

Disabled Entrepreneurship: Human Capital Transformation in the Context of Bangladesh

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Abstract: Disability directs the life of the sufferers to go through pitiful situation in every sphere of their lives. However, if proper supports could be made available for them, they can become successful in life and contribute to the overall economy of the country. From this viewpoint, this study has been prepared focusing on three objectives such as determining the status of the disabled entrepreneurs, identifying and evaluating factors that act as the success factors for them and proposing some policy implications for improving their situation. The study has followed mixed research methods for analyzing the survey results. Data collection has been done using in depth interview, focus group discussion and questionnaire survey. The study has showed the transformation of the disabled people into human capital for the country through identifying four success factor including personal factors, job factors, motivational factors and environmental factors that help them to get success. The study suggests some policies that can be implemented to improve the entrepreneurial performances of the disabled community. These policies will instigate the human capital transformation of the disabled people and will contribute to the inclusive development of Bangladesh economy.

Keywords: Disabled entrepreneurs, success factors and policy support, Bangladesh

Introduction

One of the major sustainable goals of United Nations (UN) is reducing inequality. To achieve such goal, it is imperative to address the issue of disabled community in any society. Bangladesh is not an exception as a large number of its population (16 million approx.) is identified as disable as per the report of Bangladesh Bureau of Statistics (BBS) in 2015. Most of the cases, they are not treated as human capital and that has affected the economy of the country also. The number of disabled people is increasing gradually and this major portion of the total population of the world is lagging behind from the competitive race of the present time due to their disability. They are not the burden for the society rather they can utilize their skills that they possess if they are provided with some special

opportunities and equal right in all spheres of life. So, the concerned authority needs to take them into special consideration for the improvement of their current condition and for the development of the total economy of the country as well.

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Bangladesh Government has already initiated different policies, schemes and other opportunities for them. Government has ensured quota system for supporting the disabled people in government job sectors. Furthermore, government of Bangladesh has provided the disabled entrepreneurs with disability allowances and other lump sum donation for supporting their employment. A report published by Agrani Bank Limited (2019) showed that people with disabilities who want to start their entrepreneurial activities can get TK25000 for their entrepreneurship and other small business activities from scheduled banks of Bangladesh. As disabled people cover a major portion of the total population, the challenges and problems of the disabled people will be the challenge and problem for the country also. And this problem is a comprehensive problem for all. So comprehensive solution is needed to reduce such widespread problem of the country. Along with government of Bangladesh, different non-government organizations, voluntary organizations and other support service organizations should come forward to improve the conditions of the disabled people providing them with equal opportunities in case of their self-employment so that they can be financially and socially self-dependent. Only these comprehensive efforts can transform the disabled entrepreneurship into human capital that may be one of the key performance indicators of the economy of Bangladesh.

Because disabled people may be physically or mentally disabled or they cannot be able to hear or speak with others, but they have ability to survive even after facing many impediments in their life. They can handle all the negativity of the other people. Despite having these skills, most of the disabled people do not get opportunities to get involved with any self-employment or business activities as there are less support and opportunity from the concerned for them. That is why, they cannot be financially self-dependent and must depend on the family that makes them feel neglected by others. Besides due to the unemployment of such major part of the population, poverty is increasing day by day that results the reduction of per capita income of the total population and making the decrease of the economic growth of Bangladesh. So, it has now become a major issue to think about the self-employment of the disabled people to make them self-dependent and to give them opportunities to live a life with dignity and respect from other people and to contribute to the family, society and overall economy.

Self-employment opportunities like entrepreneurship and other small business activities are the better options for their employment as in this sector they can get flexibility and can work for them according to their own schedules that are mostly needed for them. From this need, the study has been prepared to review the current status of the disabled entrepreneurs that involve the present condition of them and to identify some of the factors that affect their success in their entrepreneurial activities so that they can identify and can focus on that success factors. Moreover, the study has been prepared to propose some required policies that can be initiated by the government and by other concerned authority that can be favorable to improve the socio-economic condition of the entrepreneurs with disabilities.

1.3 Research Questions

The study has been conducted to answer three questions covering which the entire analysis and discussion have been made to clearly represent the results of the study. The three research

questions are in the following:

What is the current status of the disabled entrepreneurs in Bangladesh?

What are the factors that affect the success of disabled entrepreneurs in Bangladesh?

What types of policies can be implemented to support disabled entrepreneurship in Bangladesh?

1.4 Research Objectives

This study has been prepared to identify different factors that affect the success of the disabled entrepreneurs and evaluate those factors' impacts on their success along with suggesting some policy implications that will support their success. The objectives of this study are in the following:

- a) To assess the current status of the disabled entrepreneurs in Bangladesh.
- b) To identify and evaluate factors that affect the success of disabled entrepreneurs in Bangladesh.
- c) To propose policy implications to support disabled entrepreneurship in Bangladesh.

