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Investigating Barriers to Growth of Disabled Entrepreneurs in India: A DEMATEL-based Approach

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The role of creativity characterises entrepreneurship. Entrepreneurship as a topic is very frequently discussed in India. It is one of the influencing factors for India's modern social economy and prosperity. But all sections of the Indian population, particularly disabled people, are not very confident about self-employment through entrepreneurship. Encouraging them to opt for entrepreneurship as a career is a way to achieve faster economic growth. This study analysed the crucial barriers to growth in disabled entrepreneurship in India by applying the Decision Making Trial and Evaluation Laboratory (DEMATEL) method. The result showed that self-belief is the most crucial barrier to disabled entrepreneurs' growth.

Keywords: DEMATEL, Entrepreneurship, Disabled, India.

1. INTRODUCTION

The problem of social exclusion, structural unemployment, and wage differentiation are among other factors responsible for social parity in India. These social issues are required immediate attention from different stakeholders to find a long-term solution. One promising solution for these problems is the social economy and social entrepreneurship. It is a robust and complementary option for handling similar social issues. The concept of entrepreneurship is now gaining momentum in various countries. The Indian social entrepreneurship programs are now becoming popular due to government policies and schemes. Recently the Indian economy has been growing faster than many emerging economies in the world. In terms of purchasing power parity, India stands at the third position worldwide. Despite the remarkable economic growth, millions of the underprivileged are still deprived of jobs. Therefore, the focus of the present government is to promote inclusive growth and reach all sections of society, particularly people with disabilities. Now, people with disabilities are treated at par with general people to achieve inclusive growth in Indian culture.

'Disability' is a kind of impairment. It results in various types of difficulties in daily activities. Disability can be perceived as "An outcome of complex interactions between an individual's functional limitations and the social and physical environment. Functional limitations can arise from a person's physical, intellectual or mental conditions" (Gould, et al.

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2021). According to the National Statistical Office (NSO) survey report (2019), the overall percentage of persons with a disability was 2.2 percent.. These people are not getting enough support from society and the government. This is because there is a lack of political drive to address the disability issues, leading to improper resource allocation. The government and society have not done enough to solve the problem of disabled people.

In developing countries like India, disable people are being left out from full participation in social and economic life. Therefore, disability management strategies are needed to reduce the employment gap (Hutchinson, et al. 2021). The disability management strategies are also required to encourage and support their self-employment and entrepreneurial venture (Krüger & David, 2020; Shane, 2003). This paper aims to identify the main barriers to disabled entrepreneurs' in the Indian context. The study also examines mutual relations between barriers and the most prominent barriers concerning disabled entrepreneurs in India.

2. LITERATURE REVIEW

The concept of entrepreneurship is not new. It was first coined in the 1700s. The meaning of entrepreneurship is mainly connected with "self-employment." The entrepreneur is always willing to take risks of new businesses and earn profit. Researchers have emphasised the entrepreneur's role as an innovator. According to market demands, entrepreneurs develop new products or processes to fill the gaps. Entrepreneurial activities drive innovation and contribute to the economic growth of the country. Entrepreneur activities always introduce new and innovative products and services to the market. According to Gurses & Ozcan (2015), "Entrepreneurs are generally in the process of discovering, evaluating, and exploiting opportunities to create future goods and services." Further, Fels & Gedeon (2011) state, "Entrepreneurs must have leadership and management skills, interpersonal skills, negotiation and communication skills, and commitment to the task."

