private post-secondary training institution, to develop self-employment education programs for people with disabilities (Government of Saskatchewan, 2022). The education programs are funded through the Canada-Saskatchewan Labour Market Transfer Agreements and aim to help prospective entrepreneurs with disabilities gain business-related skills (Government of Saskatchewan, 2022).
- **Manitoba:** The Employability Assistance for People with Disabilities program provides support to participants wanting to pursue self-employment (Government of Manitoba, n.d.). Program participants can access up to \$2,000 for business start-up costs, financial assistance for skills training, and support for assistive devices (Government of Manitoba, n.d.).
- **Ontario:** The Ontario Disability Support Program’s Employment and Training Start Up Benefit is a Government of Ontario program that offers a lump-sum benefit of up to \$500 in a 12-month period for starting a new business.
- **Quebec:** The Support for Self-Employment program provides income support for those currently not in the labour market to develop a business plan to start a new business or engage in self-employment.
- **Nova Scotia:** Recipients of the provincial Income Assistance program can access support through their caseworker to pursue their self-employment goals (Government of Nova Scotia, 2013). These services include assistance in developing a business plan, business skills development, referrals to lending programs, and counseling and personal support for entrepreneurs (Government of Nova Scotia, 2013).
- **Newfoundland and Labrador:** The Government of Newfoundland operates Empower: The disability resource centre, which offers career services for entrepreneurs, workshops, and information sessions.

### Other services for entrepreneurs with disabilities

In addition to the provincial and federal governments, several non-governmental organizations offer services for entrepreneurs with disabilities across Canada (see Appendix A). The most

comprehensive services offered to people with disabilities in terms of geographic scope is the EDP funded in BC through Pacific Economic Development Canada and in the prairie provinces through Prairies Economic Development Canada. The EDP is delivered in rural communities through 90 Community Futures regional offices and by a variety of different community-based organizations and disability service providers in urban areas.<sup>6</sup> This program offers a range of services to people with disabilities, including mentoring and counseling services, business training opportunities, small business loans, and the identification of adaptive equipment needs.

An interview was conducted with a representative of the Community Futures program in Manitoba and Saskatchewan. Please see below for a summary of the key points of this discussion.

### **Profile #1: Entrepreneurs with Disabilities Program (EDP), Community Futures Manitoba and Saskatchewan**

*The following is a summary of an interview with a representative from the EDP.*

The EDP operates in rural areas throughout Manitoba and Saskatchewan through Community Futures' network of 29 local offices. It is designed to support entrepreneurs with disabilities or ongoing health conditions to pursue their business goals by providing access to a network of business professionals and resources, including financing. In Manitoba and Saskatchewan, the program is funded through Prairies Economic Development Canada (previously, Western Economic Diversification Canada), and has been operating since 1997 (there is no similar funding east of the prairies). The EDP program is provided across Western Canada through Community Futures in rural areas and through a variety of service providers in urban communities.

As of May 1, 2023, Community Futures also started a new three-year funded project called the Business Builder. Funded through ESDC's Opportunities Fund for Disabilities, this project provides funding to clients for accommodations for participating in training. This can include specific accommodations related to a client's disability or broader supports such as childcare.

The following are some of the trends, barriers, and gaps in services related to the EDP, as well as for supporting entrepreneurs with disabilities more generally, that were discussed by the program representative.

#### **Trends**

- Demand for services, and needs overall, have increased considerably. For example, there are more clients accessing services with multiple diagnosis. Clients were previously being identified as having a physical disability, but now many are identifying with mental health challenges in addition to a physical disability. Overall, mental health challenges are prominent, partially due to the mental health challenges often associated with a new disability, but also related to the stress of navigating funding and services.
- The EDP is serving more clients who had not previously identified as having a disability, but who now identify with a mental health related disability. It seems that more people are feeling comfortable identifying as having a mental health related disability as it becomes a more socially acceptable diagnosis in Canadian society.

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<sup>6</sup> See Appendix A for a list of organizations that provide services in urban areas.

- In the past, the typical client was a male, aged 40 years and older. There are now younger women seeking services, especially when childcare is available. There are also more clients who are 50 years and older who exited the workplace because they have become disabled, but who still want a career. The EDP is also seeing more seniors who can't live on their pensions so are looking for self-employment opportunities.
- The EDP is working more with people with intellectual disabilities but still not to a great extent. This may in part be due to the fact that many young people with intellectual challenges move right into supportive employment after high school and are not necessarily encouraged or supported to pursue entrepreneurship.