1.5 Rationale of the Study

This project takes the solution of different problems like unemployment problem and poverty into consideration through covering a different self-employment opportunities like entrepreneurship for the disabled community in Bangladesh. Self-employment and business ownership can be considered the viable options for overcoming employment disparities for people with disabilities that helps to achieve nationals and internationals goals. The proposed policies for the betterment of the disabled entrepreneurs lead to increase employment rate and Gross Domestic Product (GDP) that are prerequisites to minimize poverty level in Bangladesh. Bangladesh is experiencing a steady economic and per capita growth with increased entrepreneurial opportunities over the past few years. However, entrepreneurs with disabilities are yet to join the mainstream economy. This study is helpful for the human capital conversion of disabled community which helps inclusive development of the country and increases Gross National Income. Moreover, this project can be helpful for achieving SDGs goal of promoting sustainable economic progress and full and productive employment and balanced development in Bangladesh.

2. Theoretical Framework

This study concentrates on the disabled entrepreneurship involving three objectives: assessing current status of disabled entrepreneurs, identifying and evaluating success factors of disabled entrepreneurs and finally, proposing some policy implications for them. In doing so, the study could assess how disabled community can be transformed into human capital for the country through disabled entrepreneurship. Previewing previous studies, this study has identified four factors that affect the success of the disabled entrepreneurs. They are personal factor, job factor, motivational factor and environmental factor.

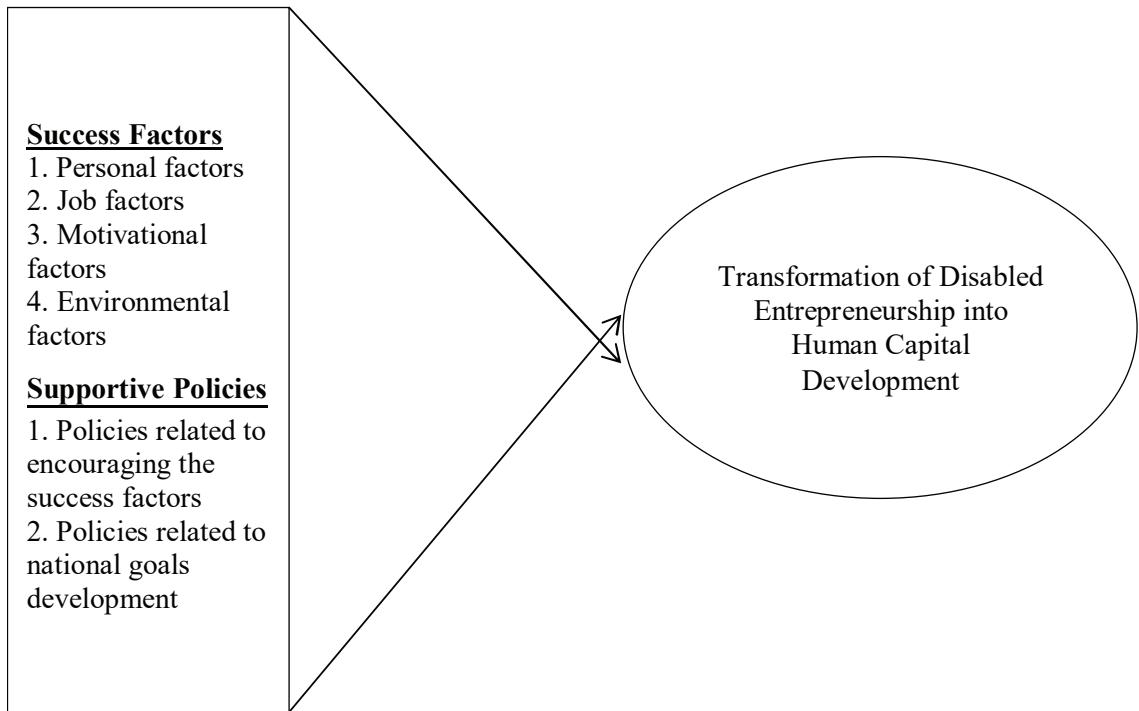


Figure 1: Theoretical Framework

First, personal factor involves personal capabilities, entrepreneurial skills, personal protection, expertise in IT, time management, positive willingness and innovative ideas that help the disabled entrepreneurs to be successful. Second, job factor involves nature of the entrepreneurship that supports the disabled people to be successful entrepreneurs. Entrepreneurship gives them enough flexibility and they can do their own task at their own will and timetable that they do not get from other employment. Third, motivational factor involving financial security, decision making power, several material benefits, competitive advantages, contribution to family and country, empowerment, reduction of negative feelings motivate them to operate their entrepreneurial activities and to be successful in their self-employment. Fourth and last, environmental factors involve some ambience related issues such as support from others, inclusive entrepreneurship, secured environment, reduction of society's negative stereotypes, and government initiatives that help them to be successful. The study identified the policy implications that can be taken for the betterment of disabled entrepreneurship. The policy can be related to encouraging the above-mentioned success factors of the disabled entrepreneurs and related to national goal development of the country. Thus, disabled people can be transformed into human capital through disabled entrepreneurship. The theoretical framework in Figure 1 shows how these issues are related.