On the other hand, disability is considered a stigma in many developing societies. According to the United Nations Convention, "disability" is defined as "people having long-term physical, mental, intellectual, or sensory impairments." All these barriers hinder their participation in society and nation development equally with other ordinary people. One-sixth of the population in the European Union has a disability that ranges from mild to severe (Muñoz, et al. 2019). It means that around 0.8 billion people are being deprived of development due to different environmental and attitudinal factors. Unemployment is a severe problem for disabled people all around the world due to ecological and attitudinal barriers. Due to the unemployment problem among disabled people, poverty is higher than ordinary people across the globe. In India, the unemployment rate among disabled people is around seventy percent. To achieve India's growth targets, the government should provide employment chances to people with disabilities in the open labour market. The government of India has recognised this as a national problem and invited participation from all the stakeholders. The Union Minister for Social Justice and Empowerment is now very committed to the holistic empowerment of disabled people. Many special schemes under "Make in India" and "Start-up India" initiatives have been introduced to empower the disabled through education, rehabilitation, and employment. The National Action Plan (NAP) has provided a synergistic framework for people with disabilities. The significant objectives of

NAP are to improve employment opportunities for disabled people through proper vocational training. The government also encourages disabled people to start their ventures by providing seed money and adequate training through different schemes (Make-In-India, Start-up India, etc.). The eventual goal of all the steps is to provide them with livelihoods and independence.

All these discussed issues have led researchers to analyse the barriers disabled people encounter to starting a career in entrepreneurship. This is relevant because employers resist recruiting disabled people as they doubt their capabilities due to pure discrimination (Beisland, et al. 2016). Therefore, most people with disabilities look for self-employment as their main livelihood-generating activity. This is known as "necessity entrepreneurship" (Williams & Round, 2009). Wennekers, et al. (2005) argued that self-employment is very important for the disabled to reduce the employment rate and prevent social exclusion. Boldureanu, et al. (2020) opinioned that entrepreneurship can help the disabled move from unemployment to employment and self-efficacy.

Many such barriers should be addressed to create a conducive entrepreneurial environment for disabled people. Several studies have been conducted in different parts of the globe to explore the entrepreneurial barriers confronted by disabled people. These barriers can be classified as social and economic (Davidson, 2011). Maziriri, et al. (2017), in their study, found that lack of equipment and machinery are the most significant barriers faced by entrepreneurs with physical disabilities in South Africa. Ashley & Graf (2018) found that bureaucratic hindrances, fear of failing, lack of familial support, lack of motivation, and self-doubt are significant barriers to the self-employment of disabled persons. Maritz & Laferriere (2016) found three types of barriers, e.g., financial, personal, and societal, which hinder venture creation for the person with a disability. In their study, Caldwell, et al. (2016) explored the effect of motivational and attitudinal barriers on venture creation among people with disabilities in the USA. The findings showed that the stigma associated with disability and the fear of discrimination is significant attitudinal barriers for entrepreneurship. Kitching (2014) observed that difficulty in obtaining start-up financing, an unhelpful attitude of business advisers, and limited access to education and work experience are the main obstacles for persons with disabilities. In their study, Parker Harris, et al. (2014) revealed that asset accumulation poses an important barrier to disable entrepreneurs as they mostly rely on support from friends and family to start a business. Several studies have found that self-belief is the most significant barrier to entrepreneurs with disabilities. The environment sees them as incapable of creating and sustaining the business (Foster, 2010; Parker Harris, et al. 2014). Another vital barrier frequently faced by disabled entrepreneurs is the lack of seed money for the start-up. This may be due to the discriminatory attitude of banking and finance institutions (Boylan, et al. 2003). Further, the lack of appropriate business knowledge and skills in disabled people also creates barriers like lack of confidence, consumer market discrimination, and discriminating attitudes of business advisers (Parker Harris, et al. 2014; Pavey, 2006; Ranjan, et al., 2016).

