

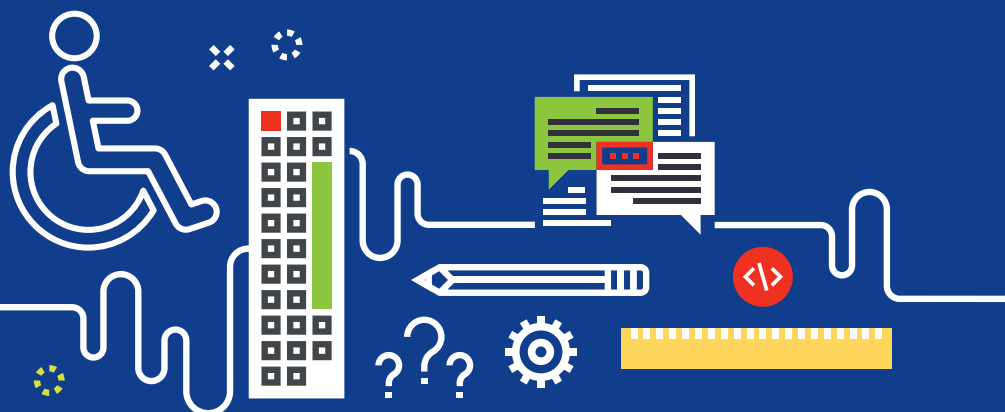
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# Creating Accessible Services to Support Entrepreneurs with Disabilities in Qatar

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# EXECUTIVE SUMMARY



This report seeks to help incubation centers, commercial banks, development banks and all public and private entities that work in the area of supporting entrepreneurs understand the needs of people with a disability within Qatar and outline some of the actions they can take to address those needs, and help entrepreneurs with a disability bring their ideas to market.

It is recognized that many entrepreneurs with a disability face additional barriers in entering entrepreneurship or self-employment and starting a business. Public attitudes and expectations, inaccessible spaces and programs and a lack of relevant business knowledge and skills may all contribute to deterring people with a disability from starting their own businesses. However, with effective advisor and mentor training, financial and non-financial support including technology support, many people with a disability have successfully started businesses around the world. The same can be true for Qatar. There are many reasons why people with a disability choose to start a business. Motivation usually stems from the economic, social and personal benefits that such self-employment brings, overcoming many of the barriers that may have been encountered in working for others.

In order to start such a business people with a disability need services to be fully accessible to their needs and to have a series of proactive initiatives to address the additional challenges that they face. Business support services should carefully consider the extent to which their planning and implementation of services are inclusive. Issues such as how communication takes place, access to online and printed information, access to buildings and offices and how to manage inclusive meetings will together provide a solid foundation for disabled entrepreneurs.

However, it is also valuable to consider a series of proactive measures to encourage entrepreneurs with a disability. These might include creating a special track for disabled entrepreneurs to start a business, including people with a disability in marketing and promotion materials, establishing an awards scheme targeting entrepreneurs with a disability and engaging with disabled peoples' organizations (DPOs) as channels and partners in the process.

Such relationships with DPOs can assist in offering sessions with small groups of disabled entrepreneurs to share experiences and solutions, and to support the development and distribution of accessible business software, as well as providing the additional assistive technologies and non-financial support required.

Furthermore, such relationships may offer innovative solutions to the need for accessible business incubation facilities, opportunities for grant funding for business ideas in the first year or extended periods of support and low-cost financing.

People with a disability bring insight and a fresh perspective to the world of business. With suitable support there are no reasons why they should not flourish and succeed.

# INTRODUCTION

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Across the world disabled people experience lower labor market participation rates than the non-disabled. In addition, disabled people tend to gain employment in lower-skilled and lower-paid roles. Employment for people with a disability can take many forms.

Such low employment levels impact negatively upon persons with a disability with lower economic and psychological well-being, governments are affected by lost output and tax revenues with an increased demand for social welfare benefits, and society suffers as a result of social exclusion and participation in civic and public life.