3.1 Literature Review

As employers of different organization neglect the disabled people in case of hiring, entrepreneurship and other types of self-employment opportunities are the best and preferable alternatives for them (Hwang and Roulstone, 2015; Norafandi and Diah, 2017). As these people are suffering from different kinds of disabilities, to be self-dependent financially and socially to get relief from their miserable life and to improve the standards of their livelihood, entrepreneurship might be a viable option for getting a better life with respect and dignity(Kitching, 2014). Furthermore, engagement with entrepreneurial activities can ensure their contribution to their family, society and country economic growth.

Poverty is the main problem for the developing countries (Prasetya and Mawardi, 2018) like Bangladesh. As disabled people comprise a big part of the population and they are not self-dependent and have to depend on family and society for financial issues, movement or in other cases, their unemployment and discrimination are more likely to increase poverty (Mohammed and Jamil, 2015). In this case, their engagement with the self-employment can give them a better way to lead a better life independently. Achieving different entrepreneurial skills can be the ground of accomplishment for the people with disabilities. In this respect, not only government but also other non-government, financial and non-financial organizations, different private organizations can extend their helping hand to support the disabled people to ensure their engagement with several entrepreneurial initiatives like small business (Kitching, 2014). Their engagement with entrepreneurship will help them to prove their capability to work like others and to overcome the prejudice of other people about them on the issue that engaging with self-employment is not possible for them due to their barriers (Maritz and Laferriere, 2016). Thus, they will be able to reduce their miserable condition with their new self-dependent life with dignity and respect (Pagán, 2009).

2.2 Current Status of the Disabled Entrepreneurs of Bangladesh

BBS (2015) found that financially challenged people face more disabilities than the advantaged group living in the society because uncongenial environment affects human body badly. Poverty and disability go towards the same direction. Poor people suffer more from disability than rich group due to lack of proper treatment, malnutrition and lack of awareness. The situation is such like that disabled people are getting challenges from all the respect of their life for example, challenges in case of employment, education, social communication, access to resources, financial securities, training and general education.

BBS (2015) has identified that people of Barisal division face the highest rate (1.65%) of disability in Bangladesh. Moreover, people of Rangpur face second highest rate (1.61%) of disability and people of Rajshahi division face the third highest rate (1.57%) of disability in Bangladesh. The tendency of being affected from physical, seeing and speaking disability is more in Barisal region. Tendency of being affected from hearing and mental disability is more in Rajshahi and Rangpur region. Furthermore, people of Sylhet region face less disability and people living in Rajshahi division face more disability than people of other region (Tareque et al., 2014). The

number of disabled people is more in village areas than that of city areas. Near about 6 percent of the village people suffer from disability and almost 4 percent of the people living in urban areas face disabilities. A report by Household Income and Expenditure Survey (2010) has revealed that 9.63% is the rate of the disabled people living in rural region whereas 7.49% is the rate of the disabled people living in urban region of Bangladesh. It has been found by a study conducted by Ali (2014) that male faces more disabilities than female.

Disability mainly causes physical challenges for the sufferer that hinder them to do all the tasks they do. Different government and non-government organizations are now coming forward to support disable people to establish in their lives. Different initiatives favorable to disabled people have been taken by the government of Bangladesh to make them financially self-dependent and self-empowered (Dhar and Farzana, 2017). Persons with Disabilities Rights and Protection Act (2013) reveals that people with disabilities have the equal rights in case of social inclusion, freedom to move, living with their own family, getting legal safety in case of crime and oppression by other people living in society, getting involved with communication with others and in education.

A report named Current status of Rights of Persons (2015) reveals that for the reduction of the discrimination towards the people with disabilities, various acts, rules and policies have been declared by the government of Bangladesh. National ICT Policy was initiated in 2009 for giving the disabled community access to required information and technology. Proper direction has been pointed to the people involved with transportation services such as bus owners, bus drivers, conductors and helpers by Bangladesh Road Transport Authority (BRTA) for the better comfort of the disabled people to use transportation without any barrier.