In addition to the above-discussed common barriers, disabled entrepreneurs also encounter additional barriers specific to their physical disabilities and social environment. Most of these barriers are very deep-rooted in society and impose several restrictions on the disabled (Mohammed, et al. 2017)**.** Some of the essential barriers used in this study were summarised below:

Table 1

List of Significant Barriers

Barrier No.	Barriers	Description	Reference
B1	*Market Prejudices*	Market Prejudices mean attitude and discrimination that denigrates the economic role of products and services. It is a significant barrier for disabled people to access the open market. Market Prejudice limits disabled entrepreneurs' success.	Boylan, et al. 2003; Jones & Latreille, 2011
B2	*Business Contacts*	Entrepreneurship flourishes initially due to support from their business contacts. Disabled persons generally face various types of difficulties in creating and maintaining connections.	Angelocci, et al. 2008; Hoang & Antoncic, 2003
B3	*Access to Finance*	Access to finance is the most essential and crucial barrier to starting any new venture. The discriminatory attitude of banking and finance institutions toward disability creates barriers to entrepreneurship. Due to their stereotypes, lower employment rates, and lack of information on sources of grants, disabled entrepreneurs face more difficulties collecting funds for their ventures.	Boylan, et al. 2003; Foster, 2010; Gould, et al. 2021
B4	*Experience*	Disable people lack different experiences, e.g., management, legal and financial, due to physical challenges.	Shabanpour, 2021; Uddin & Jamil, 2015
B5	*Role Models*	The influence of the role model always plays a crucial factor in the successful life cycle of an entrepreneur. The unavail-ability of role models also creates an additional barrier to becoming an entrepreneur.	Kirkwood, 2009; Maritz & Laferriere, 2016; Martel, et al. 2021
B6	*Self-Belief*	Self-belief is a critical entrepreneurial skill for entrepreneurial success. Self-belief concerns how a person feels about his ability and confidence in their belief. A successful entrepreneur always depends on self-belief. The disabled person often experiences exclusion and rejection in a different dimension of their life, adversely affecting their self-belief. Therefore self-belief hinders their success in creating and managing a new venture.	Foster, 2010; Rizzo, 2002; Shabanpour, 2021
B7	*Government Support*	Government support is significant in creating a conducive environment for the entrepreneurial setup. The favourable environment to support disabled entrepreneurs can be infrastructure-related policies, legal framework, regulations, financing, and taxation issues. Without exceptional support on the above points from the government, it can be challenging to encourage disabled people to become an entrepreneur.	Kirkwood, 2009; Uddin & Jamil, 2015

3. METHODOLOGY

3.1. Development of Instrument and Data Collection

The main focus of this study was to identify and interrelate the barriers responsible for the growth of entrepreneurship culture in disabled people in India. First, the barriers were defined by literature and local experts' opinions. Due to the lack of literature support, the barriers were mainly based on the experts' recommendations. After the identification of barriers, a structured questionnaire was developed for further data analysis. The questions in the survey were framed according to the main objectives of this study. This study used a self-made five-point scale with the following scale items ('1' - "not significant", '2' - "somewhat significant", '3' - "significant", '4' - "very significant", and '5' - "extremely significant") . The detailed questionnaire is available in the appendix. Initially, twenty-five entrepreneurial development and education experts were contacted by phone, WhatsApp, emails, and direct visits during June–December 2019. The expert selection was based on the authors' convenience and personal contacts using purposeful sampling. Purposeful sampling is one of the preferred sampling techniques for DEMATEL-based studies due to the requirement for knowledgeable and experienced participants (Asadi, et al. 2021; Hsu, et al. 2013). Eleven out of twenty-five experts confirmed their participation in this study. The current sample size can be considered satisfactory (Mangla, et al. 2018). The experts' details are given in Table 2.

Table 2

Experts' Demographic Information

Category	Descriptions	Count
Educational Qualification	PhD	04
	UG & PG	07
Work Experience	5 to 10 Years	03
	11 to 15 Years	03
	16 to 20 Years	03
	20 Years and above	02
Gender	Male	09
	Female	02
Disability	Yes	03
	No	08

The experts were highly skilled professionals from academia, industry, and government officials. Overall, 11 completed questionnaires were collected. The mean scores of the barriers and their standard deviations are presented in Table 3. The mean value of all the barriers was more than 2.5. That means all the barriers significantly influence the growth of disabled entrepreneurship. Finally, the experts were requested to make changes (if any) to the list of proposed barriers; but, all the experts mutually agreed on the list of these seven barriers.