One possible solution to this scenario is to support people with a disability to become self-employed and to start and run their own businesses.

It has been suggested that such self-employment may also help achieve much more successful re-entry into the employment world for those who have acquired a disability after an accident or illness, building upon existing skills following rehabilitation. In fact, a review of entrepreneurship activity among disabled people in Europe and the United States suggests that self-employment rates are higher among disabled people than those without a disability. It was found that in the European Union self-employment rates for disabled people tended to be higher where countries experienced high rates of self-employment overall. This underlines the basis for integrating people with disabilities into mainstream programs for entrepreneurship and self-employment.

It is also important to note that self-employment rates vary among disabled people themselves, depending on the extent of limitation to their daily activities. This means that people with disabilities who are more independent are more likely to succeed in self-employment or starting their own business. The best way to create this greater independence for people with disabilities is to create a greater number of accessible spaces, programs and resources. It is important to understand that inaccessibility is what creates disability, and that when experiences are designed in an accessible way, functional limitations no longer exist.

For many disabled people, self-employment provides greater flexibility in the workplace, especially where specific work tasks, pacing, hours and location are factors for both productivity and quality of life. For those people with a disability the degree of control that self-employment offers is a major incentive. In other cases, perceived barriers to full employment such as lack of accessible locations or willingness of employers to offer posts to people with a disability may force them to consider self-employment as the only realistic option.

# THE IMPACT OF DISABILITY ON ENTREPRENEURS

People respond to having disability in different ways. It would be a mistake to generalize about their feelings and attitudes. Many of these feelings are generated by everyday experience, at work, in school and in their daily lives. In understanding the attitudes towards starting a business it can be helpful to recognize some of the factors that affect the impact a disability has on a potential entrepreneur.



## UNDERSTANDING DISABILITY AND ACCOMMODATIONS

The terms disability, impairment, and handicap are sometimes used synonymously, although they convey different meanings. The World Health Organization (WHO) provided the following definitions in their International Classification of Impairment, Disability, and Handicap (1980):

“Impairment – any loss or abnormality of psychological, physiological or anatomical structure or function.

Disability – any restriction or lack of ability to perform an activity in the manner or within the range considered normal for a human being.

Handicap – the result when an individual has some impairment and cannot fulfill a normal life role.

It should be understood that a “handicap” is not a characteristic of the person; rather it is a description of the relationship between the person and their environment.

A person who is blind (the impairment) is unable to read printed material, which is how an application form is made available (the disability). If the person cannot apply for a job or grant because of this combination of impairment and disability, it is a handicap.

Making changes to the environment may remove the handicap. If the person is given technology that will read the form out or convert it into braille the changes reduce or remove the impact experienced. By attributing the handicap to the environment we reduce impact and encourage a more motivated and constructive attitude.

As such, the best term to use is “disability”.



## THE NATURE OF THE DISABILITY

Some disabilities are acquired, as a result of an accident or a disease. Others may have been present from birth. Research indicates that if a disability is acquired, it may take many years for the individual to come to terms with the experience. That process may drive some entrepreneurs onwards, whilst others experience mood swings or depression. For those who have always had a disability there is much less of an emotional adjustment to make.



## PERSONALITY

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As with any entrepreneur, the person's personality and drive will be hugely significant as to how they perceive their needs. The extent to which the individual exhibits attitudes that are positive or negative, consider themselves to be dependent or independent, motivated or anxious are all important aspects. In starting a business those with a positive outlook are less likely to see their disability as an insurmountable barrier. Someone who is independent in the daily life will seek to be as independent as possible in business, whilst someone who is highly motivated will set and pursue any goals.



## THE MEANING OF THE DISABILITY TO THE INDIVIDUAL

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The emotional impact of having a disability and the wider attitudes that one holds can be related to the extent to which the entrepreneurs define themselves by their needs. The extent to which in discussion they focus on their disability, rather than their abilities, is an indicator of the extent to which such attitudes have been internalized.



