



Enhanced Self- Employment Program

Evaluation Report 2018-2021



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Executive Summary

Start Me Up Niagara's (SMUN's) *Work Action Centre* provides self-employment and entrepreneurship support for adults with disabilities living in Niagara.

Enhancements to this program in 2018 were designed to address barriers of IT tools and technology, access to credit, and access to business supports, mentors, and workshops. This evaluation was carried out to test the enhanced self-employment (ESE) program model.

SMUN expected that connecting participants with access to capital, technology, and supports (peer mentorship, group, and 1:1 coaching) would expand their knowledge, skills, and self-efficacy around self-employment and entrepreneurship.

- The **outcome evaluation** looked at outcomes for participants from the new ESE program and Rise microfinance support, as compared to past versions of the program.
- The **process evaluation** looked at program and implementation quality, as well as necessary conditions for success.

To answer the outcome evaluation questions, we used a mixed-methods quasi-experimental approach to outcome evaluation. This involved both quantitative and qualitative analysis of key client outcomes (e.g., self-rated knowledge, skills, time to target, income, etc).

For process evaluation, we tracked self-employment readiness and curriculum feedback indicators to help SMUN understand the “key ingredients” of the new program, as well as output metrics to monitor retention and engagement.

The final sample was 124 adults with disabilities who participated in the enhanced self-employment program from January 2018 to March 2021. Of this sample, 53% were women and the average age was 50.

Overall, the ESE program is contributing to positive outcomes for most participants.

- Participants showed improved knowledge, self-efficacy, and self-employment income after being part of the ESE program.
- Renewed ESE curriculum in 2018 linked with achieving milestone income more quickly and higher annual income for participants.
- The Rise program supplement helped improve self-employment knowledge beyond the ESE program, but did not appear to significantly amplify other outcomes in this sample.

The ESE program provided effective in-person supports, but was challenged by COVID

- Participants found staff and mentor led workshops engaging and relevant, but did not enjoy online training opportunities through Udemy or online workshops during COVID.
- Most participants showed strong engagement until COVID, when many businesses closed, and retention decreased.

This evaluation shows that participant-centred in-person supports and training can help adults with disabilities gain professional stability and income from self-employment. Providing training and mentorship and community building events helped create knowledge and self-efficacy and income for program participants.

Contrary to expectations, providing access to microfinance support and onsite technology-based learning did not appear to be key aspects of ESE's positive program impacts in the current sample. Next steps are to use findings to improve SMUN's ESE programming supports.

Introduction

Problem: Employment participation for people living with disabilities in Niagara

Vulnerable people living with disabilities have barriers and challenges to finding and keeping traditional employment. In 2011, labour force participation was 49% among Canadians aged 25 to 64 who reported having a physical or mental disability that limited their activity, compared with 79% among those who did not report having a disability¹.

One Solution: Self-employment and entrepreneurship support program

People with disabilities need work that fits with their abilities and capacity. One promising practice to increasing labour force participation for people with disabilities is providing tailored self-employment and entrepreneurship support.

To promote and enable finding work that is a good fit for individual needs, Start Me Up Niagara’s (SMUN) has been delivering employment and self-employment programs to clients on the Ontario Disability Support Program (ODSP) since 2006. SMUN’s *Work Action Centre* is the largest self-employment service provider for people with disabilities in the Niagara region.

SMUN has seen self-employment show promise, with earned income higher for participants in our self-employment stream than in the traditional employment stream. At the same time, SMUN’s self-employment and entrepreneurship supports needed refinement and enhancement to address known and emerging barriers to self-employment.

In particular, SMUN identified three major barriers to self-employment to be addressed through their enhanced self-employment program:

- Access to credit
- Access to IT tools and technology
- Access to business supports, mentors, and workshops

Funding from the Ontario Trillium Foundation’s Local Poverty Reduction Fund allowed SMUN to test, evaluate, and improve these program enhancements. This report summarizes the 2018-2021 evaluation of SMUN’s “Enhanced Self-Employment” or ESE program.

Enhancement to existing SMUN self-employment program

The SMUN self-employment program provides person-centred self-employment and entrepreneurship supports over four phases: start; milestone (\$400 income earned); target (\$800 income earned); retention (33 months from target).

Enhancements to this program in 2018 were designed to address barriers of IT tools and technology, access to credit, and access to business supports, mentors, and workshops. See details in the table below.

Barrier addressed	Enhanced Self-Employment Programming
Access to IT tools and technology	<ul style="list-style-type: none"> • Addition of a computer lab with five computers for participants' learning or business needs

¹ <https://www150.statcan.gc.ca/n1/pub/75-006-x/2014001/article/14115-eng.htm>

	<ul style="list-style-type: none"> Daily access to a suite of online courses for self-directed learning that support business needs through online learning platform Udemy
Access to credit	<ul style="list-style-type: none"> Opportunities of microfinance loan through Rise Asset Development
Access to business supports, mentors, and workshops	<ul style="list-style-type: none"> Monthly information sessions in 1:1 and group settings Community mentors and mentor-led workshops on topics relevant to business needs (e.g. marketing, sales, network and presentation skills, bookkeeping and organization basics) Small business and self-employment workshops and coaching on how to write a business plan, how to start a business plan and be self-employed, how to run a business, etc. (leveraging Rise programs; delivered by Rise staff in collaboration with SMUN team) "Well, Well, Well" life skills program (strength-based training in coping skills, clear boundary-setting practices, and stress/conflict management)

At the same time as reducing barriers for participants, the ESE program was designed to help build organizational and staff capacity to deliver self-employment supports. Capacity building happened through:

- Partnership between SMUN and Rise (collaboratively offering workshops, mentorship supports)
- Ongoing reflection among staff to support quality improvement (what is working, not working)

ESE program delivery

Program activities were delivered by the SMUN Work Action Centre team in collaboration with the Rise self-employment staff.

SMUN provided the technology resources and meeting space for 1:1 and group events. As the workshops and opportunities are all voluntary and based on participant interest and motivation, SMUN tries to create ways for people to easily connect with training and networking opportunities with peers and mentors. This includes regular group “lunch and learns” as well as hosting an in-person gallery showcasing client self-employment work.

Rise provided self-employment mentorship expertise. The Rise expert delivered the majority of the small business and self-employment workshops, in collaboration with the SMUN team.

Target Population

The primary target population for this program is people with disabilities. The secondary population is unattached adults aged 45-64.

Intake and Recruitment

ESE program clients are recruited from the broader population of individuals receiving ODSP supports.

Overall goals of the project and program

The goal of this project is to evaluate the impact of an enhanced, person-centred self-employment program, and access to start-up capital. This evaluation looks at the ESE program model as a potential solution for helping to lower the rate of long-term unemployment rate of people on ODSP and the poverty rates of vulnerable populations.

Specific program outcome goals are that:

- Participants gain...
 - More knowledge and skills around entrepreneurship and business needs
 - More self-efficacy and self-confidence for self-employment
 - More professional stability and increased income from self-employment
- Staff gain...knowledge and skills to support and advance participants' business goals

Theory of Change: Enhanced Self-Employment (ESE) Program

The overall theory of change of the enhanced self-employment (ESE) program is that providing person-centered, relevant, and engaging curriculum around self-employment and entrepreneurship, while working to reduce barriers to entry, will improve participant income and professional stability.

SMUN expected that connecting participants with access to capital, technology, and supports (peer mentorship, group, and 1:1 coaching) will expand their knowledge, skills, and self-efficacy around self-employment and entrepreneurship.

Longer-term, supporting entrepreneurship as a viable option should increase income and reduce the long-term unemployment and poverty for program participants.

