

Inclusive Entrepreneurship for Individuals with Disabilities: Determinants, Barriers and Enabling Factors

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Abstract: *Entrepreneurship serves as a catalyst for economic empowerment and social inclusion, particularly for individuals with disabilities who aspire to achieve financial independence through self-employment. Despite various policy initiatives, entrepreneurs with disabilities continue to face several structural and institutional challenges that impede their entrepreneurial growth. This study examines the determinants influencing entrepreneurial development and identifies the major barriers encountered by entrepreneurs with disabilities in establishing and expanding their enterprises. Primary data were collected from 30 entrepreneurs with disabilities in the Thrissur and Ernakulam districts of Kerala using a structured questionnaire and personal interviews. The study employed Cronbach's alpha to assess reliability, the Kolmogorov–Smirnov test to examine data normality, Confirmatory Factor Analysis (CFA) and Structural Equation Modelling (SEM) to analyse the determinants of entrepreneurial growth, and Mean Percentage Score (MPS) and one-sample Z-test to evaluate barriers and the overall level of influencing factors. The findings reveal that resource needs constitute the most significant determinant of entrepreneurial growth ($\beta = 0.834$), followed by available opportunities ($\beta = 0.494$), whereas motivation does not exert a statistically significant influence. Among the barriers, inadequate financial access emerged as the most critical challenge (MPS = 92.00), followed by competition from established businesses and regulatory constraints. The overall level of factors influencing entrepreneurial growth was found to be moderate to high (MPS = 71.24%), indicating substantial potential for entrepreneurial development when appropriate support systems are provided. The study highlights the need for inclusive entrepreneurial policies, improved financial accessibility, targeted skill development programme, and resource-based interventions to foster a supportive entrepreneurial ecosystem for individuals with disabilities. The findings offer valuable implications for policymakers, financial institutions, entrepreneurship development agencies, and researchers working towards inclusive and sustainable entrepreneurship.*

Keywords: Inclusive Entrepreneurship, Entrepreneurs with Disabilities, Entrepreneurial Barriers, Resource Accessibility, Financial Inclusion

1. Introduction

Entrepreneurship holds immense potential for individuals to achieve personal and economic independence. Entrepreneurship is a tool used globally to bring economic self-sufficiency, self-employment, and innovation (Yamamoto, Unruh & Bullis 2011). However, individuals with varied abilities often navigate unique challenges when pursuing entrepreneurial ventures. According to the World Health Organization (2011), disability is increasing globally owing to an increase in ageing population and an increase in the incidence of acute circumstances of health. Disabled people may have different types and diverse skills and interests, but they all experience one common problem that is their economic exclusion due to disability (Saranya Devi & S Rajamohan 2020). The Indian government acknowledges that disabled entrepreneurs need to be encouraged and assisted in entrepreneurship. In the year 1997, under the Ministry of Social Justice and

Empowerment the National Handicapped Finance and Development Corporation (NHDC) was set up to promote economic and development activities undertaken by Persons with Varied abilities. The Corporation assists the disabled entrepreneurs by providing loans for entrepreneurship and other economic ventures. Most of the government schemes and policies are generalized to support all types of disabled entrepreneurs. There is a need to understand that generalization cannot work as there are differences in varied abilities such as the type, severity, time period and time of onset of disability (Ahmar Uddin Mohammed & Syed Ahsan Jamil, 2015). According to Barnes (1991), inaccessible education, inappropriate working environment, improper disability benefits, and discriminatory support services are significant barriers faced by disabled people. This study, titled "Enhancing Opportunities for Entrepreneurs with Varied abilities: Understanding Growth Factors and Addressing Barriers" aims to provide a comprehensive analysis of the factors that influence the success of specially-

abled entrepreneurs and the significant barriers they encounter.