## CURRENT LIFE CIRCUMSTANCES

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Successful entrepreneurs need to act independently. Their perceptions of themselves as independent in society will impact upon their confidence to run a similarly independent business. It may also affect their choice of business. For instance, preferring a franchise rather than a new business concept if the additional security it offers is valued.

If the individuals are happy with their current life circumstances, they are more likely to have come to terms with their needs and disability, whereas those that are unhappy may still view their disability as a barrier.



## PERSONAL SUPPORT SYSTEM

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The more entrepreneurs with a disability feel that they have good and appropriate support from family and friends, the clearer they will be on the support they need to transition their independence into a business. Understanding the accommodations that they use, that are provided by others, whilst recognizing those that are within their own ability to control, is a good indicator of motivation and a positive outlook.

# BARRIERS FACING ENTREPRENEURS WITH DISABILITIES

There are many barriers that face people with disabilities that wish to start their own business. To better support them, we need to understand these barriers.



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## ATTITUDES AND PREJUDICES

Potential entrepreneurs with a disability may lack the self-belief that they can succeed in business. Sources of business support might reinforce this anxiety through their own attitudes and prejudices. Such attitudes might also be shared by potential customers who perceive that purchasing from a business owned by a person with a disability is an act of “charity” and unlikely to be of a high quality.

Entrepreneurship advisers have traditionally been reluctant to recommend self-employment as a career option for people with a disability. Such advisers will need assistance to address these attitudes to offer genuinely supportive advice and guidance to entrepreneurs with a disability.

Barriers to engaging with such advice must also be eliminated; services need to consider any barrier that they may be unintentionally creating through inaccessible premises or limited transport, or even availability of suitable parking within reach of the advice center.



## LIMITED ACCESS TO START-UP FUNDING

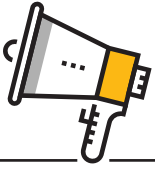
Disabled people often experience difficulties financing new start-ups due to limited personal financial resources such as savings, and face disinterest and discrimination on the part of banks. This is exacerbated by any lack of accessible information on sources of grants and loans. Low-cost loans and grants help people with a disability start a business, integrated with ongoing support to any social welfare payments that they may be entitled to.



## LACK OF RELEVANT BUSINESS KNOWLEDGE AND SKILLS

Disabled people often lack specialist business skills as a result of limited education and employment opportunities. Where further support and training are offered they may be unavailable to people with a disability if they are delivered within an inaccessible location or in an inappropriate format.





## **LOW ENTREPRENEURSHIP AWARENESS FOR PEOPLE WITH A DISABILITY**

Raising awareness of the opportunities for self-employment among the disabled community, reducing anxiety, increasing motivation and communicating support.



## **LACK OF ACCESS TO TRAINING**

Mentoring, support with marketing, business planning and preparation of any bid for funding, are critical to disabled entrepreneurs. Such non-financial support should also ensure that all entrepreneurs with a disability have full access to the technology they require for the business. Ensuring that advisors have a greater awareness of how self-employment is a realistic option for people with a disability, with examples of success stories in Qatar and beyond, will be critical to this type of support.



## **LACK OF ACCESS TO TECHNOLOGY**

In seeking to support people with a disability it is important that they have access to all of the technologies that they need to operate their business. They will require access to devices including computers, laptops, mobile phones or tablets. They will require access to productivity software upon which the business can run, including finance and HR tools. Such productivity software will need to be fully accessible and capable of interacting with any assistive technologies that the entrepreneur might require. Failure to provide such an inclusive support to businesses will burden the business with additional costs of human support to fulfill many of the functions that the disabled entrepreneurs would have preferred to engage in themselves.

Access to technology increases the confidence that potential entrepreneurs will feel in starting their business. The ability to collect and manage information is critical for full participation in today's business world. Such technologies can help people with disabilities interact with customers and develop relationships with suppliers, business partners and financiers. Communication can occur through different channels and the most disseminated channels are e-mail, telephone or voicemail, social media and instant messaging, face-to-face conversation, fax and letter. Depending on one's disability, an individual will prefer one channel to the other. For instance, a physically disabled entrepreneur using a wheelchair may prefer e-mail or phone calls over face-to-face conversations if such meetings require the disabled entrepreneur to visit the business partner in an unknown and possibly inaccessible area or building.