The necessary conditions for success (as detailed in our logic model; see Appendix B) are that:

- Participants are ready for entrepreneurship and self-employment
- Curriculum is person-centered, relevant and engaging for participants and staff (business & IT training; in person and online)
- IT assets are sufficient to program and participant needs
- Community mentors provide useful and relevant workshops
- RISE Asset Development provides access to start-up capital

An additional necessary condition for success, added mid-project, was that:

- the environment needs to be safe and conducive to participants engaging in self-employment training and business development.

Notes on program changes in 2020

Due to the COVID-19 pandemic as well as partnership and funding changes at SMUN, the 2020-21 ESE program was substantially different from past years of the program. These changes are detailed in the process evaluation.

As these changes happened in the final year of the program, overall evaluation goals remained the same. However, evaluation results are interpreted with reference to program and context changes.

Evaluation Goals

Outcome evaluation questions

Our outcome evaluation looks at what changed for participants after the new self-employment program and microfinance support, as compared to past versions of the program. Specific outcome evaluation questions are:

1. To what extent does Start Me Up Niagara's enhanced-self-employment program (ESE) improve self-employment outcomes for participants (knowledge, self-efficacy; income; professional stability)?
2. Does the ESE lead to better overall self-employment outcomes (income; professional stability) than the previous self-employment program?
3. Does the RISE asset development program supplement amplify ESE outcomes? (knowledge, self-efficacy; income; professional stability)

Process evaluation questions

The process evaluation looks at program and implementation quality, as well as necessary conditions for success. Specific process evaluation questions are:

1. To what extent are participants ready for self-employment at program start?
2. To what extent are participants engaged and retained in the new ESE and RISE programs?
3. To what extent do participants find the new ESE and RISE program elements useful, relevant, and engaging? (online training, staff-led workshops, mentor workshops, 1:1 coaching)
4. To what extent do staff find professional development activities useful, relevant, and engaging? (workshops, IT training, etc.)

New questions added in 2020-21 were related to summarizing program changes during the project and lessons learned from program delivery.

5. Why and how did the ESE program change during this project?
6. What are lessons learned in program delivery?

Evaluation Methods

Outcome evaluation approach

To answer the outcome evaluation questions, we used a mixed-methods quasi-experimental approach to outcome evaluation. This involved both quantitative and qualitative analysis of key client outcomes (e.g., self-rated knowledge, skills, time to target, income).

The ESE intervention is designed to improve the lives of a vulnerable population: people with disabilities. Self-employment and entrepreneurship are activities requiring motivational buy-in and commitment and are inherently self-selected and voluntary activities. The target population and organizational capacity do not allow randomization to independent conditions. We used a quasi-experimental design that allowed for comparisons over time and between groups, with the goal of understanding connections from program activities to outcomes.

Specifically, we compared outcomes between intervention groups (ESE vs. past self-employment cohorts; ESE vs. ESE plus RISE) as well as comparing outcomes within participants (before, during, and after program).

Quasi-independent variables

- IV1 = intervention curriculum (ESE and past self-employment program)
- IV2 = intervention group (ESE only or ESE + RISE)

Key dependent variables

- DV = monthly income from self-employment and other sources
- DV = self-employment knowledge score(s)*
- DV = self-efficacy for entrepreneurship*
- DV = # and time to milestone (\$400 net profit for self-employment business), target (\$800 net profit), retention period (net profit for 33 months)
- DV = LT unemployment status (unemployed for 27 weeks or more) *on ODSP, participants making initial \$800 (program target) will count as being self-employed

Notes on analysis

We used univariate analysis to investigate key outcome questions, as well as looking for trends by sub-group where possible. Due to missing data, sample-wide multivariate analysis involving all measures was not possible. Similarly, most of our outcome data did not allow for analysis of the impact of initial self-employment readiness or age/gender. See limitations section below.

Outcome data collection specifics

This evaluation relied on an established data source with a long history of standardization, permitting comparisons over time and across programs: ODSP administrative data around monthly income from self-employment and other sources². The other main data source came from self-report surveys completed by program participants.

Data from these two sources allowed us to quantify participants' course through the program, from an initial assessment of entrepreneurial readiness, to changes in knowledge, self-efficacy, to impact on self-employment professional stability and income.

- This evaluation aimed to track ESE and ESE+Rise participants through business start-up, through when self-employment targets are met³, through the "retention" phase of the program⁴.
- This evaluation aimed to quantitatively assess self-efficacy, as well as monthly self-employment income over the program period and into the retention (follow-up) phase.

See specific outcome and indicators in the table below⁵.

² In 2020, the ODSP income reporting for SMUN switched to FedCap. By the end of the year, this meant that participants were no longer reporting income data to SMUN. Thus, this income stream data source was less complete in 2020 due to COVID and FedCap changes.

³ Milestone at \$400, target at \$800 of self-employment income.

⁴ Retention period is 33 months after target.

⁵ Note that the exit interview indicators and LIM50 indicators were removed as they were not feasible to track.

Outcome goals	Indicators
Improved knowledge around entrepreneurship and business needs More knowledge of community mentors, connections, and services.	<ul style="list-style-type: none"> • Mid- and post-program survey from Small Business Certificate Course • Open ended question (most important thing learned)
More entrepreneurial self-efficacy and self-confidence; Perceive fewer barriers around entrepreneurship	<ul style="list-style-type: none"> • Entrepreneurship Self-Efficacy scale at intake, milestone, target, retention/exit (McGee et al., 2009)
Improved self-employment or entrepreneurship skills.	<ul style="list-style-type: none"> • Time to meet milestone and targets (\$400 and \$800 net income) • # and % of each cohort who achieve: milestone, target, retention
Professional stability in self-employment	<ul style="list-style-type: none"> • # and % of each cohort who achieve: milestone, target, retention
Increased income from self-employment	<ul style="list-style-type: none"> • Monthly income from ODSP admin data
Less long-term unemployment.	<ul style="list-style-type: none"> • Self-employment retention
Other participant outcomes	<ul style="list-style-type: none"> • Staff focus group and feedback notes
Staff: gain knowledge and skills to support and advance participant's business goals	<ul style="list-style-type: none"> • Staff focus group and feedback notes

Process evaluation approach

We tracked program readiness and uptake indicators to help SMUN understand the “key ingredients” of the new program.

Understanding necessary conditions for success

Process goals	Indicators/ Data Source
Participant are ready for entrepreneurship and self-employment	<ul style="list-style-type: none"> • Via self-employment readiness scale during intake interview (Community Futures BC, 2015)
Curriculum is relevant and engaging for participants and staff (business & IT training; in person and online) IT assets are sufficient to program needs Community mentors provide useful and relevant workshops	<ul style="list-style-type: none"> • Via participant surveys and staff focus groups/feedback

RISE Asset Development provides access to start-up capital	<ul style="list-style-type: none"> • # loans received⁶
[New in 2020-21] The environment needs to be safe and conducive to participants engaging in self-employment training and business development.	<ul style="list-style-type: none"> • COVID-19 public health restrictions; • Participant and staff feedback

Output metrics to monitor retention and engagement in ESE and RISE programs

SMUN's Work Action Centre operates on a drop-in model as well as scheduled supports. There was not sufficient staff capacity or technology supports to track direct and indirect supports at a client level, especially with respect to "hours of intervention time" (e.g., tracking 1:1 meetings or coaching sessions). Thus, our metrics for cohort enrolment and RISE participation were based on time in the program and number of workshops attended, and loans and repayment, respectively.

Process goals	Indicators
Cohort enrolment	<ul style="list-style-type: none"> • # participants in ESE and RISE programs (per cohort & year)
Participant engagement and retention	<ul style="list-style-type: none"> • Time start to close; time target to close; • Uptake of in-person and online workshops (# workshops complete)
RISE participant loans and engagement:	<ul style="list-style-type: none"> • # loans received⁷ • Repayment status

⁶ Information on number of Rise loans applied was not available.

⁷ Information on number of Rise loans applied was not available.

Evaluation Results

ESE participant sample and demographics

All participants were enrolled in the Enhanced Self-Employment (ESE) program were receiving ODSP through at the SMUN Work Action Centre.