#### Barriers

- The biggest barrier is that people are afraid of losing their benefits if they pursue entrepreneurship. This prevents people with disabilities from pursuing entrepreneurship and also results in undeclared businesses. Currently, if a single person with a disability earns more than \$6,600 in Saskatchewan, disability benefits are affected. Community Futures has been working with the provincial governments on this issue for a number of years and as of April 1 2023, Manitoba has increased the earning exemption from \$6,600 to \$12,000. This will make a big difference, and allow people, for example, to do seasonal entrepreneurship work without impacting their benefits.
- Clients lack confidence as many have been discouraged from pursuing entrepreneurship and have had a lot of doors shut on them.
- Many clients are experiencing financial challenges as they may have depleted their finances as a result of their disability. Some are in financial desperation. This makes it difficult to have the resources to start a business and clients will often not have access to traditional funding.
- It is often difficult to access supports in rural communities, for example, services for mental health. Further, navigating services and supports is very challenging and creates a lot of stress for clients.

#### Gaps in services

- There is an ongoing need for accommodations for training to develop entrepreneurship skills. The Business Builder project is currently addressing this need, but funding is only for three years.
- There is a need to promote success stories to showcase entrepreneurs with disabilities; however, clients are not always willing to be in the spotlight.
- There needs to be education on entrepreneurship for rehabilitation counselors, so that entrepreneurship is presented as an option for youth with disabilities when they are transitioning out of high school.

There are several other organizations that provide services for entrepreneurs in various parts of Canada. The following are the organizations identified through this research:

- **New Brunswick Association of CBDC** – Provides financial compensation through the first 75 weeks of opening a business, as well as training and advice (see below for an organizational profile).
- **Evol** – Provides services through 17 regional offices in Quebec. Services include a support network for promoting diverse ownership in SMEs; mentoring and business plan

development; workshops, webinars, and training; and financing and business development resources.

- **Saint Mary’s University Entrepreneurship Centre: Access Ability (Nova Scotia)** – Provides mentorship, coaching, and training; assistance in accessing start-up funding; and virtual training.
- **Make A Change Canada/Faire un Changement Canada: Any Career** – Offers an online course aimed at helping people with disabilities develop the skills and resources to launch their businesses. The program is devised in two phases: phase 1 targets business idea development and planning and phase 2 provides management training along with business coaching, workshops, and networking opportunities.
- **Rise** – Rise is a national organization dedicated to empowering people with mental health and addiction challenges to achieve greater social and economic inclusion through entrepreneurship (see below for an organizational profile).
- **Employ to Empower** – Employ to Empower takes a compassion-focused, holistic approach to empowering residents in Vancouver’s Downtown Eastside through development, entrepreneurship, and advocacy (see below for an organizational profile).

Please see below for profiles of the New Brunswick Association of CBDC, Rise, and Employ to Empower.

## Profile#2: New Brunswick Association of CBDC (NBCBDC)

*The following is a summary of an interview with a representative from NBCBDC.*

NBCBDC has delivered the Self-Employment Benefit Program for Persons with a Disability (SEB PWD) since 2020. This program builds on the pre-existing self-employment benefit program delivered by NBCBDC and has been specifically designed for people with disabilities. It offers various means of support to eligible applicants related to starting a business, including financial assistance, training, and advice.

This program provides financial compensation through the first 75 weeks of opening a business. NBCBDC assists clients in requesting adaptive measures to support their businesses based on a workplace assessment. Though financial support ends after 75 weeks, NBCBDC continues to guide clients through their entrepreneurial journey through referrals, courses, and other services.

This program is funded by AvenueNB, an umbrella organization funding disability-oriented service providers in New Brunswick. AvenueNB is in turn funded by the Government of New Brunswick. Being a member of the AvenueNB cooperative, NBCCBDC is able to build relationships with many different disability service providers, allowing them to provide referrals to clients for other service needs.

Most program clients are referred to the program by CBDC offices or other AvenueNB service providers. The demand for this program has been increasing year over year, with NBCBDC supporting the launch of over 40 new businesses since the program was started. NBCBDC does not limit the number of clients served by the program as long as they qualify.

#### Barriers

- A significant barrier for clients is that they often lack the confidence and skills they need to take the first steps towards developing a business plan. It can be difficult to take that first step if someone is doubting themselves and this is further exacerbated when an individual is accustomed to having their abilities doubted by others. However, once a client is able to make that first step, programs such as SEB PWD can support them in taking control of their business and securing the resources and adaptive measures they need to move forward on their entrepreneurial journey.

#### Gaps in services

- Clients do not always have the resources to buy some of the business-related technology they need. If something is not considered an adaptive measure, it is generally not covered through government funding. For example, some clients need funding for a computer or a desk and chair to run their businesses.

### Profile #3: Rise

*The following is a summary of an interview with a representative from Rise.*

Rise is a national charity that provides low interest small business loans, business training, and mentorship targeted to those with mental health and addiction challenges. Those facing such challenges often experience many social and financial barriers to entrepreneurship. Rise supports clients to translate their business ideas into actionable business plans and provides financing of up to \$10,000 over a five-year term. In addition to loans, program participants are also matched with a mentor who will work with each client over a 12-month period to guide them through this first critical stage of their business. The training program provides expert facilitated discussion groups so cohort peers can learn from each other. This includes an online platform with peer-to-peer interaction, as well delivery of training content by subject matter experts.