In addition, technologies can help entrepreneurs with disabilities to manage and control their business processes. In addition to the information and communication issues already discussed, the achievement of business objectives needs continuous planning and monitoring. Much work is still needed in this area because many

business process management applications or enterprise resource planning systems are incompatible with many accessible technologies.

Computer software and the Internet are also increasingly essential for small businesses to help entrepreneurs manage tasks such as communication, inventory management and accounting. Furthermore, many interactions between small businesses and governments are now online.

Business support agencies also provide a wealth of business support services and information through online portals.

## **WHY DO PEOPLE WITH DISABILITIES WANT TO START THEIR OWN BUSINESS?**

Like any person, there are many reasons why people with a disability choose to become self-employed, or to start their own business. For some it is a matter of necessity when other opportunities have not materialized, for others a specific idea or opportunity emerges, a desire to increase control over one's work and to manage one's own work-life balance, whilst increasing job satisfaction and to raise one's income or benefits.

All of these are valid for many entrepreneurs with a disability. However, in addition, self-employment is a means by which people with a disability seek to address experience of workplace or social discrimination. Such discrimination, especially for those with emotional, learning or physical disabilities may have led to limited opportunities for promotion, low job satisfaction due to the tasks expected not being sufficiently challenging, and as a result, offering lower than anticipated pay. For some people, such self-employment offers the best opportunity to engage in employment and with it, improved income and living standards.

Other people with a disability have found that self-employment also brings with it some of the advantages of flexible working and working from home. For many with a disability, the heart of the case for self-employment is the control of the relationship between their disability and employment, and hence to be socially active and economically productive to the fullest extent possible.

Understanding the value of entrepreneurship among both business support professionals and those with a disability themselves is important in ensuring successful programs.

### **It is useful for both to understand the following points:**

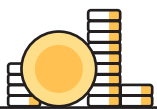
1. Targeted personal development training and start-up support programs can be effective for those with a disability, but such separate provision can be expensive to deliver especially with the potentially small target audience.
2. Adapting mainstream programs to the needs of the disabled may be more cost effective and direct to deliver.

3. The confidence of advisors in recommending self-employment, alongside longer term and flexible support, the use of information in alternative formats and relevant use of language will help provide a basis for such adaptations. Such adaptations may effectively be an outcome of partnerships between those supporting start-up more widely and national disabled persons' organizations.
4. There is great value in promoting the use of assistive technologies and technology accessibility for people with a disability seeking to start a business. The use of assistive technologies for entrepreneurs can be supported through grants, loans and training in their use.

The use of technology within crucial business functions will make operating a business easier for the entrepreneur, especially if this is established alongside improvements in accessibility of online government services, such as business registration and financial reporting.

## **BENEFITS OF SUPPORTING DISABLED ENTREPRENEURS**

Beyond the legal and moral imperatives associated with supporting people with disabilities in all aspects of life, including self-employment or entrepreneurship, there are clear economic and social benefits as well.



### **ECONOMIC BENEFITS**

In most countries people with a disability are eligible for social welfare payments or state benefits if they are not in work. Many such benefits are means tested according to income. Recognizing that, as a result of discrimination and attitudes, many people with a disability report that career promotion and higher salary are difficult and often impossible to achieve, it is likely that many people with a disability will remain in receipt of state support either because they are not working, or because their salary falls below the threshold for means testing.

Running your own business is one means of breaking this cycle. For a successful entrepreneur it is possible to increase personal income significantly both by drawing a salary from the business and a dividend as the owner.

Clearly, such an income will be related to a successful business. However, the benefit to the economy of reducing dependency upon benefits and assisting people with a disability to become net contributors, rather than beneficiaries of the economy, is important in a period of fiscal watchfulness.