The research objectives encompass three key areas:

- 1) **Scrutinizing growth factors:** We will delve into the factors that contribute to the positive development and expansion of businesses established by specially-abled individuals. Identifying these elements will allow us to understand what fosters entrepreneurial success in this specific population.
- 2) **Investigating significant barriers:** We will examine the major obstacles faced by specially-abled entrepreneurs in initiating and expanding their businesses. This exploration will shed light on the challenges that hinder their entrepreneurial journey and require targeted solutions.
- 3) **Evaluating influencing factors:** We will assess the relative importance of identified factors impacting the growth of specially-abled entrepreneurs. Quantifying their influence will guide the development of targeted support and interventions aimed at maximizing their success potential.

Through this multi-faceted investigation, we hope to gain valuable insights into the unique landscape of entrepreneurship for individuals with varied abilities. The findings aim to serve the following stakeholders:

- **Policymakers:** By understanding the specific challenges and opportunities, policymakers can design effective support programs and policies to empower and propel the success of specially-abled entrepreneurs.
- **Support organizations:** This research can inform the creation and implementation of targeted support services and resources tailored to address the specific needs of this entrepreneurial group.
- **Investors and lenders:** Insights gained can guide the development of innovative financial solutions that cater to the unique needs and challenges of specially-abled entrepreneurs, fostering their access to essential resources.

Ultimately, this study aspires to contribute to the creation of a more inclusive and supportive environment for specially-abled entrepreneurs, empowering them to thrive and contribute significantly to the economic landscape.

2. Review of Literature

Ghouse, S.M., Durrah, O., and McElwee, G. (2021) in their study on "Rural women entrepreneurs in Oman: problems and opportunities" highlights the significant challenges faced by rural women entrepreneurs in Oman, based on data from 183 survey responses and eight interviews. Key findings include family-related barriers, such as a lack of support and resistance to women's entrepreneurial roles; educational constraints limiting access to essential skills; geographical isolation that restricts market access; and financial challenges stemming from limited resources and systemic bias in lending. Additionally, socio-cultural norms and legal hurdles further impede their ability to establish and expand businesses. The authors recommend targeted policy interventions to address these barriers, including improving education and training opportunities, enhancing financial

support systems, and implementing legal and cultural reforms. They stress the need for structured assistance to help rural women engaged in informal businesses formalize and grow, emphasizing the importance of creating a supportive ecosystem for sustainable entrepreneurship.

Saranya Devi E. and S. Rajamohan (2020) in their study on "Differently Aabled Entrepreneurs in India: Evolving issues and Challenges" studied the issues, problems and challenges faced by the differently abled Entrepreneurs. The study also aimed to identify the remedial measures taken by government to bring out barriers of disabled entrepreneurs. The study provides a compelling exploration of the barriers and opportunities faced by persons with disabilities (PWDs) in entrepreneurship. The authors highlight the critical role of PWDs in contributing to India's economic development while addressing the systemic challenges they encounter, such as limited access to finance, marketing difficulties, and societal perceptions. By emphasizing the importance of customized policies and media-driven awareness campaigns, the paper underscores the need to foster an inclusive entrepreneurial culture. The global perspective strengthens the argument, situating the discussion within the broader context of economic growth in developing nations. However, the work would benefit from empirical data, case studies, and a deeper analysis of regional disparities and technological advancements that could empower differently abled entrepreneurs. Despite these gaps, the paper effectively advocates for targeted interventions to support this underrepresented group, making it a valuable resource for policymakers and stakeholders.

Ahmar Uddin Mohammed and Syed Ahsan Jamil (2015) in their study on "Entrepreneurial Barriers Faced by Disabled in India" provides a critical analysis of the challenges encountered by disabled entrepreneurs compared to their non-disabled counterparts. Based on responses from both groups, the study identifies key barriers disproportionately affecting disabled entrepreneurs, including limited access to finance, a lack of entrepreneurial experience, diminished self-belief, and inadequate government support. These findings underscore the systemic nature of the obstacles faced by persons with disabilities, highlighting the need for targeted interventions to bridge these gaps. The authors emphasize the importance of creating inclusive financial systems, capacity-building programs, and robust governmental policies to support disabled entrepreneurs. Their work serves as an important call to action for stakeholders to address these disparities and foster a more inclusive entrepreneurial ecosystem in India.