Rise originally began in Toronto in 2010 and has grown through partnerships across the country, including with the Canadian Mental Health Association, Ready Willing and Able, Up With Women, and the Elizabeth Fry Society of Toronto. Rise has supported almost 800 entrepreneurs through its lending program and about 1,000 participants have graduated from its training.

#### Trends

- Rise saw an upswing in demand for services through the COVID-19 pandemic, with applications doubling from the last fiscal year. This seems to be a result of a combination of people pursuing entrepreneurship through necessity (i.e., losing their jobs), but also through a decreased stigma surrounding mental health challenges. Further, being able to run a business online has provided new opportunities for clients.
- Approximately 80 per cent of all Rise clients are still operating their businesses after receiving loans, with clients having an 88 per cent repayment rate.



### Barriers

- Some clients limit the growth of their businesses to maintain their disability benefits.
- A lack of financial literacy can be a barrier for some clients. This can include, for example, people with poor credit, poor financial decision making, payday loans, and a lack of understanding budgeting and maintaining financial records.

### Gaps in services

- Rise is targeted to clients in recovery, not in active crisis. However, the organization does have some means to support clients through challenges, with the Rise team being trained in identifying mental health crisis points and how to work with clients to manage them.

## Profile #4: Employ to Empower

*The following is a summary of an interview with a representative from Employ to Empower.*

Started in 2018, Employ to Empower's mission is to empower individuals in the downtown eastside of Vancouver who face work and social barriers to cultivate community connections through entrepreneurship and self-advocacy opportunities.

Employ to Empower is a local, grassroots charity that empowers people with work and social barriers through entrepreneurial resources. Participants earn less than \$30,000 per year and are often on disability or income assistance. They participate in the program to make extra money and for pride, purpose, confidence, and a greater sense of belonging to their community. Their 3-Stage program creates a circular economy where participants are empowered to come back as mentors, facilitators, speakers, and ultimately leaders.

Program support is offered through 3 stages.

**Stage 1 – Business Skills Training Program** – A 10-week business fundamentals course that provides participants with the tools they need to build a business plan. This program is for people who have a business idea and are interested in diving deeper into this idea.

**Stage 2 – Mentorship Program** – Upon completion of the 10-week Business Skills Training program, participants can apply to get access to:

- Personalized & group mentorship
- Access to micro-loans up to \$10K
- Networking events – In person marketplace
- Monthly peer gatherings to contribute and ask for support for their business
- Free supportive counselling from a registered clinical counsellor

**Stage 3 – Circular Economy** – Entrepreneurs have the opportunity to share their story to help shift the stigma and educate the broader community through documentaries, short video series, speaking opportunities, and workshops with private schools.

## INTERNATIONAL EXAMPLES OF PROGRAMS THAT SUPPORT ENTREPRENEURS WITH DISABILITIES

The following section outlines select international examples of interventions for entrepreneurs with disabilities and the key lessons learned.

### United Kingdom: Ready to Start – Leonard Cheshire Disability Charity (2006-2009)

- **Objective:** To support the business start-up process for people with any form of disability through skills training, business advisory services, and direct financial support. The project worked in conjunction with partner organizations to provide mentoring services and networking opportunities, as well as wrap-around services, including housing and social supports. Participants were also able to access a development fund for equipment, marketing, assistive technologies, and memberships to trade and business organizations.
- **Outcomes:** Of the 1,383 project participants who participated in the program, 735 established new businesses (53%). The majority (82%) of participants indicated that they found the support useful, particularly the development fund and the mentoring program.
- **Lessons learned:** The success of the project was largely due to the collaborative network of partners that were able to support the individual needs of participants, even across a wide geographic area. The relationship with partner organizations was complementary, non-competitive, and crucial to helping recruit participants and deliver programs and services. The most significant challenge for the project was the large amount of funding and human resources needed to deliver services (Halabisky, 2014).

### United States: Entrepreneurs with Disabilities (EWD) programme – Iowa Department of Education (1995-1999)

- **Objective:** The program aimed to support the creation and development of small businesses among users of Vocational Rehabilitation Services and Department for the Blind services in Iowa. The EWD staff assessed clients' needs for adaptive technologies, education, and personal support services, in addition to providing technical business assistance and financial support. The program supported clients throughout the entrepreneurial journey, helping to assess business concepts and feasibility and providing monthly monitoring for up to two years.

- **Outcomes:** Of the 112 participants, 42 established stable business operations and fifty per cent of all participants employed 1-6 employees.
- **Lessons learned:** The project's success was associated with adequate funding and resources, consistent inter-agency collaboration, and filtering applications to admit only suitable participants. However, the project appeared to neglect gendered barriers and inequities in entrepreneurship, as men were more likely to succeed in the program than women (Blanck et al., 2000, as cited in Kitching, 2014).