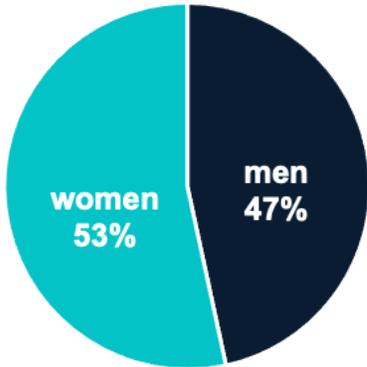
The final sample was 124 adults with disabilities who participated in the enhanced self-employment program from January 2018 to March 2021. Of these, six were repeat participants (completed the program or closed and re-opened later with a different business).

When this evaluation project began in 2018, there were 55 participants already enrolled in the enhanced self-employment (ESE) program. In 2018, an additional 34 participants joined the program, and another 32 in 2019. Only 3 participants joined in 2020 and none in 2021; COVID impacts will be discussed below.

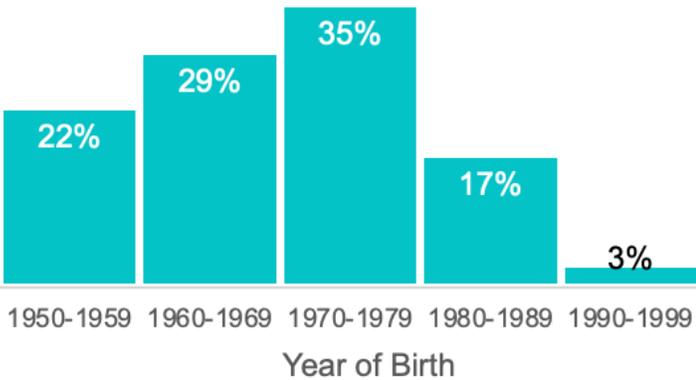
Participant Start Dates	Number	Percent of Total
Started before ESE program (2014-2017)	55	44%
Started during ESE program (2018 and after)	69	56%
2018	34	
2019	32	
2020	3	
2021 (Jan-March)	0	
TOTAL	124	100%

Most participants were middle aged or older adults. Half of participants were 50 or older, 61% were between 45 and 64, and 71% were 45 or older. Participants were split about evenly by gender, with slightly more women participating than men.

Just over half of self-employment program participants were women (n=118).



Participants ranged in age from 28 to 67. The average age was 50 and half of program participants were born before 1970. (n=109)



What changed for ESE program participants? (outcome evaluation)

OQ1) To what extent does Start Me Up Niagara's enhanced self-employment (ESE) program improve self-employment outcomes for participants?

More knowledge of entrepreneurship and business needs after the ESE program

Based on the mid and post-program survey from the, the ESE program helped improve participants' knowledge around entrepreneurship and business needs. The mid-point survey averaged 82% agreement about gaining various gained self-employment and entrepreneurship skills. This increased to 87% by the end of program survey.

At the [middle/end] of this program, I better understand how to:	% Agree	
	Mid (n=64)	End (n=29)
Write a business plan	69%	83%
Start a business	95%	90%
Run a business without assistance	88%	90%
Carry out business research w/out assistance	72%	83%
Clearly describe my business concept to someone	97%	100%
Identify what my business needs to be successful	92%	93%
Manage changing conditions and risks for my business	84%	83%
Identify my market niche	75%	79%
Analyse the competition	73%	76%
Manage budget money and cashflow of my business	70%	86%
Use credit in my business (how credit works)	62%	86%
Market and promote my business	78%	86%
Manage day-to- day business operations	97%	93%
Price my products and services	98%	90%
Attract and retain customers	95%	86%
Access needed resources and supports	89%	90%
Use websites and social media to support my business	53%	79%
Maintain positive business relationships	94%	93%
Average Rating	82%	87%

Similar to findings from the mid- and post-workshop rating questions, themes from the open-ended question "What is the **most important thing you learned** during this training?" related to gaining knowledge and skills around self-employment and entrepreneurship.

This included specific knowledge (e.g., how to price services, manage cashflow, use social media), approaches to strategy (e.g., business goals, creating a business plan) and broader enablers for self-employment (e.g., problem solving, stress management).

*A better understanding of how business works and that despite my limitations
I have the potential to be successful*

I have work to do, but the program has made it possible for me to earn.

Self-efficacy for entrepreneurship increased after ESE participation

Self-efficacy increased over the course of the ESE program. Specifically, self-efficacy for entrepreneurship increased significantly from intake to milestone⁸. The increase from intake to target was not statistically significant but trended upwards⁹. The sample size at retention showed a decrease but was too small for statistical testing. Overall, it appears that the ESE program contribute to improved self-efficacy, at least in the initial phases of the program.

Self-Efficacy	N	Mean	Std Dev	Minimum	Maximum
Intake	101	76.3	13.7	39	140
Milestone (\$400)	38	82.5	10.4	49	90
Target (\$800)	18	78.7	12.1	54	90
Retention (+33 mo.)	4	65.8	6.8	60	73

Self-employment skills and professional stability increase after the ESE program

Overall, 87 of 124 participants (70%) achieved the milestone of \$400 in earnings and 80 participants (65%) achieved the target of \$800 in earnings. The end of retention (33 months from target) was reached by 15% of participants.

It appears that professional stability increased after the ESE program. If long-term unemployment is considered to be ended at the target income of \$800 in earnings, then 65% of ESE participants ended their long-term unemployment status during the program.

Participants gain self-employment income during ESE program

Total average annual self-employment income was more than \$1200 for all years of the program. See year over year comparisons below.

Individual differences in earned income were quite large, meaning there was a lot of variability within each group. For example, total annual incomes in 2020 ranged from less than \$20 to more than \$15,000. In addition, the distribution is skewed, with most participants earning a small amount, and a few earning a large amount.

OQ 2) Does the ESE lead to better overall self-employment outcomes than the previous self-employment program?

Time to Milestone and Target decreased during ESE program from pre-2018 baseline

The time to meet milestone and targets decreased over the course of the ESE program, as compared to pre-program baselines.

⁸ A paired samples t-test showed average self-efficacy ratings significantly increased from intake to milestone, $t(36)=2.58, p=.01, d=0.4$. This was a small-moderate effect size.

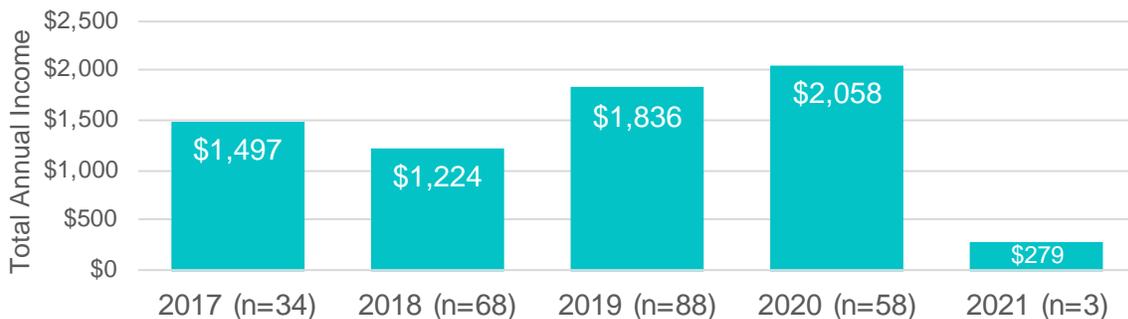
⁹ A paired samples t-test did not show evidence of average self-efficacy ratings significantly increasing from intake to target, $t(16)=1.09, p=.29, d=0.3$.

Average time to milestone (\$400 of earnings) decreased from 252 to 142 days, although this trend was not statistically significant¹⁰. Average time to target (\$800 of earnings) significantly decreased from 374 to 180 days¹¹.