Table 3

The Mean Score of Barriers to Disabled Entrepreneurship

S. No.	Key Barriers	Mean	SD
B1	*Market Prejudices*	4.21	0.58
B2	*Business Contacts*	4.33	0.71
B3	*Access to Finance*	4.49	0.88
B4	*Experience*	2.98	0.76
B5	*Role Models*	2.91	0.88
B6	*Self-Belief*	4.11	0.40
B7	*Government Support*	4.19	0.54

The details about the DEMATEL techniques used in the study are discussed below**:**

3.2. Decision Making Trial and Evaluation Laboratory (DEMATEL) Technique

Most real-world problems deal with multiple data with different characteristics, e.g., some are objective or precise, and some are subjective or uncertain. Therefore, researchers have developed various statistical and non-statistical-based decision-making methods to model these complex real-world problems. Multiple-Criteria Decision-Making (MCDM) is one technique that has recently gained unprecedented popularity and a wide range of applications (Asadi, et al. 2021; Cinelli, et al. 2014; Velasquez & Hester, 2013). One of those methods, i.e., DEMATEL, was used to interrelate barriers to India's disabled entrepreneur's growth.

The DEMATEL method was first created at the Battelle Geneva Institute in 1971. The DEMATEL model helps solve the causality problems of a complex system that is difficult to comprehend or articulate. These techniques also help elucidate the causal relations among barriers (Shih-Hsi Yin, et al. 2012). DEMATEL has been a widely accepted tool for solving the cause and effect relationship among various variables having different evaluation criteria (Si, et al. 2018; Sumrit & Anuntavoranich, 2013). Many researchers also used this method to analyse and form the relationship between cause and effect among evaluation criteria (Shao, et al. 2016) or derive interrelationships among factors (Lin & Chang, 2009). DEMATEL method was chosen in this study due to the following characteristics:

- DEMATEL is more micro-oriented than other MCDM techniques, e.g., *Interpretive Structural Modeling (ISM) and* Analytic Hierarchy Process *(ANP).*
- DEMATEL helps to draw Causality among variables.
- DEMATEL helps to identify the priority among variables through the Network structure.

CRAN package 'dematel' was used to solve R's Decision Making Trial and Evaluation Laboratory Technique. DEMATEL process flow (Shane, 2003; Xie & Liu, 2019) is explained step-by-step as follows:

Step1: Opinion Matrix (Z)

The opinion matrix (Z) was calculated by taking an average of all the responses gathered from the different experts (Table 4).

Table 4

Opinion Matrix (Z)

	[B1]	[B2]	[B3]	[B4]	[B5]	[B6]	[B7]
[B1]	0.0	2.0	2.2	1.8	1.8	3.4	3.2
[B2]	2.0	0.0	3.4	0.0	1.9	3.4	1.4
[B3]	3.4	1.8	0.0	1.9	1.4	4.0	1.0
[B4]	0.0	4.0	3.0	0.0	1.4	4.0	1.0
[B5]	0.0	1.9	0.0	1.8	0.0	2.9	0.7
[B6]	0.0	0.0	1.9	1.8	0.6	0.0	1.4
[B7]	3.8	1.4	3.4	0.6	1.0	3.2	0.0

Market Prejudices (B1), Business Contacts (B2), Access to Finance (B3), Experience (B4), Role Models (B5), Self–Belief (B6), Government Support (B7)

Step 2: Normalised Initial Direct—Relation Matrix(D)

The normalised initial direct-relation matrix (D) was derived from 'Z' using Eqn. (1) and Eqn. (2) and shown in Table 5.

