**PRIDE Provider/Peer Mentor Module #7:**

**Self-Employment for Refugees with Disabilities**

Transcript

Hello and welcome to PRIDE provider module #7: Self-Employment for Refugees with Disabilities.

Self-employment module content overview. This module will cover definitions of self-employment, facts about people with disabilities and refugees with respect to self-employment in the United States, case examples, and both government programs and PRIDE community partners that support self-employment.

First, we’ll go over some basic definitions related to self-employment. What do the terms self-employment, entrepreneurship, and microenterprise mean?

“Self-employment” is a general term that refers to owning a business.

An “entrepreneur” is a person who starts his or her own business.

“Microenterprise” specifically refers to a small-scale business that has a small number of employees.

In this module, we will use the term “self-employment” to refer to entrepreneurship and microenterprise.

So, why is self-employment a viable path for refugees with disabilities and an important component of the PRIDE program? Self-employment has been identified as a priority national disability employment policy.Access to appropriate supports and improved coordination of publicly funded systems can support refugees with disabilities in becoming self-employed. Furthermore, self-employment can provide many benefits to refugees with disabilities and the community. It can produce income, create jobs, reduce reliance on public benefits, advance the economic self-sufficiency of refugees with disabilities, and improve their quality of life.

Self-employment facts. PRIDE is committed to supporting refugees with disabilities who are interested in self-employment opportunities to pursue their goals. The facts support this commitment. Self-employment is a popular option for immigrants, who are twice as likely as U.S.-born people to start their own businesses. As an example, Syrian immigrants are much more likely than U.S.-born individuals to be self-employed, with 11% owning their own businesses compared to 3% of people born in the U.S. Similarly, people with disabilities are self-employed at a higher rate (10.6%) compared to the general population (6.2%). PRIDE aims to support opportunities for self-employment among refugees with disabilities in Illinois, an underserved group that has untapped potential in the workforce.

Self-employment case example 1. There are many stories of people with disabilities who have been successful in starting and maintaining their own businesses. Here is an example:

“Sarouen Lee is an entrepreneur with a disability who owns her own baking business. With support from Chicagoland Entrepreneurship Education for People with Disabilities (CEED), a PRIDE partner, she has combined her art and design skills and love for baking to create a unique specialty cookie business called Sweet Kitty Bakery.”

This slide contains a picture of Sarouen and a link to Sweet Kitty Bakery’s Facebook page.

Self-employment case example 2. Refugees have also successfully started their own businesses. For example:

"Charlotte, a refugee from the Democratic Republic of Congo, had many years of experience as a tailor in her home country. She also taught sewing skills at the United Nations Women's Center in Ethiopia. When she resettled in the U.S., she wanted to continue her work as a tailor by starting her own business: Charlotte, African Dressmaker. With a $2000 loan from the International Rescue Committee’s Microenterprise Development Program, Charlotte was able to start her home tailoring business. The program also helped her to market and grow her business by creating business cards and expanding her network. Charlotte would also like to teach other refugee women sewing skills in order to support her community."

This slide contains a picture of Charlotte working at her sewing machine.

There are several free government programs that support self-employment that refugees with disabilities can access. First, the Social Security Administration (SSA) has Work Incentives available to Social Security beneficiaries interested in self-employment. For more information about these Work Incentives, please refer back to PRIDE provider module number 2, which covers SSA benefits and Work Incentives.

Second, vocational rehabilitation, or VR, services, which are featured in PRIDE provider module number 3, can be used to support self-employment goals of refugees with disabilities. The Rehabilitation Act of 1973 stipulated that VR services be provided for self-employment as well as competitive employment. However, in spite of the availability of these services, few people with disabilities take advantage of VR to pursue self-employment. One VR program that supports entrepreneurs with disabilities is the Vocational Incubator Program, or VIP, in Chicago. This program is for people with disabilities aged 18 to 26. It provides assistive technology and offers a range of business-related trainings and services.

Another government program that supports refugees to achieve their self-employment goals is under the Department of Health and Human Services’ Office of Refugee Resettlement. It works with refugees with and without disabilities. This program is called the Microenterprise Development Program. It provides training and technical assistance in business planning, marketing, management, and bookkeeping, as well as microloans and revolving loans in some cases. For refugees interested in starting their own home-based child care business, the program has a special initiative to support this goal.