Total participant income shows increasing trends year over year

There was an increase in total annual income from 2017 (baseline) through 2019 and 2020. In spite of many participants closing in 2020 and 2021, average total income was greatest in 2020. Overall, income improved from 2018 to 2020. However, the improvements year over year were relatively small¹². Also, these average improvements may not represent the self-employment journey of most participants.

Annual income increased from 2018 to 2020.



Individual differences in earned income were quite large, meaning there was a lot of variability within each group. For example, total annual incomes in 2020 ranged from less than \$20 to more than \$15,000. In addition, the distribution is skewed, with most participants earning a small amount, and a few earning a large amount. Thus, median income may be more representative than the mean (average) in understanding total annual income. The median income increased from 2017 to 2018 and 2019 but decreased in 2020.

Tracking the median and the mean together explains why total income remained strong for in 2020, even while many participants closed their business. In 2020, a handful of participants had income that continued through the pandemic, and those participants carried on with their business. In contrast, a more typical participant experience was having their income drop and then closing their business in 2020.

Total Annual Income by Year						
Income Year	N	Mean	Median	Std Dev	Min	Max
2017	34	\$1,497.31	\$857.00	\$2,513.92	\$50.00	\$14,236.00
2018	68	\$1,223.81	\$952.50	\$1,079.41	\$89.00	\$4,984.00
2019	88	\$1,836.07	\$901.50	\$3,428.70	\$40.00	\$26,544.84
2020	58	\$2,058.35	\$442.56	\$3,715.06	\$15.00	\$17,286.45
2021	3	\$279.33	\$240.00	\$162.61	\$140.00	\$458.00

¹⁰ A paired samples t-test showed the decrease in time to milestone was not statistically significant, $t(84)=2.41, p=.16$.

¹¹ A paired samples t-test showed the decrease in time to target was statistically significant, $t(78)=2.23, p=.03$.

¹² Repeated measures ANOVA showed a marginally significant improvement in total income from 2018 to 2020, $F(2,66)=3.04, p=.06, \text{partial } \eta^2 = .1$. This was a small effect size.

Annual earnings under both low-income and ODSP reduction thresholds

The LIM50 household low-income measure was \$22,133 in 2015 for a 1 person household¹³. Thus, average total income from the ESE program was less than 10% of that cut-off.

If a participant earned more than \$200 a month, their ODSP will be reduced by 50% of earnings. Thus, there is a barrier to earning more than \$200 monthly or \$2400 annually without ODSP impacts. Most participants earned under this threshold.

“...there is a huge disincentive to generating additional income [beyond \$200 a month], which could be one of the reasons for flat based income increases on a year to year bases.” (Rise program mentor feedback)

No consistent difference in annual income based on start year

There were no consistent overall differences in annual income for participants who started before 2018 compared to after 2018.

In 2018, total income was higher for participants who started before 2018¹⁴, potentially due to the relative immaturity of new businesses at this time.

There was non-significant trend for 2018 and 2019 total income, such that participants who started after 2018 had higher annual incomes than those who started before^{15, 16}.

Overall, the large amount of variability in individual scores and our limited sample size makes it hard to identify statistically significant differences between groups.

Total Annual Income by Year				
Income Year	ESE Program Start	n	Mean	Std Dev
2018	Before 2018	48	\$1,410	\$1,158
	2018 or later	20	\$777	\$704
2019	Before 2018	47	\$1,474	\$1,892
	2018 or later	41	\$2,251	\$4,596
2020	Before 2018	28	\$1,291	\$2,089
	2018 or later	30	\$2,774	\$4,687

Professional stability attained more quickly with ESE program

Overall, it appears that the ESE program has contributed to growing participant skills and professional stability such that they are attaining milestones and targets more quickly in 2018 and 2019 than previously.

	ESE Program Start	n	Mean	Std Dev
Time to Milestone (days from start)	Before 2018	50	251.5	264.4

¹³ Statistics Canada, 2015, https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/tab/t4_2-eng.cfm

¹⁴ Paired samples t-test showed total 2018 income was significantly higher for participants who started before 2018, $t(67)=2.76, p=.008$.

¹⁵ Paired samples t-test showed total 2019 income did not significantly differ based on starting year, $t(51)=1.01, p=.32$.

¹⁶ Paired samples t-test showed total 2020 income did not significantly differ based on starting year $t(41)=1.57, p=.12$.

	2018 or later	36	182.1	153.6
Time to Target (days from start)	Before 2018	51	373.7	349.0
	2018 or later	29	222.4	139.1

Of note, there is a large amount of variability in time to target and milestone, especially for participants who began before 2018. Average times to milestone and target vary greatly from person to person, with a few participants taking up to 900+ days for milestone and 1000+ for target. Thus, the median time (145 days for milestone; 214 days for target) may be more representative than the mean (average) in understanding typical participant progress. In addition, average typical progress cannot be expected to represent the self-employment journey of all participants.

Professional stability attained by lower proportion of participants with ESE program
Professional stability was attained by a lower proportion of participants who started after 2018, as compared to before. Over 90% of participants who started before 2018 attained the \$400 income milestone and \$800 target. This compares to half who started after 2018 attaining the milestone, and just under half attaining target.

About a third of pre-2018 cohort attained retention, compared to none of the post-2018 cohort. However, this may be due in part to the length of time required to achieve retention as well as COVID causing broad shutdowns in 2020.

Start Date	Number of participants	# reaching milestone	# reaching target	# reaching end of retention
Before 2018	55	51	51	18
2018 or later	69	36	29	0
Total	124	87	80	18
Start Date	Percentage of participants	% reaching milestone	% reaching target	% reaching end of retention
Before 2018	44%	93%	93%	33%
2018 or later	56%	52%	42%	0%
Total	100%	70%	65%	15%

Shorter program retention for participants who started after 2018

The ESE program retention period is 33 months (about 1000 days) after target.

Participants who started after 2018 were retained for less time (about a year less after target, on average) than those who started before 2018. This may be due to the impacts of COVID on business closings, as discussed below.

	Start Year	Mean (days)	N	Std Dev
Days Start to Close	Before 2018	882.5	38	507.8
	2018 or later	817.8	45	515.4
	Total	847.4	83	509.8
	Start Year	Mean	n	Std Dev
Days Target to Close	Before 2018	952.8	38	278.5
	2018 or later	495.3	16	145.1
	Total	817.3	54	323.4

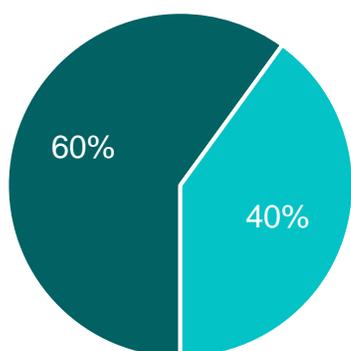
QQ 3) Does the Rise asset development program amplify ESE outcomes?

RISE loan and repayment details

There were 20 Rise loans: 9 before 2018 and 11 after 2018. Less than 5 participants began Rise loans in 2018-19 and none in 2020.

Rise microloans ranged from \$1000 to \$10,000. The average loan was \$3,676.39 (SD = \$2,540.38). In the last reporting from Rise in 2020, about 60% of loans were ahead, current, or paid and 40% were slow, late, or defaulted.

About 60% of Rise loans were ahead, current, or paid (n=20)



- Ahead, current, or paid
- Slow, late, or default

Loan Purposes

- Equipment and tools
- Transportation
- Part, supplies, and inventory
- Manufacturing set-up
- Rent
- Marketing and branding

Self-employment readiness and ESE participation similar for Rise and non-Rise participants

Self-employment readiness at program start was similar for Rise and non-Rise participants¹⁷. Thus, participants did not appear to differ at baseline or program start in terms of self-employment readiness¹⁸.