There are also many other organizations for the disabled community in Bangladesh. For example, Jatiyo Ain Shahayota Nitimala, is for ensuring the legal justice for the people with disabilities. They help to reduce the discrimination towards the disabled community and they get the equal and free rights to get assistance if they fall in any legal issues in their entrepreneurial activities. To ensure proper wages, better work ambience, and more employment opportunities for the people with disabilities, some amendments have been done in Labour Act 2006 by the government that can ensure the equal rights of the disabled people in case of their employment and can provide some other special opportunities for their self-employment. Palli Karma-Sahayak Foundation (PKSF), different SMEs and private organizations are providing financial assistance to special entrepreneurs.

Disabled people may convert themselves into human capital if they get proper support and opportunities in case of their education, employment and social inclusion. Their self-employment paves the way of having their better way with dignity and respect in the family and society, contributing to the family and country at the time. So, the cost that is being incurred owing to the arrangement of their special support system should be treated as investment that will contribute in the very near future to the overall economic growth of Bangladesh.

2.3 Factors Affecting Success of Disabled Entrepreneurs of Bangladesh

Entrepreneurship ensures a better life with respect, dignity, values and supports from others for the people having disabilities along with meeting up their financial, social and psychological needs through the proper utilization of their strength and knowledge (Norafandi and Diah, 2017). A study conducted by Shaheen (2016) reveals that inclusive entrepreneurial initiatives and other self-employment initiatives can make the disabled entrepreneurs handle small business and through the improvement of their personal capabilities. Despite their different disabilities and barriers, they might possess strong mental strength, knowledge, skills and competencies to handle the toughest situation with their patience and self-determination. This nature might help them to be successful in their entrepreneurship journey by reducing their dependency on others. Their dependency on others instigates the situation to be more miserable for them and inspires them to engage with self-employment to be financially self-dependent and to contribute to their family. This context inspires them to successfully operate their entrepreneurial activities.

World Report on Disability (2011) cited the opinion of Professor Stephen W. Hawking, a famous and genius British theoretical physicist of the history of the world and suffering from disability as neuron disease. According to Professor Stephen W. Hawking, disability cannot be the barrier for gaining success and cannot prevent from building a glorious career like him. He had got better medical treatment and family assistance and available access to information and technology and all other supports from other people that helped him to build such a career even after facing disability from very first of his adult life. It can be said that he has proved people with disability can be turned into human capital through his/her efforts and getting proper assistance from others. They are from special group not the burden of the family, society and country. But it is true that it was not possible for him to be famous even with his disability without the assistance from his family and other people.

Disabled entrepreneurs have to face negative stereotypes of the society people that discourage them a lot. So, reducing these negative stereotypes of the family and society can give them a favorable ambience to initiate their entrepreneurial activities (Prasetya and Mawardi, 2018). Government and different non-government supports are helpful for them to run their business and to be successful. Introducing several policies, projects and schemes can be most supportive for the entrepreneurs having disabilities (Maziriri and Madinga, 2016). Along with these supportive policies, other supports like business awareness programs, monetary and non-monetary supports, training and development opportunities should be accompanied (Kitching, 2014). According to Thompson (2020), some special schemes including granting quotas and micro-credit, doing their rehabilitation can be arranged for the women entrepreneurs having disabilities. This can help the women disabled entrepreneurs to overcome all the challenges and to gain success in their entrepreneurial activities.

Inclusive entrepreneurship and inclusive entrepreneurial education act as way of gaining entrepreneurial skills through which disabled entrepreneurs can be successful in their entrepreneurial activities. Inclusive entrepreneurship covers those entrepreneurs who are from special group and the most disadvantaged group in the society who need special support from

others as they face impediments due to their disability. This entrepreneurship ensures inclusive and better entrepreneurial environment for all including disabled people, women, and unemployed people. Entrepreneurship education covers learning of some special entrepreneurial skills such as time management, ways of finding out potential possibilities, self-confidence, self-motivation, willingness of performing duties and responsibilities and innovative ideas of business to be successful in their self-employment.

A study by Roni (2009) indicates that engagement with entrepreneurship idea has been developed among the disabled people but that scale is very limited due to lack of human, financial and social capital. Disabled entrepreneurs face huge competitive disadvantages due to their disabilities. These competitive disadvantages become more difficult when the people with disabilities must encounter competition from other normal people. Society people and consumers hold prejudices about the ability of the disabled people and many time they become reluctant to make contract with or take services from the disabled people (Handojo, 2004). So positive mind set of the society people and customers can be the favorable factor for the success of the disabled entrepreneurs.

Training increases the expertise and competencies for doing better performance. In case of disabled entrepreneurs, it plays a great role as they need mentoring and counseling to run their business. They lack access to different sources from where they can gain knowledge on preparing better business plan, improving the quality of their services and products, managing their customers as well as increasing self-awareness (Mohammed and Jamil, 2015). Here, government as well as non-government and private organization should come forward to provide training facilities to the disabled entrepreneurs. Their feeling of inferiority reduces their positive willingness. If this negative feeling can be reduced through counseling, this can motivate them to be successful in their activities.