Such savings provide a strong basis for providing appropriate support to disabled entrepreneurs, both in setting up their business and during the start-up phase.



## SOCIAL BENEFITS

Supporting entrepreneurs with a disability offers great social value. It supports and encourages innovation and new ideas that address real world barriers and challenges, and these are often the focus of business concepts driven by people with a disability.

## HOW TO SUPPORT ENTREPRENEURS WITH A DISABILITY?

Entrepreneurs with a disability need access to the same support and guidance that anyone thinking of starting a business would see as beneficial. These services need to be made available to them in forms they can engage with, and there may be some additional actions that would help reduce other barriers but equal access is the first principle to apply.

Some of the general support services that have been most welcomed by people with a disability have included:

- [Lessons in Entrepreneurship](#)  
Including helping people understand why they might want to start a business, what it takes to set up a business and run it successfully and the skills and attitudes they will need to think as entrepreneurs.
- [Becoming an Entrepreneur](#)  
Including Business basics, defining your business concept and shaping your business idea. Outlining and clarifying your idea, to yourself and to others.
- [Understanding Customers](#)  
How to get to know your potential customers, who they are, what characteristics do they share, what do they currently buy and why? Understanding your customers, their purchasing ability and motivations.
- [Market Research](#)  
How to do market research, including how to collect, collate and evaluate the information gathered.
- [Writing a Business Plan](#)  
Including how to prepare a draft, cost your expenditure, anticipate income, present a budget and plan to build the business.
- [Finance and Funding](#)  
How to set about seeking funding based upon a planned and considered budget. What types of funding or finance might be available, what are the advantages and disadvantages of each? How to create a funding request or “pitch”, choosing who to bank with and understanding how the bank works and how they benefit from the relationship.

- **Marketing and Launching Your Business**  
Identifying and reaching target customers, understanding competitors, and analyzing how to compare businesses. Creating the best marketing mix to address the needs and preferences of target customers. Understanding the different tools and techniques available and suitable for a particular business.
- **Building a Support Network**  
How to find and work with other supporters and entrepreneurs. Understanding what to offer, and what to hope for, from networks and seeking networks in your market.

In addition, entrepreneurs with a disability look for access to finance and welcome incubation services, within which they can establish their business. Furthermore, introductions to potential customers and markets are of great value, especially where the entrepreneur with a disability has not had this exposure in the past.

## MAKING SERVICES ACCESSIBLE

It is important to ensure that all of the services that are offered by organizations that support entrepreneurs have addressed any barriers which can prevent people with a disability in engaging and using those services. There is a great amount of information available to assist in the identification and removal of such barriers. These take the form of guidelines and checklists for use and address the need to develop disability awareness, locations and information that are accessible, and to understand the accommodations that people with a disability require, including the use of accessible and assistive technology to interact and communicate with the bank, suppliers and customers.



### KEY ELEMENTS OF AN ACCESSIBLE FRAMEWORK

It is important to understand that offering accessibility for people with a disability does not happen without planning and commitment. It requires an organization to have a framework against which to measure itself, and the capacity to review itself against that framework.

#### A. COMMUNICATING WITH PEOPLE WITH A DISABILITY

Communication is essential in building a relationship with entrepreneurs. For advisors with limited experience of people with a disability there can be an anxiety about the use of language and ensuring that they do not cause any offence or appear patronizing. These simple tips can help ensure that communication is carried out in an effective and supportive manner.

## **B. WEB ACCESSIBILITY REVIEW**

Most potential entrepreneurs will engage for the first time with the service through your website. It will shape their perceptions regarding whether you take their needs seriously and have sought to address them. In addition, many services offer support and extended monitoring through their online presence; if it is inaccessible that service is denied to people with a disability. Therefore, web developers should analyze if their website or app is usable by people with a range of needs, by checking against these points.