Self-Employment Readiness					
Group	Mean	Std Dev	n	Min	Max
Rise+ESE	10.2	1.4	16	7	12
ESE	9.9	1.7	85	5	13
Total	10.0	1.6	101	5	13

Workshop attendance trended higher for Rise participants, but this difference was not statistically significant¹⁹. There was a substantial amount of variability in workshop attendance for both Rise and non-Rise participants.

¹⁷ An independent samples t-test showed no evidence that self-employment readiness differed for Rise and standard ESE participants, $t(99)=.56, p=.57$

¹⁸ Self-employment readiness was sometimes collected at the program midpoint rather than start. However, this score was not tracked for change over time.

¹⁹ An independent samples t-test showed no evidence that the total workshops attended differed for Rise and standard ESE participants, $t(37)=.52, p=.60$

Total Workshops Attended (2018-2019)			
Group	n	Mean	Std Dev
Rise+ESE	20	2.2	3.9
ESE	104	1.2	2.8

Knowledge ratings higher for Rise+ESE participants.

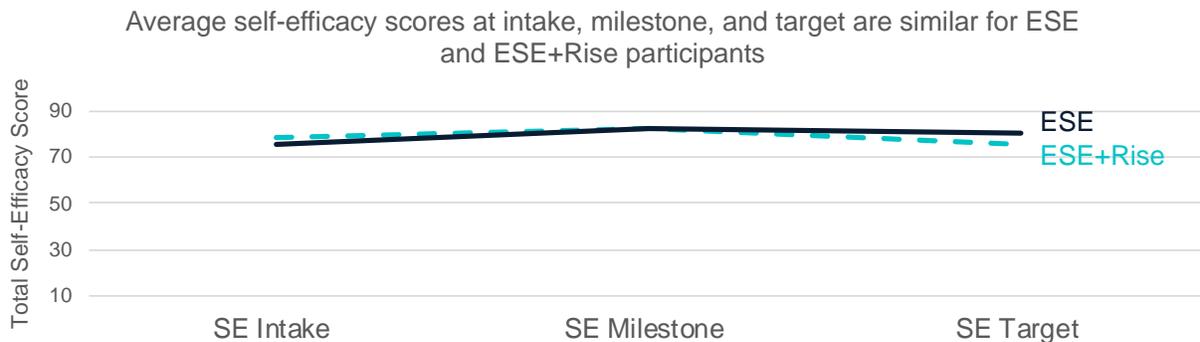
Knowledge ratings at the mid-program²⁰ and endpoint surveys²¹ were higher from Rise+ESE participants than for ESE participants who were not in Rise.

Rise+ESE participant reported gaining more knowledge than ESE-only participants (n=61 at midpoint, n=31 at endpoint)



Self-efficacy over time similar for Rise and non-Rise participants

Entrepreneurial self-efficacy scores did not appear to differ for Rise and non-Rise participants at intake²², milestone²³, or target²⁴. There were not enough scores for analysis of self-efficacy at retention.



²⁰ An independent samples t-test showed mid-program average ratings were significantly higher for Rise than non-Rise ESE participants with a large effect size, $t(59)=2.29$, $p=.03$, $d=0.8$.

²¹ An independent samples t-test showed endpoint survey average ratings were marginally significantly higher for Rise than non-Rise ESE participants with a large effect size, $t(29)=1.96$, $p=.06$, $d=0.7$.

²² An independent samples t-test showed no evidence of a significant difference in self-efficacy at intake for Rise and non-Rise ESE participants, $t(99)=.72$, $p=.48$.

²³ An independent samples t-test showed no evidence of a significant difference in self-efficacy at milestone for Rise and non-Rise ESE participants, $t(36)=.08$, $p=.94$.

²⁴ An independent samples t-test showed no evidence of a significant difference in self-efficacy at target for Rise and non-Rise ESE participants, $t(16)=.62$, $p=.54$.

More Rise participants achieve target and milestone through microloan funds

A higher proportion of Rise participants achieved target and milestone than ESE-only participants. This is likely because Rise funds are counted towards the target and milestone. The proportion of Rise participants achieving retention was similar to those in ESE-only (about 15% for both groups).

Group	Number of participants	# reaching milestone	# reaching target	# reaching end of retention
Rise+ESE	20	17	17	3
ESE	104	70	63	15
Total	124	87	80	18
Group ate	Percentage of participants	% reaching milestone	% reaching target	% reaching end of retention
Rise+ESE	16%	85%	93%	15%
ESE	84%	67%	42%	14%
Total	100%	70%	65%	15%

No difference in time to target and milestone for Rise participants

The Rise group showed trends of reaching milestone and target more quickly. However, there was no significant difference in time to target²⁵ or milestone²⁶ for Rise and non-Rise participants. This is in spite of the microloan assets provided to Rise participants that counted towards their income.

Time to target, and milestone by group	n	Mean	Std Dev
Time to Milestone (days from start) - Rise+ESE	17	188.0	208.4
Time to Milestone (days from start) - ESE	70	236.0	233.2
Time to Target (days from start) - Rise + ESE	17	273.8	291.6
Time to Target (days from start) - ESE	63	331.0	301.9

Rise+ESE annual income higher than ESE annual income but trends unclear

The Rise group trended higher in annual income than the non-Rise group. However, there was also more variability in Rise incomes than non-Rise incomes.

Annual income by group	N	Mean	Std Dev
2017 Income (Rise+ESE)	11	\$2,160.18	\$4,063.54
2017 Income (ESE)	23	\$1,180.28	\$1,284.25
2018 Income (Rise+ESE)	14	\$1,441.84	\$1,413.20

²⁵ An independent samples t-test showed no evidence of a difference in time to milestone for Rise and non-Rise ESE participants, $t(85)=.78$, $p=.44$.

²⁶ An independent samples t-test showed no evidence of a difference in time to target for Rise and non-Rise ESE participants, $t(85)=.72$, $p=.47$.

2018 Income (ESE)	54	\$1,167.28	\$983.47
2019 Income (Rise+ESE)	14	\$2,701.52	\$3,441.66
2019 Income (ESE)	74	\$1,672.34	\$3,424.96
2020 Income (Rise+ESE)	10	\$3,591.35	\$6,308.31
2020 Income (ESE)	48	\$1,738.98	\$2,917.83

Overall these group differences were not statistically significant with the current sample of annual income for 2017²⁷, 2018²⁸, 2019²⁹, or 2020³⁰.

Evidence of Rise impact from open-ended comments

Based on open-ended responses to workshop surveys, the most important things learned for Rise participants were about business planning and operations, as well as how manage stress.

In the open ended responses on surveys, Rise participants explained how the loan positively impacted them by allowing them to make purchases of materials or renovate as well as coaching and financial advice to better manage their business. This suggests that Rise contributed to professional stability, even if this was not reflected in income statistics.

Allowed me to upgrade some key equipment so I can produce a better product.

Enabled the purchase of equipment and prep client room to create an inviting environment.

[Rise] was the difference of actually getting started. This investor's financial help made me believe in myself, keep records and look before you leap. The SMUN team have been amazing in their generosity of time, listening and valued advice.

I was able to use the loan to renovate and put a commercial inspected kitchen in my home. This allowed me to be successful in my business regardless of my physical limitations.

²⁷ An independent samples t-test showed no evidence of a difference in 2017 annual income for Rise and non-Rise ESE participants, $t(32)=1.07$, $p=.30$.

²⁸ An independent samples t-test showed no evidence of a difference in 2018 annual income for Rise and non-Rise ESE participants, $t(66)=0.85$, $p=.40$.

²⁹ An independent samples t-test showed no evidence of a difference in 2019 annual income for Rise and non-Rise ESE participants, $t(86)=1.03$, $p=.31$.

³⁰ An independent samples t-test showed no evidence of a difference in 2020 annual income for Rise and non-Rise ESE participants, $t(56)=1.45$, $p=.15$.