Entrepreneurial motivation can be another success factor for the disabled entrepreneurs that may help them to be successful in their entrepreneurial activities. Entrepreneurial motivation comprises several advantages like ensuring financial security, decision making power, gaining some material benefits and seeking competitive advantages (Dhar and Farzana, 2017). By the same token, getting opportunity to work by one-self (Blanck et al., 2000), establishing self-confidence, reducing discrimination and social stereotypes motivate the people with disabilities to start entrepreneurship and try heart and soul to be successful. Dhar and Farzana (2017) has remarked that people with disabilities face limitations in entering other job market for their disability. In this situation self-employment and entrepreneurship become the viable option to be self-engaged with employment and to be successful by this alternative. Discrimination that the disabled people face in entering the job market instigates them to be engaged with entrepreneurship through which they can be self-dependent (Mishra, 2005). The disabled entrepreneurs get flexibility to do work in entrepreneurial activities that helps them to make balance among their work-life and their disability status (Doyel, 2002) and thus they can get opportunity to successfully operate their business despite facing physical impairment.

Self-employment is considered the way of promoting entrepreneurial ideas among the disabled community, increasing social inclusion, reducing employment rate gap between people with disability and people without disability (Roni and Baines, 2012). Besides, this gives flexibility

to work to the disabled group and to successfully run their self-employment. Self-employment ensures alternative ways to survive in this present discriminatory and most competitive market (Griffin and Hammi, 2004).

2.4 Existing Supportive Policies for Disabled Entrepreneurship

Self-employment can be the viable alternative for disabled people to contribute to the economy of Bangladesh. That is why they need to acquire several skills that are required for entrepreneurship and different global and national NGOs have come forward to support the people with disability to gain those entrepreneurial skills for their self-employment (Roni and Hasan, 2014). Bangladesh Legal Aid and Services Trust (BLAST) is working for the physically disabled people and other marginalized people having poverty to give them legal support in different issues they need. Furthermore, National Grassroots Disability Organization (NGDO) is working for ensuring equal rights and other opportunities for the people having disabilities and also trying to create a culture of mutual co-operation among them so that they can support each other by themselves. National Council of Disabled Women (NCDW) has come forward to support the women with disability and children providing equal rights and special facilities.

Bangladesh Persons with Disability Welfare Act (2001) has set the aim of ensuring the equal rights for the people having disabilities for their inclusion socially and nationally. A report of Current status of Rights of Persons (2015) has showed that disability created more discrimination for the women than the men. They have to face negligence due to gender discrimination in the society. The report also mentioned that the disabled people do not get equal access to technology and information like other normal people. To reduce this discrimination parts four and six schedule have been added to the Disability Rights Act, 2013. That parts four and six schedule say that disabled people are the equal rights holders to get access in information technology and communication networks. These can help them to achieve the proper skills, expertise, and knowledge for their lifestyles, employment, education or other issues necessary for them. There have been enforced many others Acts and Rules for the disabled people in Bangladesh. These are National Human Rights Commission Act 2009, The Penal Code 1860, The Code of Criminal Procedure 1898, The Succession Act 1925, The Evidence Act 1872, Labour Act 2006 etc. But it is a matter of regret that these rules and acts are not much effective in Bangladesh. These exist as so-called rules for the disabled people.

In Bangladesh, there are some organizations which are working as support service organization. These are the Sheikh Fazilatunnesa Mujib Mohila Technical Training Centre, Moitri Shilpo, and different private organizations which have set goal to provide support for the people with disabilities in their self-employment initiatives. Bangladesh government has set some special consideration in financial and banking sectors to favor the people with disabilities (Thompson, 2020). In addition to that, budget has been included by the government of Bangladesh in Bangladesh's Seventh Five Year Plan to support some inclusive programs such as training and counseling, different skill development programs where training has been provided to near about 260,000 people. It is a noticeable matter that among the 260,000 people who received training, 70% of them were from disadvantaged group specially having with disabilities. National Human

Resources Development Fund (NHRDF) and National Skill Development Authority (NSDA) provide financial and other types of assistance for people with disabilities. Moreover, Bangladesh Disabled Development Trust is engaged for providing supports to the disabled people in case of their professional and self-employment engagement.

2.5 Research Gap

The examples of previous studies reveal that most of the studies were related with challenges and barriers of the disabled entrepreneurs. Some of the studies concentrated on those techniques that help the disabled entrepreneurs to start their self-employment and some support service organizations that provide different financial and other training or counseling support for the disabled entrepreneurs. Very few or no studies talked about converting the disabled people from burden of the society to the human capital for the society and country. This incidence has instigated this study to concentrate on disabled entrepreneurship for showing how the disabled entrepreneurs can be transformed into human capital through their entrepreneurial initiatives using their entrepreneurial competencies and expertise.