### Slovak Republic: Looking for Another Sense (2008-2012)

- **Objective:** This project offers business development resources including information, consultancy, and financial support to entrepreneurs aged 18 to 55 years with hearing impairments. It provides online training and networking opportunities, as well as an intensive, week-long business start-up course for 20 hearing-impaired entrepreneurs per year. Following the course and during the first year of business operation, the participants can gain access to mentoring services, grants, advertising, and business planning support and advice.
- **Outcomes:** Over 48 entrepreneurs with hearing impairments established a business through the project and have created jobs for 50 other hearing-impaired individuals.
- **Lessons learned:** The project's success is attributed to the emphasis on entrepreneurship training and skills development prior to establishing the business and providing resources to enhance and maintain skills throughout the entrepreneurial journey. The online networking portal was also an important factor in participants' successes, though was costly and strained the limited financial capacity of the project (Halabisky, 2014).

## BEST PRACTICES FOR SUPPORTING ENTREPRENEURS WITH DISABILITIES

The following section provides a summary of key practices for supporting entrepreneurs with disabilities that were identified in the literature.

### Best practices related to services that support entrepreneurs with disabilities

Based on the academic literature and the review of existing Canadian and international examples, the following are key promising practices for supporting entrepreneurs with disabilities:

- **Supporting participants at every step of their entrepreneurial journey.** This includes providing business-related skills training prior to the business start-up process to ensure participant readiness, as well as ongoing support and advice until entrepreneurs can sustain their business operations.
- **Providing skills training that recognizes the unique competencies and skills needed by entrepreneurs with disabilities,** while also building on strengths that participants have developed throughout their lives.
- **Ensuring that entrepreneurs with disabilities have the accommodations that they need** to effectively participate in all types of services, particularly training. This requires specific funding for various equipment and services such as accessible transportation and buildings, sign-language interpreters, and mobility aids.
- **Offering financial support through grants, loans, and funds for business-related expenses,** such as adaptive technologies and devices, equipment and computers, and membership to business and trade associations.
- **Provide adequate wrap-around services** to support the overall well-being of participants, including support for housing and other basic needs, financial assistance during the start-up process, social benefits, and mental health support and counselling.
- **Supporting entrepreneurs with disabilities to develop their informal and formal networks** through mentorship programs, peer-to-peer support groups, and networking events. These supports should also emphasise the establishment of networks and relationships among entrepreneurs with disabilities, who can share unique insights and experiences.
- **Offering programs and services specifically aimed at people with disabilities who have intersecting identities,** such as women, and BIPOC and LGBTQ2S+ individuals (lesbian, gay, bisexual, transgender, queer, two-spirit, and additional people who identify as part of sexual and gender diverse communities), who face amplified barriers to entrepreneurship. Disability service providers are often ill-equipped to provide culturally-sensitive supports to marginalized groups and would benefit from additional training to better comprehend intersectional issues.
- **Elevating the profile of entrepreneurs with disabilities** to increase their visibility, counter stereotypical conceptualizations of entrepreneurship (e.g., non-disabled and male), and encourage entrepreneurs with disabilities to lean on their lived experiences with disability to develop new products, services, and markets.

## Policies that promote entrepreneurship while also addressing systemic barriers related to intersecting identities

Policies aimed at promoting and supporting entrepreneurship among marginalized groups typically centre on skill and capacity development, access to funding, and business counselling and mentoring, but often neglect to address the systemic inequities that create and perpetuate barriers. Xheneti (2021) recommends policies that capture the specific contexts and needs of underrepresented entrepreneurs by paying particular attention to lived experiences. Policies on disability and entrepreneurship also need to combine the intersections of disability with other social categories, including race, age, and sexual orientation (Kitching, 2014; Yang et al., 2022). Furthermore, while Ostrow et al. (2019) find value in policies that promote entrepreneurship for people with disabilities, they warn that these policies should not be used as a means to avoid creating a traditional labour market that is accessible and accommodating to all abilities.

Xheneti (2021) emphasizes that policy development and delivery should take place in a way that coordinates and ensures strong vertical linkages with regional and local programs and organizations that have direct contact with underrepresented entrepreneurs and a strong understanding of local contextual factors. For instance, ‘The Entrepreneurship Action Plan for Wales’, developed in 2001, is provided as an example of a policy development process that consulted with diverse stakeholders, such as businesses, public organizations, and educational institutions, to help generate awareness and feedback on a policy in a way that accounted for regional differences.