Table 5

Normalised Matrix (D)

	[B1]	[B2]	[B3]	[B4]	[B5]	[B6]	[B7]
[B1]	0.000	0.096	0.105	0.086	0.086	0.163	0.153
[B2]	0.096	0.000	0.163	0.000	0.091	0.163	0.067
[B3]	0.163	0.086	0.000	0.091	0.067	0.191	0.048
[B4]	0.000	0.191	0.143	0.000	0.067	0.191	0.048
[B5]	0.000	0.091	0.000	0.086	0.000	0.139	0.033
[B6]	0.000	0.000	0.091	0.086	0.029	0.000	0.067
[B7]	0.182	0.067	0.163	0.029	0.048	0.153	0.000

$$D = \propto * Z \quad \ldots \quad \ldots \quad \ldots \quad \ldots \quad \ldots \quad \ldots \quad \ldots \quad (1)$$

Where

$$\alpha = min\left[\frac{1}{\max 1 \le i \le n \sum_{j=1}^{n} |z_{i,j}|}, \frac{1}{\max 1 \le j \le n \sum_{i=1}^{n} |z_{i,j}|}\right] \quad \ldots \quad \ldots \quad \ldots \quad (2)$$

Step 3: Total Relation Matrix(T)

The total relation matrix(T) was calculated from matrix 'D' by using $T = D(1 - D)^{-1}$). The matrix T is shown in Table 6 below.

Table 6

Total Relational Matrix(T)

	[B1]	[B2]	[B3]	[B4]	[B5]	[B6]	[B7]
[B1]	0.098	0.187	0.238	0.166	0.159	0.343	0.228
[B2]	0.170	0.077	0.255	0.081	0.150	0.309	0.140
[B3]	0.225	0.173	0.130	0.168	0.139	0.353	0.136
[B4]	0.089	0.257	0.257	0.176	0.136	0.349	0.122
[B5]	0.038	0.132	0.075	0.120	0.038	0.220	0.073
[B6]	0.046	0.052	0.145	0.119	0.062	0.090	0.098
[B7]	0.259	0.156	0.277	0.118	0.125	0.328	0.095

Step 4: Determine Prominence and Net Effect Values

First, calculate the sums of rows (R_i) & sum of columns (C_j) from matrix 'T.' Then the Promin-ence($R_i + C_J$) & Net Effect ($R_i - C_J$) values were calculated (Table 7).

Table 7

Row Sum and Column Sum Matrix

R_i	C_j	$R_i + C_j$	$R_i - C_j$
0.162	0.100	0.262	0.062
0.130	0.104	0.234	0.026
0.150	0.161	0.311	–0.011
0.168	0.052	0.220	0.116
0.055	0.054	0.109	0.001
0.032	0.321	0.353	–0.289
0.161	0.066	0.227	0.095

***Step 5: Threshold Value* (β)**

The threshold value (β) was calculated using $\beta = \frac{\sum_{i=1}^{n}\sum_{j=1}^{n} t_{i,j}}{N}$, where 'N' was the number of elements in matrix 'T.' The value of 'β' was calculated as 0.160. The elements in matrix 'T' were highlighted with higher values than 'β,' as shown in Table 8.