This study has concentrated on the current status of the people with disabilities that shows the present condition of the disabled community in Bangladesh. The study is done for identifying and evaluating different factors that affect the success of the disabled entrepreneurs of Bangladesh. Furthermore, it considers different policy implications for the disabled entrepreneurs that cover the existing policies, rules, regulations and guidelines effective in Bangladesh. It also proposes some policies that can be supportive for the disabled community.

3.1 Methodology

The study has gone through a structured way through which the entire study has been conducted. It has used both quantitative and qualitative research method for fulfilling its objectives of assessing the current status of the disabled entrepreneurs, identifying and evaluating factors that affect success of disabled entrepreneurs and proposing policy implications for them to improve their situation in Bangladesh. The next part shows that structured procedures that the study has adopted.

3.2 Data Collection

To meet the objectives, this study has applied both qualitative and quantitative approach to identify & evaluate the factors affecting success of disabled entrepreneur. For collecting the required primary data for this research, focus group discussion (FGD), observations have been conducted. Secondary data has been collected through literature review to assess regional standards of disabled entrepreneurs in Bangladesh.

The target population of this study constituted the entire disabled community of Bangladesh which was around 16 million (BBS, 2015). Since the population is more homogeneous and huge in number, the study had used non-probability purposive sampling method. By using Yamane (1967) sample determination formula, at 95% confidence level & 5% level of precision, this

study has collected information from 400 respondents. Two Focus Group Discussion, each group consists of 8 to 12 respondents, included different stakeholders such as disabled community, experts, policy makers, parents of disable, schools and business community. The table below comprises sample distribution view of this study.

Table 1: Methods and Tools of Data Collection

Sample Section	Methods	Tools	Sample Size	Inclusion Criteria
Disabled community, policy makers, academicians and other stakeholders	Focus Group Discussion (FGD)	FGD checklist	Two (2), each consists with 10 participants	Disabled community, experts, policy makers, parents of disable, schools and business community
Disabled People	Questionnaire	Structured questionnaire	Four hundred (400)	People with disability engaging in any kind of occupation.

Data collection methods had been separated from each other for better collection of the data authentically and for analyzing the survey outcome clearly. An interpreter from the Bangladesh Association of Sign Language Interpreter had been used to explain some of the questions to respondents in sign language and interpreted back to the researchers the meaning of the sign responses from the respondents. This research has taken the cognizance of the sensitivity of the information sought. Permission has been sought from the respondents.

3.2.1 Focus Group Discussion (FGD)

The FGD had been occurred for two times where every FGD had covered 10 participants. The selected participants were from 18-65 years age group from disabled community, experts, policy makers, parents of disable, schools and business community. FGD checklist had been used in the discussion for gaining knowledge on the experiences and other insights of the selected participants. The entire discussion had been recorded taking permission from the participants so that no discussion was lost and later this has been coded as the required collected information.

3.2.2 Observation

This study covered the respondents who were suffering from disability. That is why observation had been used in this research so that the researcher could collect those data that the respondents were not able to share due to their impediments observing the ambience, conversation with the respondents and other surrounding conditions. This had helped the researcher to add more deep insights of the respondents. But the information collected through observation has been subjective and it has differed from one to other.

3.2.3 Used Instruments

A questionnaire having some structured, semi-structured and open-ended questions had been used for collecting relevant data during in depth interview. The used questionnaire had been first

pretested before the survey and after the pretest final application of the questionnaire had been done in the survey. By the same token FGD checklist had been used in the focus group discussion.

3.2.4 Ethical Consideration

This study covered the respondents who were suffering from disability. So here researchers must take their feelings and emotions into consideration so that they did not get any kind of emotional or physical sorrows in the survey. Besides the study might be the stress reliever for the disabled entrepreneurs because it gave the opportunity of sharing their sorrows, barriers, dreams and wishes. The researchers had received the consent of the respondents and had not asked anything that might make them feel uneasy. The participation of the respondents was fully voluntary, and they were allowed to withdraw their opinion at any phase of the survey.

3.3 Data Analysis

The research had followed the mixed research tools comprising qualitative and quantitative tools of the research. Descriptive statistics, ranking method, Statistical Package for the Social Sciences (SPSS) software, Qualitative Data Analysis (QDA) software had been used for analyzing separate objectives of this study. Research tools used based on the research objectives are given below:

Table 2: Used Research Tools

Objectives	Qualitative/ Quantitative Research Tools
a) Current status	Descriptive Statistics through SPSS
b) Factor Affecting & Evaluating success	Ranking Method, Descriptive Statistics
c) Supportive Policies	Narratives and counter narratives through QDA software.