What we learned about ESE program delivery (process evaluation)

PQ 1) To what extent are participants ready for self-employment at program start?

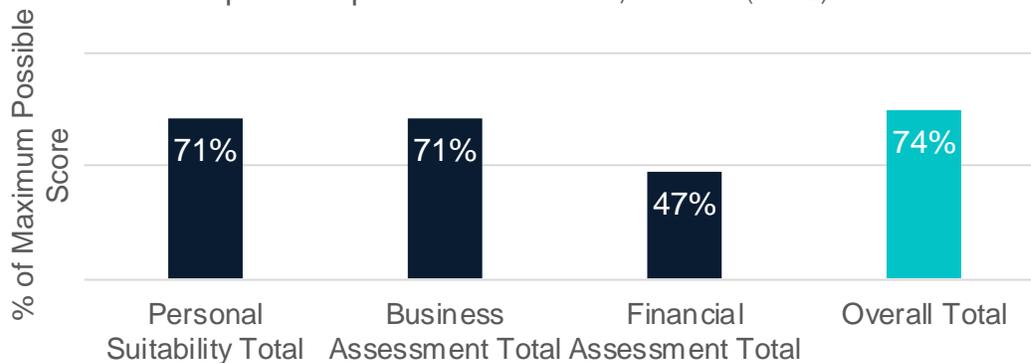
Participants generally have good personal and business suitability for self-employment

On average, ESE participants scored 9.6 of 13 possible points on the self-employment readiness scale completed at program intake. The average readiness score did not appear to differ based on start year³¹. However, the minimum score did trend higher over time. It may be that there are fewer participants with low readiness as the ESE program progressed.

Start Date	Average	Std Dev	n	Min	Max
Before 2018 ³²	10.0	1.6	46	5	13
2018	9.8	1.8	31	5	13
2019	10.0	1.5	23	8	13
2020	10.0	--	1	10	10
Grand Total	10.0	1.6	101	5	13

Examined by scale factor, participants averaged about 7.1 of 10 possible points for personal suitability (e.g., experience, training) and business assessment (e.g., viability, market research). However, participants only averaged 1.5 of 3 possible points for financial assessment (e.g., ability to finance start-up, free from outstanding financial obligations). It appears that personal and business readiness is relatively strong, but financial readiness is weaker.

Participants' self-employment readiness averaged 9.6 of 13 possible points on the scale, or 74% (n=132)



Self-Employment Readiness Scale

Overall, most participants appear to have relatively good readiness for self-employment. However, participants with less readiness may need more coaching or support to develop their personal suitability, business plan, and/or financial supports. Of note, the ESE program staff found the self-employment readiness scale helpful in screening participants and will continue using the scale after the evaluation project is over.

³¹ An independent samples t-test showed there was no evidence that self-employment readiness differed for participants who started after 2018 from those who started during earlier ($t(99)=-.41, p=.68$).

³² Employment readiness was captured mid-program for participants who began before 2018.

PQ 2) To what extent are participants engaged and retained in the new ESE and RISE programs?

Overall retention in the ESE was slightly below the intended 33 month period

The ESE program retention period is 33 months (1000 days) after target.

Overall, ESE participants closed an average of 847 days after target (28 months). About a third of closing participants (18 of 54) completed the retention period of 1000 days before closing.

Program Retention Metric	Mean	n	Std Dev
Days Start to Close	847.4	83	509.8
Days Target to Close	817.3	54	323.4

Similar engagement and retention for ESE and Rise+ESE participants.

Both Rise+ESE and ESE participants averaged just over two years in the program from start to close (28 months). However, time to closing varied widely for both Rise and non-Rise participants, with a standard deviation of more than a year.

From the target time, Rise+ESE participants closed slightly more quickly (average of 25 months) as compared to ESE participants (average of 27 months).

In spite of these trends, there was no evidence of a significant difference in days from start to close³³ or target to close for Rise and non-Rise participants³⁴.

Time start and target to close by group		Mean	n	Std Dev
Days Start to Close	Rise+ESE	843.0	13	531.5
	ESE	848.2	70	509.7
	Total	847.4	83	509.8
		Mean	n	Std Dev
Days Target to Close	Rise+ESE	763.1	14	351.6
	ESE	836.2	40	315.5
	Total	817.3	54	323.4

As noted above, a similar proportion of both ESE and Rise+ESE participants achieved retention (about 15%).

Thus, overall, it appears that ESE and Rise+ESE participants have similar engagement and retention in the program.

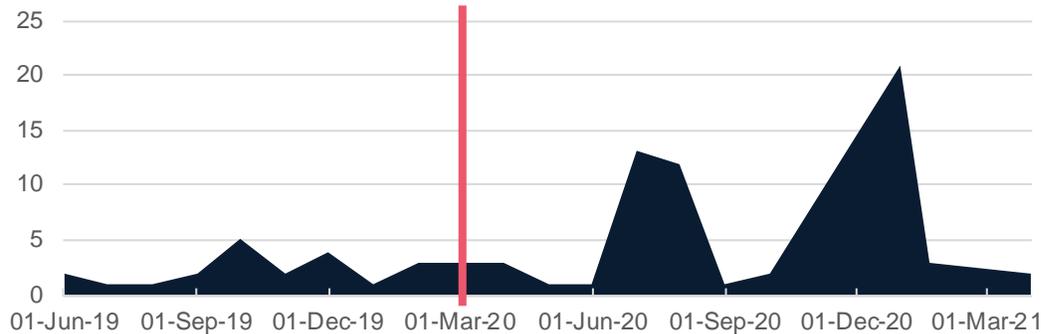
After COVID, many businesses closed, and retention decreased

Closing metrics were strongly impacted by COVID. Overall, 70% of businesses (87 of 124) closed during the tracking period. About 25% of closings happened in 2019, 45% in 2020 and 30% in the first three months of 2021. Thus, retention rates decreased markedly post-COVID, as clients left self-employment.

³³ An independent samples t-test showed no evidence of a significant difference in days start to close ($t(81)=.03, p=.97$) or days target to close ($t(52)=.72, p=.47$) for Rise and non-Rise participants.

³⁴ An independent samples t-test showed no evidence of a difference in time from target to close for Rise and non-Rise ESE participants, $t(78)=.70, p=.49$.

Participant closing rates increased markedly after COVID. 71% of clients who closed did so after March 2020. (n=87)



Participants left the ESE during COVID because:

- They were able to receive CERB instead
- They were not able to continue their business
- There were more barriers to training and progress (e.g., no longer able to receive in person training and peer motivation for business expansion; no access to onsite computers or training)

PQ 3) To what extent do participants find the new ESE and RISE program elements useful, relevant, and engaging?

Workshop attendance shows strong in person engagement for a minority of program participants

About a third of participants actively attended mentor-led in-person workshops each year. Participants tended to attend several workshops based on their learning goals and interests.

- In 2018, 27 participants attended between 1 and 13 workshops (M=3.7, SD=3.1)
- In 2019, 22 participants attended between 1 and 10 workshops (M=2.9, SD=2.5)
- In 2020, in-person workshops were paused due to COVID and Rise partnership changes. Participation in online workshops was minimal in spite of repeated outreach attempts.

In-person workshop attendance did not appear to be related to start year in the program³⁵.

In 2018 and 2019, online course uptake through Udemy was low. Online course uptake could not be reliably linked to individual participants in the ESE program. Lessons learned about online program offerings were:

- Participants preferred in-person workshops to self-directed learning; reported these workshops were more tailored to their needs and interests than Udemy content

³⁵ There was no evidence of a statistically significant relationship between program start year and overall workshop attendance using Spearman's non-parametric test for correlation, $\rho(39)=-.12$, $p=.46$.