## **C. ACCESSIBLE PRINTED MATERIALS**

It is likely that you will have a series of documents and forms that potential entrepreneurs will be expected to read or complete. If these are inaccessible, entrepreneurs are either reliant upon other people to do these for them, or they will be led to believe that you do not appreciate the barriers they experience. Offering all of your documents as accessible versions means that they will be able to read your introductory materials, complete any forms necessary and engage with reading and learning materials during any training.

Offering the same documents online offers the opportunity for people with a disability to transform your content into a format that suits them, large print, braille, daisy talking book or audio file.

If you wish to do so you can have such files converted on your behalf and have all formats available for download from your website.

## **D. MAINTAINING ACCESSIBILITY IN BUILDINGS**

It may appear obvious, but if a potential entrepreneur cannot enter and move through your building, they will be unable to attend meetings, take part in training or even register to take part. An accessible building takes account of those using wheelchairs or walking with an aid, those with little or no vision and older entrepreneurs who may be unsteady as a result of age. Such adjustments to your building are also valuable to others who may find that at a specific time, steps, doorways, obstacles and signage are barriers to them taking part.

## **E. INCLUSIVE MEETINGS AND PRESENTATIONS**

Throughout the process of supporting an entrepreneur there will be times when they are expected to meet with you or attend training and development meetings. Once they have entered the building and found the room, new barriers within the room can emerge related to location, facilities and the confidence and understanding of the presenter or facilitator as regards the needs of people with a disability. Some simple guidelines to assist in planning a meeting and delivering a presentation can avoid any such issues emerging.

## F. DISABILITY AWARENESS AND ENGAGEMENT

Reviewing your procedures and processes for engaging with entrepreneurs is an important part of ensuring that accessibility is driven and implemented throughout the organization. Unless there is a clear vision of accessibility offered by senior management, and expectations that this is reflected in the work of all departments, it is likely that accessibility will never be truly embedded within the company culture. Unless your team has a basic understanding of disabilities, the impact of disabilities and how to accommodate those needs, it is extremely difficult for them to plan and deliver inclusive programs. Disability awareness helps not only to provide information, but seeks to address any unhelpful attitudes and reinforces the organizations commitment to supporting any entrepreneur regardless of any personal needs.

### **PROACTIVE MEASURES TO SUPPORT ENTREPRENEURS WITH A DISABILITY**

Beyond making the core services accessible, there is a significant benefit from investigating the specific barriers that impeded entrepreneurs with a disability and seeking to address those. It should be recognized that people with a disability have experienced significant discrimination and low expectations for many years. As a result, it is suggested that a series of proactive positive measures are taken to overcome these cumulative experiences.

A review of international experience and best practices has identified some of the key measures that have been taken to adopt such a proactive stance. These include:

#### **CREATING A SPECIAL TRACK FOR DISABLED ENTREPRENEURS TO START A BUSINESS**



“Disabled Entrepreneurs” is an organization set up in the UK to support people with a disability to start up their own business. It helps people in a number of ways, gatekeeping and linking entrepreneurs up to local initiatives and networking opportunities, but importantly offering specific business mentoring and networking targeted only at people with a disability. By doing so they have gathered a great deal of expertise on supporting entrepreneurs with a disability, and how successful business people with a disability addressed the specific barriers that have been identified and experienced in the past.



## **INCLUDING PEOPLE WITH A DISABILITY IN MARKETING AND PROMOTION MATERIALS**

Encouraging entrepreneurs with a disability to share their experience publicly is an important first step to “normalizing” perceptions of the capacity of disabled people to run their own business. It needs to be transparent that the support organization welcomes and anticipates applications and engagement with disabled people wishing to become self-employed.

In order to do this, it is valuable to have a policy of including images and examples of people with a range of disabilities within both general marketing and communications materials, and those materials that target the disability community. Partnerships with local disability groups will be valuable in seeking to produce the materials required.

Whilst there is validity in utilizing case studies from other parts of the world, local examples are likely to have much greater impact.



## **ESTABLISHING AN AWARDS PROGRAM TARGETING ENTREPRENEURS WITH A DISABILITY**

This is an example of how such an award program might operate.