Who is eligible for the office of refugee resettlement’s microenterprise development program?In order to be eligible for the Microenterprise Development Program, refugees must not be citizens and must be receiving public funds or subsidies or ineligible for business loans from commercial institutions based on income.

This slide contains the contain information for the Microenterprise Development Program Manager, who is based in Washington, DC.

In addition to government agencies such as SSA and DRS-VR, PRIDE also has several community partners that provide self-employment resources and services. They are America’s Small Business Development Centers, or SBDCs, Accion Chicago, Chicagoland Entrepreneurship Education for People with Disabilities, or CEED, and Artfully Gifted. The next part of this module will provide information about each of these partners and how they can support self-employment for refugees with disabilities.

America’s Small Business Development Centers, or SBDCs, are funded in partnership between the U.S. Small Business Administration (SBA), the State, and a local host. SBDC services cover the entire state of Illinois, with 14 offices in Chicagoland. Illinois SBDC at UIC, the University of Illinois at Chicago, is a PRIDE partner that supports clients to start, scale, and succeed in business.

What core services do America’s SBDCs offer? They support current and prospective small business owners by providing workshops, mentoring, resources, and consulting services. Specifically, they support clients to research business opportunities, determine their financial need and resources that might be available, create a business plan, secure small business loans and equity, and connect to other business services.

Service providers can support refugees with disabilities to learn more about SBDC services and resources. For more information about SBDC resources for refugees, contact your local SBDC or Illinois SBDC at UIC. You can search for your local center using the link on this slide or see the next slide for contact information for Illinois SBDC at UIC.

This slide contains contact information for Illinois SBDC at UIC.

Accion Chicago. Another PRIDE partner that supports self-employment is Accion Chicago. Accion provides business support, coaching, and capital to start or grow small businesses. Accion provides clients with BOTH the capital and credit coaching they need to succeed as small business owners. This dual role is a special emphasis of Accion. Accion’s model represents an efficient way to create jobs in the region’s underserved neighborhoods. Its work leads to a job created or retained for every $1800 invested.

Accion Chicago’s mission. “Accion is a nonprofit that helps communities grow by investing in entrepreneurs who build businesses and generate jobs in their neighborhoods”. Accion does this by providing customized capital solutions and one-on-one coaching to entrepreneurs in Illinois and Northwest Indiana who cannot access affordable financing; and focusing on supporting minority, low-income, immigrant, and female entrepreneurs who address the economic distress of communities by generating jobs and economic growth through small business ownership.

Accion Chicago offers several core services. The organization provides small business loans options of $500-$100,000. The slide contains a link to more information about these loans. It also provides technical assistance in various areas of business. For example, it offers clients assistance in general business strategy, financial planning, marketing, social media, and bookkeeping. In addition, Accion provides financial counseling and credit coaching to support clients to become fully loan-ready. Accion also partners with local community organizations, government agencies, and corporations to provide additional business supports to clients.

This slide provides contact information for Accion Chicago.

Another PRIDE partner is CEED, which stands for Chicagoland Entrepreneurship Education for People with Disabilities. CEED is a resource for people with disabilities interested in starting their own businesses, as well as service providers who work with them. CEED supports capacity-building efforts of America’s SBDCs and other service providers to provide accessible business development services. Currently CEED is primarily an online informational resource.

This slide contains the contact information for CEED, which is based at the University of Illinois at Chicago.

Another unique PRIDE partner is Artfully Gifted, whose mission is to help “entrepreneurs with disabilities achieve their dreams.” This organization provides funding and space for individuals with disabilities to start and run their own businesses. It also provides trainings to people with disabilities who want to start their own businesses. Training topics include whether entrepreneurship is a good fit, how to create a business plan, and how to complete a self-employment proposal for the Division of Rehabilitation Services, or DRS, in order to access funding and other self-employment resources.

This slide contains the contact information for Artfully Gifted.

Thank you for completing PRIDE’s provider module on self-employment! This slide displays the sources used in the module.

Special thanks to PRIDE partner Maija Renko of CEED and the University of Illinois at Chicago for narrating this module.