## Ensuring that government income supports and services align with goals related to encouraging entrepreneurship

One of the most significant barriers to entrepreneurship for people with disabilities is the fear of losing disability-related benefits and income supports. Researchers call for government benefit programs and supports that are easier for people with disabilities to access and understand (Kitching, 2014). This could include, for example:

- Establishing more flexible eligibility criteria and definitions of disability for benefits programs that better include episodic disabilities (Kašperová & Kitching, 2021);
- Providing adequate health and unemployment income supports for self-employed people with disabilities (Khan et al., 2023);
- Providing continued financial support to entrepreneurs with disabilities earning an income to offset the extra costs related to disability (e.g., personal assistant, assistive aids and technologies, sign language interpreter) (Frain et al., 2022; Norstedt & Germundsson, 2022);

- A recent OECD and European Commission report on inclusive entrepreneurship in the European Union recommends the implementation of policy actions that support microfinance markets, noting that governments can support the supply of microfinance by “directly setting up schemes, offering grants and/or guarantees to MFIs or offering other incentives such as tax reductions to induce new entrants into the microfinance market” (OECD/European Commission, 2021, p. 220).

### Enhancing entrepreneurship-focused education and training opportunities

Entrepreneurs with disabilities face systemic barriers related to access to education and skills development, which affects their ability to access capital and operate their businesses. Best practices for increasing the business-related skills and knowledge of entrepreneurs with disabilities include operationalizing the capacities of existing disability service providers, such as vocational rehabilitation programs, and providing training resources, mentorship opportunities, business-planning support, and career guidance (Frain et al., 2022; Hidegh et al., 2022; ILO/OECD, 2018).

### Developing a community of entrepreneurs with disabilities

Several studies reported that there is a lack of business-related associations and networks that are inclusive of people with disabilities, which impedes the abilities of entrepreneurs with disabilities to establish the social and professional networks required to operate a business (Norstedt & Germundsson, 2022). Disability-specific business networks and supports can help entrepreneurs with disabilities make business connections, market their services and products, reach new customers, and form relationships with other entrepreneurs with disabilities (Caldwell et al., 2022; Klangboonkrong & Baines, 2022).

# KEY FINDINGS AND CONSIDERATIONS FOR FUTURE RESEARCH

## KEY FINDINGS

The purpose of this research report is to contribute to a greater understanding of the challenges faced by entrepreneurs with disabilities, as well as how policy, programs, and services can best support people with disabilities in their pursuit of entrepreneurship. The following are the key findings from this environmental scan.

- Overall, there is limited data available on entrepreneurs with disabilities both in Canada and internationally. Further, few research studies have been conducted that provide systematic evaluative evidence on issues related to entrepreneurs with disabilities and fewer still apply an intersectional lens to capture how disability intersects with other social identities (e.g., race, gender, age). This is particularly true in terms of research that aims to understand the strengths and weaknesses of the different types of supports for entrepreneurs with disabilities in Canada.
- Specific data that was intended to be included in this literature review, but that was not available includes:
  - The type and severity of people with disabilities that are most likely to pursue entrepreneurship or have tried self-employment.
  - Reasons for wanting to be self-employed or entrepreneur by disability type.
  - Why certain economic sectors have a higher percentage of entrepreneurs with disabilities.
  - Typical growth profile of people with disabilities-led enterprises per industry.
  - Major geographic differences.
  - Geographic information to contrast regulations and services by province/territory or rural/urban areas.
- Since 2014, entrepreneurship has experienced a resurgence in Canada among newcomers, women, youth between the ages of 18 and 34, and older adults over the age of 55. Despite an increasingly diverse entrepreneurial landscape, there are persistent and intersecting

systemic barriers to entrepreneurship for marginalized groups (e.g., people with disabilities, BIPOC individuals, women, LGBTQ2S+).

- According to the 2017 Canadian Survey on Disability (CSD), 8.6 per cent of people with disabilities were self-employed in 2016 compared with 11.1 per cent of people without disabilities. This contrasts slightly with evidence in the United States and in Europe, where many studies in the literature indicate that self-employment/entrepreneurship rates among people with disabilities are much higher than among those without disabilities. Overall, start-up efforts by people with disabilities are less likely to succeed than those without disabilities and entrepreneurs with disabilities generally earn less income on average than people with disabilities who work in the labour market.
- While the COVID-19 pandemic has had a large and disproportionate impact on businesses owned by underrepresented groups, including people with disabilities, the subsequent changes to labour markets and business norms have also created novel market opportunities for entrepreneurs with disabilities through the increased availability and prevalence of remote work.
- The motivations and decisions of people with disabilities related to pursuing entrepreneurship are multifaceted and complex, involving individual, social, and economic factors, as well as broader systemic inequities and discrimination. For some people with disabilities, entrepreneurship is a necessity rather than a choice due to persistent barriers in traditional forms of employment. Researchers often refer to these factors as ‘pull’ and ‘push’, in that they describe how people with disabilities are *pulled* towards entrepreneurship and *pushed* out of the traditional labour market (Darcy et al., 2020).
- Key motivating factors that contribute to encouraging people with disabilities to pursue entrepreneurship include the flexibility and freedom that allows people with disabilities to better manage their disability needs and other personal responsibilities, the opportunity for greater financial independence, avoiding workplace discrimination, and personal development and to contribute to society.
- The barriers and enablers to entrepreneurship for people with disabilities involve three key areas:
  1. **Access to education and information:** People with disabilities typically have lower rates of educational attainment, which impacts their employment prospects as well as entrepreneurial outcomes. As such, several studies recommend the development of education and training resources aimed at helping people with disabilities become entrepreneurs. This includes vocational rehabilitation programs, mentorship, business-planning support, career guidance, and business-related skill development.