3.3.1 Descriptive Statistics

Descriptive statistics shows each variable with its' rank and percentage. Then each variable is compared with other variable to show the present status of the disabled entrepreneurs. This part meets the first objective of this study.

3.3.2 Ranking Method

All the affecting factors under four categories including personal factors, job factors, motivational factors and environmental factors have been ranked as their worth of importance given by the respondents of the study. This method shows the topmost affecting factors of the disabled entrepreneurship.

3.3.3 Narratives and Counter Narratives

For policy implication objective, the study has considered narrative and counter narrative as the proper research tools as narrations and counter narrations are necessary for initiating those policies that are applicable to improve the condition of the disabled entrepreneurs and to make them successful in their entrepreneurial activities.

4. Analysis and Findings

4.1 Demographic Information of the Disabled Entrepreneurs

This part covers some personal information of the selected respondents. The view shows the categories of the respondents on the basis of gender, age, region, length of entrepreneurial activity, type of disability they are suffering from and current monthly family income.

Table 3: Gender

Gender	Male	Female	Total
	83.1%	16.9%	100%

Table 4: Age

Age (in years)	Percentage
10-20	5.70%
20-30	59.10%
30-40	14.90%
40-50	10%
50-60	7.10%
60+	3.10%
Total	100.00%

Table 5: Educational Level

Education level	Percentage
Illiterate (no formal education)	13.70%
Primary School	10%
High school	12.60%
College level	4.60%
Honors level	44%
Masters level	14%
Special education (Sign language)	1.10%
Total	100.00%

Table 6: Length of Entrepreneurial Activities

Length of entrepreneurial activities	Percentage
Less than 6 months	45.70%
Between six months and a year	6%
Between 1-5 years	21.70%
Between 5-10 years	11.40%
Between 10-20 years	7.40%
Between 20-30 years	4.90%
More than 30 years	2.90%
Total	100.00%

Table 7: Type of Disability

Type of disability they are suffering from	Percentage
Visual	40.60%
Physical	52%
Hearing	6%
Speaking	5.10%
Mental	3.10%

Table 8: Current Monthly Family Income

Current monthly family income (average in BDT)	Percentage
less than 5000	18.90%
5000-10000	25.40%
10000-15000	21.70%
15000-20000	11.40%
20000-25000	7.10%
25000-30000	5.70%
30000+	4%

4.2 Current Status of Disabled Entrepreneurship

The following part shows some updated information regarding the disabled entrepreneurship. It includes their access to several opportunities given by authorities to improve their situation. Furthermore reasons of engaging with entrepreneurship, some supportive organizations, and sources of discrimination along with some other information has been represented here to get the clear view of disabled entrepreneurship.

Table 9: Equal Opportunities

Equal opportunities	Yes	No
	78.3%	21.7%

Table 10: Sources of Discrimination

Sources	Percentage
Family	23.10%
Society	74.60%
Education	49.10%
Training	26.90%
Employment	49.70%
Social communication	36.90%
Accessibility in information technology	19.40%
Accessibility in necessary resources	20.90%
Financial security	43.40%
All spheres of life	30.90%
Do not get discriminations	5.40%

Table 11: Top 10 Reasons of being Entrepreneur

Rank	Top 10 Reasons	Percentage
1	It ensures your empowerment	50.60%
2	You get more financial security	45.10%
3	It increases self-dependency	38.30%
4	You want to work for yourself	32%
5	You get flexibility	31.10%
6	You want to own your activity	16.30%
7	Employers are reluctant to hire disabled employee	16%
8	You have entrepreneurial skills	12.30%
9	It increases your exclusivity	10.90%
10	You get support from others	10.30%

Table 12: Types of Supporting Organizations

SL No.	Types of Organizations	Percentage
1	Government	59.40%
2	Non-government (NGOs)	47.10%
3	Private organizations	10%
4	Financial	21.10%
5	Non-financial organizations	6%
6	Societal organizations	16%
7	Support service organizations	17.40%

Table 13: Reasons Preferring Entrepreneurship

SL No.	Reasons of Being Best Alternative	Percentage
1	Being self-dependent	79.70%
2	Reducing disparities	26%
3	Getting self-empowerment	51.40%
4	Creating employment	31.40%
5	Reducing poverty	52.30%
6	Contributing to stakeholders	4.30%
7	Increasing economic growth	19.40%
8	Innovating new things	6.30%

Table 14: Top 10 Entrepreneurial Skills

Rank	Top 10 Entrepreneurial Skills	Percentage
1	Self-confidence	82.30%
2	Honesty	60.60%
3	Patience	54.30%
4	Industrious	43.70%
5	Perseverance	38.60%
6	Positivity	36.90%
7	Self-motivation	31.70%
8	Strong mental strength	23.70%
9	Better understanding ability	20.90%
10	Enthusiasm	18.30%

Are you Able to Move without the Help of Others?