Table 8

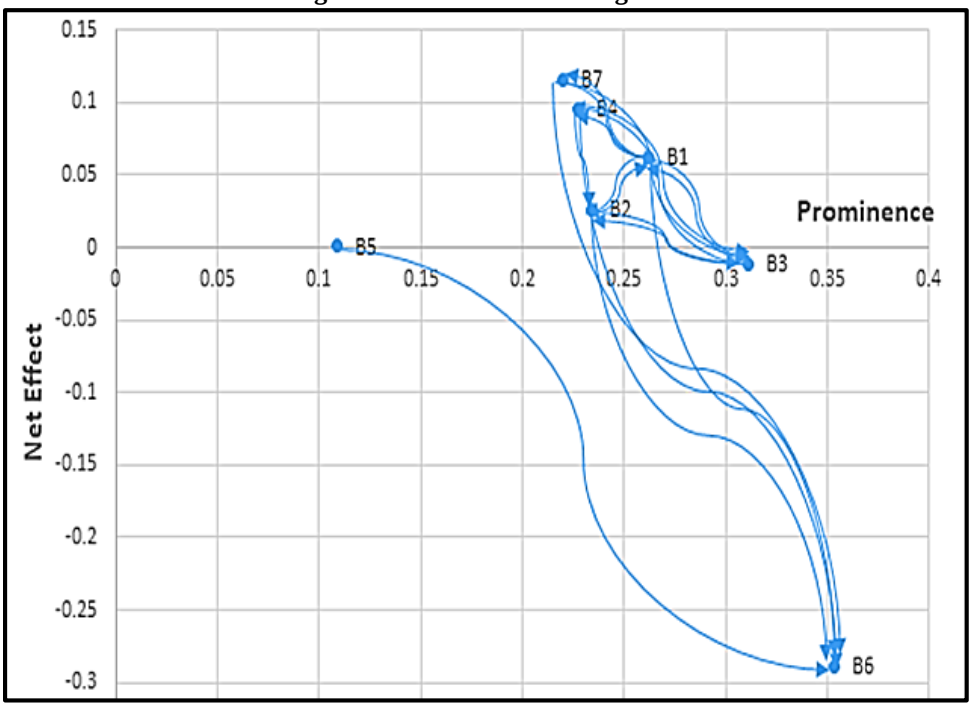
Identifying the Values More Than β

	[B1]	[B2]	[B3]	[B4]	[B5]	[B6]	[B7]
[B1]	0.098	**0.187**	**0.238**	**0.166**	0.159	**0.343**	**0.228**
[B2]	**0.170**	0.077	**0.255**	0.081	0.150	**0.309**	0.140
[B3]	**0.225**	**0.173**	0.130	**0.168**	0.139	**0.353**	0.136
[B4]	0.089	**0.257**	**0.257**	0.076	0.136	**0.349**	0.122
[B5]	0.038	0.132	0.075	0.120	0.038	**0.220**	0.073
[B6]	0.046	0.052	0.145	0.119	0.062	0.090	0.098
[B7]	**0.259**	0.156	**0.277**	0.118	0.125	**0.328**	0.095

Step 6: The Cause and Effect Relationship Diagram

To draw the cause and effect diagram, first, all the values ($t_{i,j}$) of Table 5 was scanned to find values greater than 0.160. Then all such values were connected, as shown in Figure 1. For example, the value of $t_{2,1}$ (0.170) > β (0.160), the arrow in the cause and effect diagram was drawn from B2 to B1 (Figure 1).

Fig. 1. Cause and Effect Diagram



All the relationships represented by a solid line, i.e., B1-B2, B1-B3, B1-B7, B2-B3, B3-B4, have a significant two-way relationship. Other meaningful relationships were shown in the figure (Figure 1), i.e., B1-B4, B1-B6, B2-B6, B3-B6, B4-B6, B5-B6, B7-B3, and B7-B6.

4. RESULTS AND DISCUSSIONS

The primary objective of this study was to identify and relate essential barriers to the growth of entrepreneurship among disabled people in India. The result of this study identified four significant barriers as net-cause barriers. These four barriers were Self-Belief (B6), Access to Finance (B3), Market Prejudices (B1), and business Contacts (B2). Experts viewed Self-Belief (B6) as the most crucial barrier with the highest prominence score (0.535) based on prominence scores. Therefore Self-Belief was one of the most significant impact barriers to the growth of disabled entrepreneurs in India, and it had a positive net effect on other barriers(Foster, 2010; Jones & Latreille, 2011). The barrier Self-Belief (B6) was also the one barrier having the most significant negative net-effect scores (–0.289). It implied that the other barriers must first be addressed to remove B6. It was also observed that the Access

to Finance (B3) influences other barriers, e.g., 'B1', 'B6', and affected by the barrier 'B1' and 'B4'. It indicates that to achieve Market Prejudice (B1) and self-belief (B6), disabled entrepreneurs need more financial access, which is assured from their entrepreneurial experience. The third prominent barrier found in this study was Market Prejudice (B1). However, Self-Belief (B6) was found to have the greatest' T' value on Market Prejudices (B1) (Table 3). It implies that improving the self-belief of the disabled entrepreneur can influence and increase market prejudices (Uddin & Jamil, 2015).