**2. Economic and material resources:** People with disabilities tend to have lower incomes and a greater reliance on income supports and benefits than non-disabled people and have difficulties accessing financial capital to establish their businesses. The inequitable access to business funds is due to discriminatory practices on the part of financial institutions, a lack of financial literacy, poor credit ratings, and a lack of accessible information on funding opportunities. Equally, government disability benefits and supports often add additional complexities to the pursuit of entrepreneurial projects for people with disabilities, as benefit programs and income supplements are tied to an individual's earnings and ability to work. While many entrepreneurs with disabilities seek to become financially independent from income assistance programs, strong social supports can help mitigate economic inequities by allowing people with disabilities to continue meeting their basic needs.

**3. Social networks and supports:** Well-developed social networks are vital for people with disabilities seeking to start a business, which can offer social support and help provide business resources and financing. Entrepreneurs with disabilities do best with access to a combination of informal supports, such as family and friends, and formal networks made up of professionals such as job coaches, business mentors, and personal support workers, who are trained to support their unique disability needs.

- In the dominant discourse on entrepreneurship, people with disabilities are often mischaracterized by their limitations, perceived lack of productivity, and inability to perform according to the norms of conventional economic markets. To counter these ableist myths and fit with the mould of the conventional entrepreneur, people with disabilities may have their identities tied to their businesses in a way that results in self-exploitation and overwork (Hidegh et al., 2022).
- Entrepreneurs with disabilities present themselves and their disabilities in particular ways to build legitimacy with different types of clients and enter specific markets. Some entrepreneurs may conceal their disability to avoid discrimination and stereotypes, while other entrepreneurs with disabilities may perceive their disability as an opportunity to distinguish themselves and their business. Entrepreneurs with disabilities may also use their own embodied experiences with disability to develop products and services for the disability market (e.g., accessibility consulting, mobility product development, adaptive equipment design).
- There are several supports and programs aimed at entrepreneurs with disabilities available in Canada that are delivered by federal and provincial governments as well as non-governmental organizations. Through these programs, entrepreneurs with disabilities can

access many services including financial support such as income supports, loans, and grants; training, workshops, and educational programs; mentoring services; business planning support; and networking opportunities. No studies were identified that provide evaluative evidence on the efficacy of programs and services available in Canada for entrepreneurs with disabilities.

- The review of Canadian and international supports and programs highlighted several best practices, such as providing accessible business-related training and support services, offering adequate financial support and wrap-around services, supporting the development of formal and informal networks, and increasing the visibility of entrepreneurs with disabilities to counter stereotypes.
- The literature review also revealed best practices that are more broad-based and beyond a single intervention, including the development of policies that promote entrepreneurship while also addressing systemic barriers related to intersecting identities, strengthening government income supports and services, enhancing education and training opportunities, and developing a community of entrepreneurs with disabilities.

## CONSIDERATIONS FOR FUTURE RESEARCH

The following are considerations for pursuing future research to better understand how to effectively support entrepreneurs with disabilities in Canada. The research is clear that people with disabilities require and benefit from support throughout all stages of their entrepreneurial journey. Services currently being offered in Canada include financial support, business plan development, skills development, mentorship, training, peer networking, etc. However, it is less clear what types of programs and services are most needed by entrepreneurs with disabilities and why. Engagement with entrepreneurs with disabilities to pursue a deep understanding of the types of supports that they consider to be most helpful will ensure that services are better aligned with needs.

There is also a particular need for identifying the differences in the needs and experiences of entrepreneurs with disabilities based on social identity (e.g., race, gender, age, and other sociodemographic characteristics), and disability type and severity. The lack of research on the intersection of social identities and disability type and severity has resulted in an incomplete picture of the diversity of experiences and systemic barriers faced by entrepreneurs with disabilities. This lack of data stems in part from the difficulties in generating findings that can be applied and generalized to the inherently diverse population of people with disabilities. Studies that specifically seek to understand the experiences of entrepreneurs with disabilities based on social identity and disability type and severity are critical for tailoring services based on need.