- For those who were interested, there were easier options for access. The public library had similar online course training that allowed learning from home (vs. coming into the SMUN office)
- Plans for 2020 to combine online course with in-person instructor had to be paused due to COVID
- Interest in online courses increased during COVID, but there was not capacity for participants to access SMUN training library from home
- Technology access and comfort remains a barrier to online training uptake and implementation (e.g., many participants do not have Internet or a computer at home)

Workshop evaluation survey shows mentor-led workshops are relevant and engaging
Participant feedback about the in-person components and curriculum of the ESE and Rise programs was largely positive.

Based on evaluation surveys after the mentor-led in-person workshops:

- 93% agreed “the workshop was applicable to my small business goals”
- 93% reported the overall program quality was very good or excellent

Key themes in open ended comments about what participants enjoyed most were gaining knowledge, ideas, and confidence for starting and maintaining a small business. Participants enjoyed learning from mentors with specific business expertise as well as connecting and learning from peers in the small group. Participants also appreciated the tools, resources, and connections to other opportunities provided by the program. Other feedback related to the quality of services provided, and the ways in which responsive and supportive service delivery enable positive program impacts.

Mid and post program survey shows ESE program is helping participants

Key themes in open ended feedback about the ESE program as a whole show participants’ appreciation for the SMUN team. They note that the program made it possible for them to begin and maintain a small business, and that the tailored supports were helpful in meeting them where they were at to pursue their business and self-employment goals. Participants especially appreciated how the SMUN program worked with their strengths as well as their disability needs and connected them with outside resources.

I would not have [my] business if I had not found SMUN

the program is extremely supportive, motivating and inspirational. And although my mental health issues are still limiting, I have a greater understanding, resources and support so I can move forward, with SMUN/WAC help.

Without the help of the staff at SMUN WAC I would not be where I am today in business. The addition of Vern and Sandy has helped immensely with the business aspect of the services offered.

Without support of WAC I would [not] have steady income and I'm valued for what I do.

The staff are helpful and very caring.

Staff report on positive participant changes

Staff reported on their perceptions of participant outcomes through “outcome diary” focus groups in 2019. At that time staff reported that the program was going well and gaining momentum over time. They were noticing an improved confidence and quality of entrepreneurial ideas from clients. At the same time, enhanced connections to community resources had strengthened the program. Staff also reported that bringing together staff and clients in monthly lunch meetings have helped people to “blossom more” and advance towards their goals.

Staff report on effective workshops and programming in 2019

In 2019, the ESE program was achieving stability and momentum for the final year of the evaluation project.

Staff noted in 2019 that workshops have been very stable since the beginning of the creation of the program. In workshops, clients were gaining a greater understanding of business plans and essentials, and actually using that knowledge and taking ownership of their own plan to advance their business.

In addition, the 1:1 sessions with marketing were going well and provided a boost to participants’ momentum. The craft show and creative corner brought in engagement and helped provide participants with ideas for the future. Similarly, staff had started expanding options for working with local artists - to make money as artists not just crafts.

Overall, staff reported personal relationships and connections are the key to making this program work.

Layered individual and group activities, and a sense of community and peer sharing, are important to supporting participants in growing and sustaining their self-employment and entrepreneurship ideas.

Of note, this program momentum did not continue into 2020, due to the impacts of COVID. It is not been possible to fully adapt the ESE’s in-person programming model to an online and remote format. Participant’s technology and Internet access at home was a key barrier to participating in online training during COVID.

PQ 4) To what extent do staff find professional development activities useful, relevant, and engaging?

There was little data collected on staff professional development activities and it was not possible to answer this question in detail.

Overall, staff professional development for supporting self-employment was mainly based on collaboration between Rise and SMUN staff.

Staff skills worked well for the in-person version of the ESE, but staff struggled to engage with participants through online coaching and workshops.

As of 2021, the SMUN program is revamping its approach with more intentional development for remote and socially distanced service delivery.

PQ 5) How and why did the ESE program change?

COVID 19 impacts and response in 2020 and following

The COVID-19 pandemic had a substantial impact on participants’ capacity and opportunity for participation in the program. In March 2020, the pandemic stopped in person programming and group meetings from proceeding. Individual support meetings were possible in limited capacity through parts of 2020. However, the central approach to program delivery of in person group events and peer learning was no longer possible after March 2020.

Online workshops series was created with coaches to replace the in person sessions. However, these workshops had low uptake and engagement. SMUN staff have been creating videos and digital resources for key marketing and business skills, as well as encouraging 1:1 meeting with SMUN and Rise experts.

Other adaptations due to COVID included finding new places for the artists and crafters to display and share their work. The SMUN space that was used as a rotating arts and crafts gallery was no longer available to walk-in traffic. Instead, outreach took place through the local market (December 2020).

The COVID-19 pandemic had a substantial impact on participants' capacity and opportunity for self-employment.

- Challenging to provide personal services safely/ at all during pandemic
- Arts and crafts more difficult to share and market
- Seasonal service demand was reduced (e.g., landscaping)

Many participants moved to the Canada Emergency Response Benefit (CERB) when they were unable to continue their self-employment activities.

New FedCap management of ODSP funding starting in 2020

There were also program changes due to funding and partnership changes at SMUN that impacted program delivery.

In 2020, SMUN's supports for ODSP clients began to be managed through FedCap. This changed which clients were eligible for self-employment supports and for how long (12 vs 33 months). There were also changes to the type of supports that could be provided and organizational reimbursement for work with self-employment clients.

Rise Niagara partnership contract stopped in 2020

Also in spring of 2020, the Rise Niagara stopped their partnership with SMUN. This meant the Rise mentor stopped providing regular workshops midway through 2020. Microloans were still available, but Rise no longer contributed loan development and support to the ESE program.

PQ 6): What are lessons learned in program delivery?

Key lessons learned in the evaluation are that client capacity and motivation to complete surveys can be a barrier, particularly in a longitudinal project where we were requesting many survey encounters over time. Ongoing support and troubleshooting with program staff, as well as internal support and resources, are needed to implement a complex evaluation framework.

Key lessons learned in delivering the program are that participants may progress more slowly through the program than anticipated, but may also re-enrol after program completion. Different pathways through the program (client centred flexibility) is an important aspect of program delivery.

With respect to COVID impacts, SMUN staff learned that their in-person and community focused approach (workshops, in person lunches, drop in space) was not resilient to moving to remote service delivery. There was a gap in participants being able to navigate technology on their own and manage with less informal contact with peers, caseworkers, and program mentors. An ongoing gap is participant's home access to technology and Internet (i.e., when library and SMUN offices are closed).

In 2021, SMUN staff are focusing on reworking the ESE program to provide supports within the new FedCap structure, with a focus on transferable skills and technology capacity.

Conclusions

Main Conclusions

ESE program helped improve participant knowledge, self-efficacy, and income

SMUN's ESE program is improving self-employment outcomes for participants:

- The ESE program increased knowledge of entrepreneurship and business needs for participants
- Self-efficacy for entrepreneurship increased after the ESE program
- Self-employment skills and professional stability increased with participation in ESE program
- Participants gained self-employment income during ESE program

The ESE program improvements in 2018 led to better self-employment outcomes around time to milestone and annual income, but lower participant retention.

- Time to milestone and target decreased during ESE from pre-2018 baseline, but attained by fewer participants
- Total participant income showed increasing trends year over year
- Retention decreased slightly for the ESE cohorts after 2018

The Rise program supplement does not appear to reliably amplify ESE outcomes except for knowledge.

- Rise asset development program supplement appears to improve knowledge more than the ESE program alone, but changes in self-efficacy were similar.
- More Rise+ESE participants than ESE achieved target and milestone (due to Rise microloan), but there was no difference in time in the program.
- Income trended higher for Rise participants, but this difference was not statistically significant.
- About 6 in 10 Rise participants paid their loans on time.

ESE program built participant engagement but challenged by COVID

Participants were generally ready for self-employment at project start.