Furthermore, four barriers, Government support (B7), Experience (B4), Market Prejudices (B1), and business Contacts (B2) with a net-effect value over zero, became the most significant barriers in the context of entrepreneurial context (Figure 1). Except for Government support (B7), which generally has been assumed as the most significant barrier for disabled entrepreneurs, it was interesting to note that 'Experience (B4)' also has a powerful influence on other barriers. It was observed that Self Belief (B6) has the highest prominence value and has been significantly influenced by all other barriers. This means that before enhancing the self-belief, it is more critical to ensure that all other barriers are addressed well. Finally, considering the results from Table 3 and Figure 1, it was noticed that Self Belief (B6) has both high prominence and a positive net effect. Thus, it was concluded that improving self-belief is one of the best ways to enhance disabled entrepreneurial success.

Based on the above finding, all the stakeholders, e.g., government, and NGOs, should take the necessary steps to boost entrepreneurship among disabled people in developing countries like India. Detail of the suggestions and possible direction to different stakeholders concerning essential barriers are being discussed below:

Financial Support

Financial support is found as one of the net cause barriers for the disabled. Therefore, the government should frame policies to help disabled people through financial assistance, subsidised loans, and tax exemption. At the same time, all the stakeholders should open their communication channels to inform them about the various sources of funds and sensitise them regarding different funding agencies (Bernard, et al. 2006; Huang, et al. 2009).

Lack of Experience

Lack of experience was a prominent barrier that influenced other barriers in the hierarchy (Figure 1) to create obstacles for disabled people. Therefore, steps to improve their experience through proper entrepreneurial education and training are essential. The different agencies (government or private) should support them to gain entrepreneurship skills, which ultimately help the disabled people overcome their lack of experience. Proper awareness programs should be arranged to train them to identify the business opportunities, write business plans, deal with customers, and develop products/services. All the above steps may increase their chances of success.

Lack of Self-Belief

The research findings show that the lack of self-belief is the main barrier to the entrepreneurial success of disabled people in India. Different entrepreneurial awareness

programs are required to boost their self-belief (Uddin & Jamil, 2015). Therefore different agencies like government entrepreneurial cells, banks, and other related institutions should focus on confidence-building measures to overcome the barriers arising from lack of self-confidence. This will result in bridging the gaps between the agencies and disabled entrepreneurs.

Government Support

Government support is found to be the most affecting barrier to entrepreneurial development among people with disabilities. The Indian government acknowledges this issue by launching schemes like National Handicapped Finance and Development Corporation (NHDC). The NHDC scheme's objective was to encourage and assist disabled people in their entrepreneurial endeavors. The NHDC also helps disabled entrepreneurs by providing loans with easy terms and conditions. But few schemes can't solve the problem alone. Past studies have suggested that customised, one-to-one or small group-based assistance may help in-compared to generalised support (Arnold & Ipsen, 2005; Dotson, et al. 2013). Recently the government of India launched different schemes like Make-in-India, Start-up India, and Stand-up India to boost entrepreneurial culture among youths. All these schemes have special provisions for disabled people. The government of India is now playing a crucial role in developing technical skills among people with disabilities to ensure continual improvements. Assistive technology is becoming an important tool to improve disabled peoples' economic activities and participate in the mainstream economy (Angelocci, et al. 2008).

4.1. Study Implications

This study's result increases the possibilities of opening up potential fields of entrepreneurship research such as "disabled entrepreneurship," particularly in the Indian subcontinent. As evident from the finding of this study, self-belief and government policies, among other barriers, play a critical role in the entrepreneurial development of a person with disabilities. Therefore, governments could also play a significant role in supporting disabled entrepreneurs based on the crucial barriers found in this study. Another contribution of this study is that it prioritises the important barriers that create a huddle for disabled entrepreneurs in India. Since most of the entrepreneurial studies in India have focused mainly on entrepreneurship in general contexts, this research can be viewed as more specialised in this respect. Last but not least, this study contribution will strengthen the literature in the domain of disabled entrepreneurship in the Indian subcontinent.