Skills development is a particular area of support that was identified in the literature as being important for entrepreneurial success, but that is also not well understood. As Klangboonkrong and Braines (2022) note, there needs to be more research on the specific types of competencies required by entrepreneurs with disabilities to successfully engage in entrepreneurship and how these may differ from the skills required by non-disabled entrepreneurs. The key entrepreneurship skills for people with disabilities identified in the literature include business-related skills, such as financial management, human resources, and marketing; broader foundational skills, including numeracy and communication; and personal skills, such as organization, networking, and self-confidence (Darcy et al., 2020; Hidegh et al., 2022; Klangboonkrong & Braines, 2022; Ostrow et al., 2019). However, the skill sets identified in the literature are fairly broad and descriptive in nature and not fully conceptualized. Piloting entrepreneurial support models that combine more formalized skills development (for example, incorporating ESDC's new Skills for Success framework) with promising entrepreneurial initiatives, will help to identify the detailed competencies, knowledge, and skills that people with disabilities need to succeed with their business goals.

Finally, there are a variety of programs and services across Canada that offer different approaches and types of services that support entrepreneurs with disabilities. However, there is little research evidence on what aspects of these programs are working well and why. By assessing the outcomes of existing programs and services (such as the Opportunities Fund for Persons with Disabilities), we can better understand the precise factors (program and contextual) that are leading to positive results. Further, by looking more deeply at how program outcomes are experienced by entrepreneurs with diverse and intersecting social identities, we can ensure that services are meeting the needs of all entrepreneurs with disabilities in Canada.

## APPENDIX A: ORGANIZATION AND COMMUNITY-LEVEL SUPPORTS

Name	Funding source	Jurisdiction	Program description	URL
Programs funded through Pacific Economic Development Canada and Prairies Economic Development Canada (western Canada)				
Community Futures Network of Canada – Entrepreneurs with Disabilities Program	Pacific Economic Development Canada and Prairies Economic Development Canada	Western Canada: 90 regional offices in rural communities in BC, AB, SK, and MB	<ul style="list-style-type: none"> <li>▪ Mentoring, counseling services, training, and development</li> <li>▪ Business plan development</li> <li>▪ Assistance in accessing business resources and loans</li> </ul>	<a href="https://www.wd-deo.gc.ca/eng/13643.asp">https://www.wd-deo.gc.ca/eng/13643.asp</a>
Momentum	Prairies Economic Development Canada	Calgary	<ul style="list-style-type: none"> <li>▪ Momentum is a change-making organization that combines social and economic strategies to reduce poverty. Support people to start or expand their businesses, manage and save their money, and build skills to get a good job.</li> <li>▪ Alongside practical skill-building, learners grow self-confidence, communication skills, and social networks.</li> </ul>	<a href="https://momentum.org/">https://momentum.org/</a>

Name	Funding source	Jurisdiction	Program description	URL
The Ability Hub	Prairies Economic Development Canada	Saskatoon	<ul style="list-style-type: none"> <li>▪ Provide the tools, knowledge, and confidence so that people with any disability or health condition can live more independent lives.</li> <li>▪ Education, resources, peer support, employment, life and literacy skills development, and our flagship.</li> </ul>	<a href="https://www.abilityhubye.ca/">https://www.abilityhubye.ca/</a>
South Saskatchewan Independent Living Centre	Prairies Economic Development Canada	Regina and Moose Jaw	<ul style="list-style-type: none"> <li>▪ Assists persons with disabilities or health conditions, to investigate self-employment and/or to start, maintain or grow their current businesses.</li> <li>▪ Following services: One-to-one Business Counselling; Mentoring; Training; Resources; Limited Funding; Accommodation Supports.</li> </ul>	<a href="https://www.ssilc.ca/">https://www.ssilc.ca/</a>
Equal Opportunities West	Prairies Economic Development Canada	Winnipeg, MB	<ul style="list-style-type: none"> <li>▪ Mentoring, counseling services, training and development</li> <li>▪ Marketing Assistance</li> <li>▪ Business plan development</li> <li>▪ Assistance in accessing business resources and loans</li> </ul>	<a href="http://www.equalopportunitieswest.com/en/the-entrepreneurs-with-disabilities-program">http://www.equalopportunitieswest.com/en/the-entrepreneurs-with-disabilities-program</a>