- Participants had good business and personal suitability, but lower financial suitability.
- Participants were mostly well engaged and retained until COVID
- Retention was slightly below the intended 33 month period.
- There was similar engagement and retention for Rise+ESE and ESE participants
- After COVID, many businesses closed, and retention decreased

Participants found staff and mentor led workshops engaging and relevant, but did not enjoy online training

- Workshop attendance shows strong in person engagement for a minority of program participants

- Online course uptake and online workshop attendance very low
- Positive feedback from post-workshop and mid/post-program surveys
- Staff reported on positive engagement and participant changes

Staff did not engage in structured program professional development activities. Informal collaboration and coordination between Rise and SMUN was generally positive.

The ESE changed in 2020 in response to COVID, funding changes, and partnership changes with Rise. Program participation fell markedly during COVID and there was less funding and partnership support. The ESE program is reworking to find an online and remote model that works, as well as pursuing means to address emerging client barriers.

Lessons learned in program delivery are that self-employment journeys are non-linear. While building community and in-person experience are effective means of improving self-employment and entrepreneurship skills, this model is vulnerable to disruption. Building technological readiness and capacity among staff and clients is a key practice for renewing program momentum.

Strengths and Limitations of This Report

Strengths

Strengths of this evaluation approach include having multiple data sources (income data, self-report survey, staff report), making use of a longitudinal design (tracking income and self-efficacy over time), and triangulating across quantitative and qualitative findings.

Limitations

A limitation of self-selected quasi-experimental groups is that changes in outcomes may be due to factors other than the intervention. We have been attentive to both confirming and disconfirming evidence around our theory of change, to try and build a case for where and how ESE program activities contributed to participant outcomes.

There is also a risk that longer-term outcomes for clients later in the program will take longer to emerge than the project period. We have attempted to manage or mitigate this risk by capturing multiple streams of data about shorter-term outcomes.

Another limitation is missing data and smaller sample sizes for some outcome variables. Self-report survey data were challenging to collect from participants, especially during COVID. When participants did not have to report income to SMUN (e.g., through being on CERB), those data were not available. We have followed best practices for analysis with missing data and/or smaller samples.

Recommendations

Recommendations are for SMUN to continue to rework its self-employment supports in the context of its new funding structure. SMUN should also continue to find ways to build technology capacity and access for participants and staff.

Next Steps

Next steps are to share this report and key takeaways with SMUN Work Action Centre program staff, in order to improve programming supports for self-employment and entrepreneurship.

Appendices

Appendix A: References

Community Futures BC (2015). Self-Employment for Persons with Disabilities: Some Important Considerations. A guide for Community Futures staff of The Entrepreneurs with Disabilities Program. Retrieved from

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McGee, J. E., Peterson, M., Mueller, S. L., Sequeira, J. M. (2009). Entrepreneurial Self-Efficacy: Refining the Measure. *Entrepreneurship Theory and Practice*, 33(4), 965-988. Retrieved from

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Appendix B: ESE logic model

[next page]

Self-Employment Program Logic Model (updated 2020-2021)

Necessary conditions for success	Activities	Outputs ^{iv}	Short-term outcomes	Mid-term outcomes	Long-term impacts
<p>Indicators listed in footnotes</p> <p>Participants are ready for entrepreneurship and self-employmentⁱ</p> <p>Curriculum is person-centered, relevant and engaging for participants and staff (business & IT training; in person and online)ⁱⁱ</p> <p>IT assets are sufficient to program and participant needsⁱⁱ</p> <p>Community mentors provide useful and relevant workshopsⁱⁱ</p> <p>RISE Asset Development provides access to startup capital</p> <p>[New] Environment needs to be safe and conducive to self-employment training and business development.ⁱⁱⁱ</p>	<p>This program provides ODSP clients with self-employment training that includes:</p> <p>Computer Lab and IT Open Space</p> <ul style="list-style-type: none"> - Daily access to Udemu courses that help support business needs. <p>Workshops (business basics & specific needs)</p> <ul style="list-style-type: none"> - Information and instructional sessions in 1:1 and group settings, with support from staff and community mentors. - “Well, well, well” life skills program (strength-based training in coping skills, clear boundary-setting practices, and stress/ conflict management) - IT workshops (social media, marketing skills, online shop support, etc.) - Mentor-led workshops – Community mentors on topics relevant to business needs (e.g. marketing, sales, networking and presentation skills, bookkeeping and organization basics) <p>RISE Asset Development</p> <ul style="list-style-type: none"> - Intensive business coaching and microfinance loan program 	<p>Cohort enrolment:</p> <ul style="list-style-type: none"> - # participants in general and RISE programs (per cohort & year) <p>Participant engagement and retention:</p> <ul style="list-style-type: none"> - Time start to close; time target to close; - Uptake of in-person and online workshops (# workshops complete) <p>RISE participant loans and engagement:</p> <ul style="list-style-type: none"> - # loans received - Repayment status 	<p>For participants:</p> <ul style="list-style-type: none"> - Improved knowledge around entrepreneurship and business needs^v. - Improved self-awareness and life skills; - More knowledge of community mentors, connections, and services.^{vi} - Perceive fewer barriers^{vii} around entrepreneurship; <p>For RISE program participants</p> <ul style="list-style-type: none"> - Fewer barriers^{viii} around entrepreneurship – especially financial. <p>SMUN staff professional development:</p> <ul style="list-style-type: none"> - Employment counselor gain knowledge and skills to support and advance participant’s long-term business goals^{ix}. <p>Planned Analyses</p> <p>Key quasi-experimental comparisons over time</p> <ul style="list-style-type: none"> - Compare overall income before and after enhanced self-employment program (ESE) - Compare income change (new vs. past ESE curriculum) <ul style="list-style-type: none"> o Expect more self-employment income increase and more milestone attainment and retention with new ESE - Compare entrepreneurship self-efficacy at program start, milestone, target, exit <p>Key quasi-experimental comparisons between groups</p> <ul style="list-style-type: none"> - Compare RISE group to standard program curriculum 	<p>Program participants</p> <ul style="list-style-type: none"> - More entrepreneurial self-efficacy^x and self-confidence; - Improved self-employment or entrepreneurship skills^{xi}. - Better able to make life choices that positively affect their stability and career goals. - Improved community connections (more/higher quality). 	<p>For each cohort</p> <ul style="list-style-type: none"> - Professional stability in self-employment^{xii}. - Increased income from self-employment. Same or increased total income^{xiii}. <p>Program participants</p> <ul style="list-style-type: none"> - Less long-term unemployment. - Less depth of poverty (per participant household) <p>SMUN and staff</p> <ul style="list-style-type: none"> - Evidence-informed curriculum for ODSP self-employment program



Self-Employment Program Logic Model (updated 2020-2021)

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- ⁱ Self-employment readiness survey/interview questions adapted from Community Futures BC, 2015.
 - ⁱⁱ Participants: Workshop surveys, ad hoc feedback; Staff: focus group; interview (IT assets being sufficient to participant needs added 2020)
 - ⁱⁱⁱ New necessary condition added in 2020. Safety of environment indicated by COVID public health restrictions and participant/staff feedback.
 - ^{iv} Enrolment etc. metrics via program administrative data
 - ^v # Completed online courses; # workshops complete; mid- and post-program survey (knowledge, skills) with open & closed-ended questions
 - ^{vi} Mid and end of program survey about knowledge gains for self-employment (e.g., financial, societal (support services), personal readiness).
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 - ^{ix} Staff focus groups and interviews to track skills gain.
 - ^x Entrepreneurship Self-Efficacy scale –(McGee et al., 2009):
 - ^{xi} Time to meet milestone and targets (\$400 and \$800 net income); # and % of each cohort who achieve: milestone, target, retention [NB retention 33 months of tracking will go beyond project 3 years]
 - ^{xii} # and % of each cohort who achieve: milestone, target, retention
 - ^{xiii} Self-employment income from ODSP admin records.