G. Madan Mohan (2011) in his research on "Entrepreneurial Opportunities for the Differently Aabled: A Study on Scope, Motivation, and Problems of the Differently Aabled Entrepreneurs" provides an insightful exploration into the entrepreneurial landscape for persons with disabilities (PWDs). The study delves into the scope of opportunities available to differently abled individuals, analyzing their motivations for pursuing entrepreneurship and the unique challenges they face. It highlights barriers such as limited access to financial resources, societal stigmatization, inadequate infrastructure, and a lack of tailored support systems. Additionally, the study emphasizes the resilience

and determination of differently abled entrepreneurs, showcasing how their motivations often stem from a desire for financial independence and societal recognition. Mohan's work underscores the importance of creating inclusive policies, improving accessibility to resources, and fostering an enabling environment that supports the entrepreneurial aspirations of PWDs. This research is a valuable contribution to understanding the intersection of disability and entrepreneurship, offering actionable insights for policymakers, educators, and advocates seeking to promote inclusivity and economic empowerment.

3. Statement of the Problem

Individuals with varied abilities face unique challenges in pursuing entrepreneurial ventures, despite their potential for significant contributions to the economic landscape. While research has explored entrepreneurship in general, there is a gap in understanding the specific factors that influence the success of specially-abled entrepreneurs and the significant barriers they encounter. This limits the development of targeted support and interventions to address their unique needs and foster their entrepreneurial potential.

The study aims to investigate the factors that contribute to the growth of specially-abled entrepreneurs and identify the major barriers they face in initiating and expanding their businesses. By gaining a comprehensive understanding of these aspects, we can pave the way for creating more inclusive and supportive entrepreneurial ecosystems that empower individuals with varied abilities to thrive and contribute significantly to the economic and social spheres.

4. Objectives of the Study

The study focuses on the growth of specially-abled entrepreneurs. The study's main focus is on how disabled persons might develop properly through entrepreneurial development activities. In this regard, the following objectives are framed:

- 1) To scrutinize the factors that contribute to the growth of entrepreneurs with varied abilities.
- 2) To investigate the significant barriers encountered by entrepreneurs with varied abilities in initiating and expanding their businesses.
- 3) To find the level of factors influencing the growth of entrepreneurs with varied abilities

5. Research Methodology

The study focuses on identifying the primary factors that drive the growth of specially-abled entrepreneurs, namely

motivation, opportunities, and resource requirements. These factors have been examined to understand their significant impact on the development of specially-abled entrepreneurs. The study also examined the barriers faced by these entrepreneurs. The data were collected through questionnaires and personal interviews. The collected data contains both qualitative and quantitative data. Samples were selected using non-random sampling method from Thrissur and Ernakulam districts of Kerala were selected for this study.

6. Results and Discussion

The reliability of the questionnaire was evaluated using Cronbach's alpha. It is very essential to test the normality of the data before conducting any statistical analysis as the statistical procedures and tests differs for normal data and non-normal data. To test normality, the study used Kolmogorov-Smirnov test under the hypothesis H_0 : the given data are normal. The following table gives the initial Cronbach's alpha for each of the construct considered and also the results of K-S test for normality.

Table 1: Reliability & K-S Test for Normality

Variables	Reliability		K-S test for Normality		
	Cronbach's Alpha	N	N	Mean	Standard Deviation
Motivation	0.712	5	30	21.5	0.73
Opportunities	0.696	5	30	15.23	1.65
Resources	0.844	5	30	16.7	2.68
Barriers	0.623	5	30	19.83	1.46

Source: Author's calculation based on primary data

Table 1 showed that most of the constructs has reliability greater than 0.7, so we proceed for further analysis. As per the K-S test, data are normal.

Objective 1: One of the objectives is to study the factors influencing the growth of specially-abled entrepreneurs. Various factors influence the growth of specially-abled entrepreneurs viz, motivation, available opportunities and resource needs. The study uses Structural Equation Model to evaluate the influence of these factors or constructs on factors influencing the growth of entrepreneurs with varied abilities. Framed Hypotheses are:

H_{01} : Motivation is a factor influencing the growth of entrepreneurs with varied abilities.

H_{02} : Available opportunity is a factor influencing the growth of entrepreneurs with varied abilities.