5. CONCLUSION, RECOMMENDATIONS, AND LIMITATIONS

The study was conducted to identify interrelated barriers responsible for entrepreneurial success among entrepreneurs (disabled) in India. The DEMATEL technique was used to define the relationship between the barriers. The analysis showed the importance of the various barriers responsible for entrepreneurial growth among people with disabilities**.** Financial Support, Lack of Experience, Lack of Self-belief, and Government Support were among the critical barriers to the success of disabled

entrepreneurs in India. This study considered the views of industry experts and academicians for identifying and prioritising the barriers under study. On the other hand, the findings inferred in this study may not be consistent with other entrepreneurs in India.

5.1. Recommendations

Based on the findings of this study, the following recommendations are presented:

- There is a need for the government to develop a policy framework for disabled people that should enhance their participation in different schemes related to entrepreneurial activities.
- The Indian government should develop a substantial dedicated fund to facilitate the training and development required for entrepreneurial skill development among people living with disabilities. At the same time, government and other stakeholders should ensure that people with disabilities are engaged and benefit from entrepreneurial policy initiatives.
- There is a need for a total social paradigm shift in the general publics' stigmatisation of disabled people to accommodate them in the mainstream of society. This can be achieved through public awareness and the enactment of laws and regulations toward inclusivity and tolerance.

5.2. Limitations

This study is not free from limitations. Firstly, the observations from this study were highly influenced by experts' opinions based on their experience and knowledge of entrepreneurship in India. The finding of this study may be helpful in other developing cities/countries with some variations. Secondly, this research was limited to identifying and prioritising the various barriers for disabled entrepreneurs' in India. The observed significant barriers may further be evaluated to find their causal relations through other related techniques like Fuzzy DEMATEL/Grey DEMATEL/ ISM techniques. There is also a further scope to conduct a study to identify different success factors of disabling entrepreneurship in India. Further studies may compare and contrast various barriers and success factors to gain a profound impact of all these factors on disabled entrepreneurship. Therefore, the finding of this study could provide a valid prescription for policymakers to tackle different problems in the context of a disabled entrepreneur.

Appendix A. Questionnaire

Section A – Please choose appropriately:

1. What is your academic qualification?

(a) Under Graduate; (b) Postgraduate; (c) Ph.D; (d) If any other, please specify_____

2. What is your work experience (in years)?

(a) <5 ; (b) 5–10 ; (c) 11–15 ; (d) 16–20; (e) >20

3. What is your gender?

(a) Male; (b) Female

4. Do you belong to disable category?

(a) Yes; (b) No

Section B – Significance of the key barriers to the growth of disabled entrepreneurs in India

Rate the following key barrierss on a 5-point Likert scale ('1' - "not significant", '2' - "somewhat significant", '3' - "significant", '4' - "very significant", and '5' - "extremely significant")

(Please tick only ONE in each row).

		Ratings				
S. No.	Barriers	1	2	3	4	5
1	*Market Prejudices*					
2	*Business Contacts*					
3	*Access to Finance*					
4	*Experience*					
5	*Role Models*					
6	*Self-Belief*					
7	*Government Support*					

Section C – Contextual relationships between the barriers to the growth of disabled entrepreneurship

Kindly indicate the direct influence that a barrier has on other barriers, using an integer scale of "no influence (0)", "low influence (1)", "medium influence (2)", "high influence (3)", and "very high influence (4)".

Please do this exercise to fill (0/1/2/3/4) all the cells indicated below

Barriers	B7	B6	B5	B4	B3	B2
B1						
B2						
B3						
B4						
B5						
B6						

Market Prejudices (B1), business Contacts (B2), Access to Finance (B3), Experience (B4), Role Models (B5), Self–Belief (B6), Government Support (B7)

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