It could have a prize of a certain amount awarded to the disabled entrepreneur who showed how this money would make a major difference to their business.

Those eligible to apply must:

- Have a disability or long- term health condition
- Own at least a 25% management stake in the company
- Have a business turnover of over a certain amount for between one and five years

Awards are a great way to build partnerships between different organizations and are excellent vehicles for building awareness in society about the importance of building accessible and inclusive societies.



## **ENGAGING WITH DISABLED PEOPLES' ORGANIZATIONS, AS CHANNELS AND PARTNERS IN THE PROCESS**



Qatar has a number of disabled peoples' organizations (DPOs) operating that provide a wealth of experience and knowledge about the abilities and needs of people with a disability. Many international programs and initiatives that support disabled entrepreneurs are based upon collaboration between business development organizations and DPOs.





## **TRAINING STAFF IN DISABILITY AWARENESS AND REACHING OUT TO PEOPLE WITH A DISABILITY**

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Providing team members with disability awareness training is an important part of helping them feel confident in their interactions with entrepreneurs with a disability.

Such programs can be offered in many ways: some organizations choose to send individuals on awareness programs offered publicly, some choose to engage with trainers who will develop organization-specific programs and others mandate that all staff complete online learning courses on disability awareness and etiquette.

Research indicates that training materials and programs are most likely to succeed when language, terminology and examples reflect the cultural values and experiences of the learners. If using international resources, it is recommended that an opportunity for team members to review and discuss the implications in Qatar is provided.



## **OFFERING GROUP SESSIONS WITH OTHER DISABLED ENTREPRENEURS TO SHARE EXPERIENCES AND SOLUTIONS**

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Many DPOs offer facilities and premises that can be used to run small group discussion and training sessions targeting specific groups of people with a disability.

Such facilities offer a familiar and safe environment within which discussion and training can take place and hence may be more attractive to potential entrepreneurs than an unknown location.



## **SUPPORTING THE DEVELOPMENT AND DISTRIBUTION OF ACCESSIBLE BUSINESS SOFTWARE**

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Entrepreneurs with a disability may well require assistive technologies to aid them in using computers. However, in order to operate their business effectively they will need to have access to software solutions including accounts, HR, and planning tools that have been designed to meet accessibility requirements. It is valuable therefore for organizations to maintain a list of accessible solutions and to subsidize the cost of making these solutions available.



## **PROVIDING THE ADDITIONAL ASSISTIVE TECHNOLOGIES AND NON-FINANCIAL SUPPORT REQUIRED**

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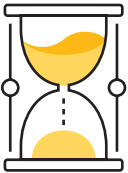
There are a variety of forms of non-financial support that benefit entrepreneurs with a disability. Mentoring, marketing support, templates and graphic libraries for document and collateral are all extremely valuable. An extremely useful role that the organizations can play is to negotiate preferential rates, and pro bono resources from local companies based upon a shared policy of corporate social responsibility. Such discounts would greatly mitigate the risk to people with a disability whilst having only small impacts on the companies involved.



## **REDUCING RISK BY OFFERING GRANT FUNDING FOR BUSINESS IDEAS IN THE FIRST YEAR**

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In some parts of the world, specific grants are offered to encourage people to start their own businesses. In most cases such grants are offered to address the needs of specific groups in society or to support specific projects and businesses that address national priorities.



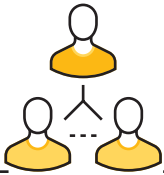
## **OFFERING EXTENDED PERIOD OF SUPPORT AND LOW-COST FINANCING**

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Alternatively, if such grants are not available increased periods of business support and/or extended finance terms would be a constructive response to such needs. Examples of such support might include extended use of incubation facilities, a lower rate of interest on loans or a longer period for repayment.

Equally, recognizing the challenge for many disabled people of securing the start-up capital required to register a business as a result of public attitudes, there would be significant benefit in offering a one-year 0% loan for the start-up costs which would be used solely for the purpose of securing the business and would become repayable as the business achieved a level of turnover or profitability.