H_{03} : Resource need is a factor influencing the growth of entrepreneurs with varied abilities.

Table 2: Model fit Indices for CFA- Influencing factors

	χ^2	DF	P	Normed χ^2	GFI	AGFI	NFI	TLI	CFI	RMR	RMSEA
Influencing factors	171.443	76	.00	2.256	.948	.960	.943	.965	.930	.048	.013
Recommended value				<5	>0.9	>0.9	>0.9	>0.9	>0.9	<0.08	<0.08

Source: Author's calculation based on primary data

All the attributes loaded significantly on the latent constructs. The value of the fit indices indicates a reasonable fit of the measurement model with data. Table 3 presents the regression coefficient

Table 3: The Regression Coefficients - Influencing factors

Path	Regression coefficients	Critical Ratio (CR)	P	Variance explained (%)
Motivation → Influencing factors	0.245	1.299	0.204	6
Available opportunities → Influencing factors	0.494	2.813	0.009	24.4
Resource needs → Influencing factors	0.834	6.241	<0.001	69.6
M1 → Motivation	0.236	1.25	0.221	5.6
M2 → Motivation	0.185	0.972	0.339	3.4
M3 → Motivation	-0.073	-0.38	0.707	0.5
M4 → Motivation	0.283	1.512	0.141	8
M5 → Motivation	-0.341	-1.846	0.075	11.6
O1 → Available opportunities	0.478	2.704	0.011	22.8
O2 → Available opportunities	0.447	2.499	0.018	20
O3 → Available opportunities	-0.135	-0.706	0.486	1.8
O4 → Available opportunities	0.363	1.976	0.057	13.2
O5 → Available opportunities	0.017	0.088	0.93	0
R1 → Resource needs	0.407	2.245	0.032	16.6
R2 → Resource needs	0.93	8.617	<0.001	86.5
R3 → Resource needs	0.063	0.328	0.745	0.4
R4 → Resource needs	0.628	3.835	0.001	39.4
R5 → Resource needs	-0.066	-0.343	0.734	0.4

Source: Author's calculation based on primary data

Regression equation is

Influencing factors = 0.245 Motivation + 0.494 Available opportunities + 0.834 Resource needs.

The regression equation given above indicates that the factor 'Resource needs' is the most influencing factor for the growth of entrepreneurs with varied abilities. Available opportunities with regression coefficient value 0.494 comes in the second position. Motivation has no significant influence on factor influencing the growth of specially-abled entrepreneurs (regression coefficient value is less than 0.4 i.e., 0.245). The regression equation given above indicates that one unit increase in Motivation result in 0.245 unit increase in Influencing factors. One unit increase in available opportunities results in 0.494 unit increase in Influencing factors. One unit increase in Resource needs result in 0.834 unit increase in Influencing factors.

H₀₁: Motivation is a factor influencing the growth of entrepreneurs with varied abilities.

The results exhibited in above Table revealed that the regulatory construct Motivation has no significant influence on influencing factors as the standardized direct effect of this construct on influencing factors is 0.245, which is less than the recommended value of 0.4. So, the hypothesis H₁ is rejected and concludes that Motivation is not a factor influencing the growth of specially-abled entrepreneurs.

H₀₂: Available opportunity is a factor influencing the growth of entrepreneurs with varied abilities.

The results exhibited in above Table revealed that the regulatory construct Available opportunities have significant positive influence on influencing factors as the standardized direct effect of this construct on influencing factors is 0.494, which is more than the recommended value of 0.4. So, the hypothesis H₂ is accepted and concludes that Available opportunities is a factor influencing the growth of specially-abled entrepreneurs.

H₀₃: Resource needs is a factor influencing the growth of entrepreneurs with varied abilities.

The results exhibited in Table 9 revealed that the regulatory construct Resource needs have significant positive influence on influencing factors as the standardized direct effect of this construct on influencing factors is 0.834, which is more than the recommended value of 0.4. So, the hypothesis H₃ is accepted and concludes that Resource needs is a factor influencing the growth of entrepreneurs with varied abilities.