Name	Funding source	Jurisdiction	Program description	URL
Prospect – Entrepreneurs with Disabilities	Prairies Economic Development Canada	Metro Edmonton Area, AB	<ul style="list-style-type: none"> <li>▪ Entrepreneurs with Disabilities Network – peer collaboration and support</li> <li>▪ Workshops and training</li> <li>▪ Business plan development</li> </ul>	<a href="https://www.prospectnow.ca/edp/">https://www.prospectnow.ca/edp/</a>
Community Futures British Columbia	Pacific Economic Development Canada	Vancouver and Victoria	<ul style="list-style-type: none"> <li>▪ The Community Futures Entrepreneurs with Disabilities Program (EDP) is a business development program that reduces obstacles that people with disabilities or ongoing health issues may face when looking for financing.</li> <li>▪ The program offers assistance with developing a business plan, business training, business coaching, and business loans.</li> </ul>	<a href="https://www.communityfutures.ca/services/entrepreneurs-with-disabilities">https://www.communityfutures.ca/services/entrepreneurs-with-disabilities</a>
<b>Provincially operated services</b>				
Empower: The disability resource centre	Government of Newfoundland and Labrador Government of Canada	Newfoundland and Labrador	<ul style="list-style-type: none"> <li>▪ Career services for entrepreneurs</li> <li>▪ Workshops and information sessions</li> </ul>	<a href="https://empowernl.ca/">https://empowernl.ca/</a>
Ontario Disability Support Program: Employment and Training Start Up Benefit	Ontario Ministry of Children, Community, and Social Services Ontario Support Program Employment Supports	Ontario	<ul style="list-style-type: none"> <li>▪ Lump-sum benefit of up to \$500 in a 12-month period for supporting new employment activities, training, or a new business</li> </ul>	<a href="https://www.ontario.ca/page/working-and-earning-ontario-disability-support-program#section-4">https://www.ontario.ca/page/working-and-earning-ontario-disability-support-program#section-4</a>

Name	Funding source	Jurisdiction	Program description	URL
Self-Employment Program (SEP) for PPMB (Persons with Persistent Multiple Barriers) & PEOPLE WITH DISABILITIES (Persons with Disabilities)	WorkBC (British Columbia Provincial Government)	British Columbia	<ul style="list-style-type: none"> <li>Support for people with disabilities to pursue self-employment/entrepreneurship</li> <li>Business plan development</li> <li>Financial planning, management, and support services</li> </ul>	<a href="https://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/epe/self-employment-program-sep-for-ppmb-and-people-with-disabilities">https://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/epe/self-employment-program-sep-for-ppmb-and-people-with-disabilities</a>
Support for Self-Employment	Gouvernement du Québec	Quebec	<ul style="list-style-type: none"> <li>Income support for those currently not in the labour market to develop a business plan to start a new business or engage in self-employment</li> </ul>	<a href="https://www.quebec.ca/en/employment/support-self-employment">https://www.quebec.ca/en/employment/support-self-employment</a>
<b>Other Organizations</b>				
Self-Employment Benefit Program for Persons with a Disability, New Brunswick Association of Community Business Development Corporation	Government of New Brunswick	New Brunswick	<ul style="list-style-type: none"> <li>Financial and coaching support during the planning and start-up phases of their business.</li> </ul>	<a href="https://www.cbdc.ca/en/programs/self-employment-benefit-program-for-persons-with-a-disability">https://www.cbdc.ca/en/programs/self-employment-benefit-program-for-persons-with-a-disability</a>
Evol	Government of Canada Gouvernement du Québec  Financial institutions (Investissement Québec, Banque Nationale, BDC, Fonds de solidarité FTQ, Fondation)	Quebec – 17 regional offices	<ul style="list-style-type: none"> <li>Support network for promoting diverse ownership in SMEs</li> <li>Mentoring and business plan development</li> <li>Workshops, webinars, and training</li> <li>Financing and business development resources</li> </ul>	<a href="https://www.evol.ca/a-propos/organisation">https://www.evol.ca/a-propos/organisation</a>

Name	Funding source	Jurisdiction	Program description	URL
Saint Mary's University Entrepreneurship Centre: Access Ability	Saint Mary's University Service Canada	Nova Scotia	<ul style="list-style-type: none"> <li>▪ Mentorship, coaching, and training</li> <li>▪ Assistance in accessing start-up funding</li> <li>▪ Virtual training series</li> </ul>	<a href="https://smuec.ca">https://smuec.ca</a>
Make A Change Canada/Faire un Changement Canada	Government of Canada's Opportunities Fund for Persons with Disabilities	Online services provided across Canada	<ul style="list-style-type: none"> <li>▪ Employment and skills training for people facing barriers to employment</li> <li>▪ Business plan development</li> <li>▪ Business coaching, interactive webinars, and networking opportunities</li> <li>▪ Help sourcing start-up funding and resources</li> </ul>	<a href="https://www.makeachangecanada.com/">https://www.makeachangecanada.com/</a>
Rise	Diverse funding	Across Canada	<ul style="list-style-type: none"> <li>▪ Rise is a national organization dedicated to empowering people with mental health and addiction challenges to achieve greater social and economic inclusion through entrepreneurship.</li> </ul>	<a href="https://www.risehelps.ca/">https://www.risehelps.ca/</a>
Employ to Empower	Diverse funding	Vancouver's Downtown Eastside	<ul style="list-style-type: none"> <li>▪ Employ to Empower takes a compassion-focused, holistic approach to empowering residents in Vancouver's Downtown Eastside through development, entrepreneurship, and advocacy.</li> </ul>	<a href="https://employtoempower.com/">https://employtoempower.com/</a>



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