While it is not a model which has been used for business start-ups, the same principals can be seen in international models for funding access to higher education. In these cases, student loans only become repayable once the students' income passes an agreed level.



## **LINKING TO EDUCATION PROVIDERS TO OFFER ADDITIONAL FOUNDATIONAL SKILLS AND TRAINING FOR THOSE NOT YET READY TO START A BUSINESS; THESE MIGHT INCLUDE ENGLISH, MATHEMATICS, AND ICT**

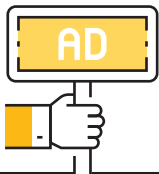
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It is recognized that historically, the education system has not sought to address the skills required to help people with a disability enter employment and start their own business. There will therefore be occasions, where a potential entrepreneur has a sound business idea, but does not have some of the foundation skills needed to start such a business and prepare a plan.

Good examples of such skills might include literacy and numeracy skills, ICT or business English. Proficiency in such areas are much required prior to undertaking training in entrepreneurship.

In some parts of the world, training in such foundation skills is provided within a framework of training as “prerequisites to starting your business”. Such courses are delivered by community colleges and third-level providers such as further and adult education programs. They provide similar content to higher education access courses, but with a different perspective taken on the learning objectives to be met.

Linking to providers in Qatar such as Community College Qatar, College of the North Atlantic and the Qatar Foundation Academic Bridge program might provide a valuable contribution to preparing people with a disability to take the first steps towards starting their business.



## **PROMOTING ACCESSIBLE PROCUREMENT WITHIN THE ORGANIZATION**

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A final action that the organization can take is to build requirements for accessibility into their public procurement processes. The more the organization embeds accessibility into every aspect of its business, the better it will be to support people with a disability as a service.

The additional value of such approach is that it is likely to create a market for people with a disability to engage in business. Their experience in how to meet accessibility needs will assist them significantly in meeting the needs of customers who require accessible design in products and services. Such a message communicated through the business of the organization lays down a powerful marker to the business community.

# CONCLUSION



When discussing how such support for disabled entrepreneurs is delivered, it is important to understand that they do not constitute a single group. Those with particular types of impairment, such as more severe, complex and long-term needs are likely to experience greater barriers to taking up self-employment. There may be other issues such as age and gender that equally impact upon ability to take up self-employment. As such any action to encourage entrepreneurs with a disability should seek to integrate with other initiatives in the country to fully support individuals with a disability.

For support services in Qatar, international best practices in this field show that there are three useful lessons to be learned:

1. Most initiatives are a subset of wider programs on increasing employment for people with a disability, whilst there may be a separate track and resources around self-employment, it is only a part of a greater scheme.
2. Such initiatives are inclusive, but not restricted to, people with a disability. As a result, it may be challenging to identify specific programs that have had the greatest impact upon the disabled entrepreneurs.
3. The quality of evaluation and review can be variable, making it challenging to compare programs and draw conclusions from them.

There is evidence that some of the most successful programs addressed the needs of specific groups, such as younger people or those with mental health needs. However, such specific programs tended to require greater resources.

Entrepreneurship and self-employment are vital elements in any national strategy seeking to support people with a disability in the workplace. It offers the potential of flexibility, satisfaction and financial benefits that may have been impossible whilst employed. Taking a step to establish a business is not without risk. Recognizing that people with a disability have experienced greater barriers than others over many years, there is much to be said for establishing and supporting more intensive programs to address long standing challenges. There are many examples of successful entrepreneurs with a disability in every part of the world.

With suitable support and encouragement, they can provide an important role in both society and the economy of Qatar. Such investment should have an impact at many levels and in doing so supports the changing attitudes and expectation towards those with additional needs in the country. Promoting examples of successful entrepreneurs with a disability will be an essential aspect of this change. Working with disabled people organizations as partners rather than recipients of charity will help significantly to see businesses establish and succeed.