Objective 2: The second objective of the study is to investigate the significant barriers encountered by specially-abled entrepreneurs in initiating and expanding their businesses. The specially-abled entrepreneurs are asked about the major barriers they encountered while starting and growing business. The questions are asked on five-point Likert scale. Mean percentage score (MPS) is used to investigate the barriers faced by these entrepreneurs.

$$\left[\text{MPS} = \frac{\text{Mean Score} \times 100}{\text{Maximum possible score}} \right]$$

Table 4: Barriers in Starting and Growing Business

Barriers	Mean	SD	MPS	Rank
Lack of sufficient training and education	3.97	0.18	79.33	4
Lack of adequate financial access	4.6	0.56	92	1
Government regulations affecting your business	4.03	0.32	80.67	3
Stiff competition from established business entrepreneurs	4.07	0.52	81.33	2
Management of employees is not easy	3.17	0.65	63.33	5

Source: Author's calculation based on primary data

Lack of financial access is the most important barrier faced by the specially-abled entrepreneurs as the mean percentage score is 92 percent. Stiff competition from established business entrepreneurs and Government regulations affecting business comes in the second and third position. Lack of sufficient training and education is another barrier.

Objective 3: To find the level of factors influencing the growth of specially-abled entrepreneurs, the respondents are asked questions under three sections like Motivation to Entrepreneurship, Available Opportunities, Resource Needs, on five-point Likert scale. Mean percentage score was calculated for the interpretation. A one sample Z test is carried out to test the significance. The following table gives the Mean, SD, Mean Percentage Score and Z value of the variable considered. (Lloyd, B. H., & R. R. Abidin. R. R. (1985). Revision of the Parent Stress Index, *Journal of Pediatric Psychiatry*, 10(2), 169).

Table 5: Mean, Standard deviation and z value for Influencing factors

Variable	N	Mean	Standard Deviation	Mean Percentage Score	CV	z	p value
Influencing factors	30	53.43	3.84	71.24	7.18	22.733	<0.001

Source: Author's calculation based on primary data

The mean percentage score of level of factors influencing the growth of specially abled entrepreneurs is 71.28 per cent which indicate that level of influencing factors is medium. The coefficient of variation indicates that this score is stable as the value is less than 20 per cent. To test whether the sample information that observe exists in the population or to verify that the level of factors influencing the growth of specially abled entrepreneurs is medium or not, the study formulates the following null and alternative hypothesis.

H₀: The level of factors influencing the growth of entrepreneurs with varied abilities is equal to 50 percent of total score (H₀: MPS=50 per cent)

H₁: The level of factors influencing the growth of entrepreneurs with varied abilities is more than 50 percent of total score (H₁: MPS>50 per cent)

From table 5, the z value is positive and p value is less than 0.05, which indicates that the test is significant. Hence, the study rejected the null hypothesis and concluded that the level of factors influencing the growth of entrepreneurs with varied abilities is more than 50 per cent i.e. good or medium.

7. Conclusion

In a world striving for inclusivity and empowerment, there is a growing recognition of the entrepreneurial potential among individuals with varied abilities. This recognition underscores the importance of enhancing opportunities for specially-abled entrepreneurs. By understanding the factors that influence their success and the barriers they face, we can pave the way for more inclusive and supportive entrepreneurial ecosystems. This study delves into these aspects, aiming to shed light on how to foster a conducive environment for the entrepreneurial endeavors of individuals with varied abilities.

The study identified "resource needs" as the most significant factor affecting the growth of specially-abled entrepreneurs. This encompasses various resources crucial for establishing and expanding businesses, such as accessible workspaces, equipment, and specialized training. This finding underscores the importance of addressing these specific needs through targeted support programs and initiatives. The study revealed a significant barrier faced by specially-abled entrepreneurs: lack of financial access. This highlights the need for increased access to financial resources, such as loans, grants, and investment opportunities tailored to meet the needs of this specific entrepreneurial group. Addressing this critical barrier can empower them to overcome financial hurdles and pursue their business ventures. The study also disclosed that level of factors influencing the growth of specially-abled entrepreneurs is more than 50 per cent i.e. good or medium.

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