Most of the selected respondents can move without the help of others. Thus they can engage with different activities to earn their own livelihood. All the participants of focus group discussion were able to move with the help of others.

Table 15: Opinion on Free Movement

Free Movement	Yes	No
	81.4%	18.6%

Sectors Need to be Improved to Ensure Equality for Disabled People

The respondents and participants think the following sectors are needed to improve to ensure their equality. They need equal opportunity in case of education, employment opportunities, environmental sectors, training and so on to improve their miserable condition.

Table 16: Sectors Need to be Improved

SL No.	Sectors Need to be Improved	Percentage
1	Education	46.90%
2	Employment	68.60%
3	Environment	31.10%
4	Training and educational courses	52.60%
5	Financial support (loan, grant, allowance etc.)	64.30%
6	Family	12.30%
7	Society	36%

Types of Supports They Get from Support Service Organizations

To transform the disabled people into human capital, proper supports need to be ensured for them. They get different types of supports from their family, society, friends, local authority, government, nongovernmental organization etc. They get supports such as financial, training, counseling and other materials from their stakeholders.

Table 17: Types of Supports

SL No.	Types of Support	Percentage
1	Financial	48.60%
2	Training	22.60%
3	Counselling	12%
4	Do not get any support	44%
5	Braille books and materials	1.10%

Entrepreneurs' Perceptions (In Count)

The study tried to go through the respondent's perception on some statement regarding their entrepreneurship and human capital transformation. The following table represents their perception.

Table 18: Entrepreneurs' Perceptions

Perception Area	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Entrepreneurship/self- owned business is the best and preferable alternative for your self-employment	1.4%	8.6%	8.6%	43.4%	38%
Entrepreneurship opportunities are available for you in Bangladesh	13.4%	32.6%	20.3%	20.3%	13.4%
Entrepreneurial learning needs to be appended as special educational course for the disabled students	1.7%	2%	6.9%	54%	35.4%
By engaging into entrepreneurship, I think my self-perceptions may change over time	1.7%	1.4%	28.6%	53.4%	14.9%
Personal factors are encouraging your success in your business	0%	1.1%	17.1%	66.6%	15.1%
Job factors are encouraging your success in your business	1.4%	2%	29.1%	62%	5.4%
Motivational factors are encouraging your success in your business	0%	1.1%	21.1%	67.4%	10.3%
Environmental factors are encouraging your success in your business	.6%	9.4%	35.7%	47.4%	6.9%
People with disability can be turned into human capital through his/her efforts and getting proper assistance from others	1.1%	0%	1.4%	36.3%	61.1%
Policies related to the improvement of disabled entrepreneurship will be building block of the improvement of the economic growth of the country.	0%	.3%	9.4%	46%	44.3%

Have You Gained Positive Outcome/Success in Entrepreneurial Activities?

76.9% of the total 400 respondents consider themselves as the successful entrepreneur whereas only 23.1% think they have not reached their expected position yet and they need supports from others to gain their desired level. Furthermore, majority of the participants of focus group discussion consider them the successful entrepreneur.

Table 19: Positive Outcome/Success

Positive Outcome/Success	Yes	No
	76.9	23.1

4.3 Success Factors

Some success factors have been identified for showing the actual view of the study. The identified success factors are divided into four types. These are personal, job factor, motivational factor and environmental factors. The respondents and participants shared the most prioritized factors that have helped them to be successful in their employment journey despite their obstacles faced in their life.

Table 20: Success Factors

Success Factors	Percentage
Personal factor	76.60%
Job factor	36.90%
Motivational factor	46.60%
Environmental factor	30.30%
Others	6.20%

Top 10 Personal Factors

The researchers have found many of the personal factors from the respondents of survey and participants of FGD that support them to be successful in their entrepreneurial activities. The following figure shows the top 10 personal factors that most of the respondents support.

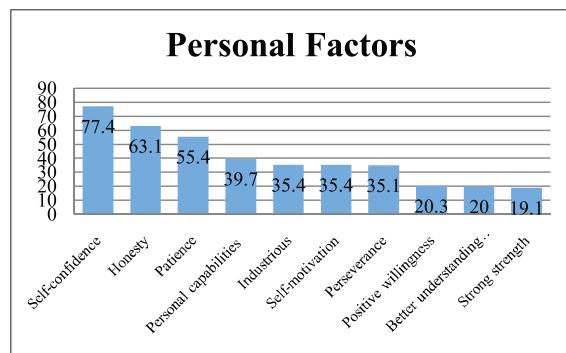


Figure 2: Personal Factors (Value in Percentage)

Top Most Job Factors

The researchers have found many of the job factors from the respondents of survey and participants of FGD that support them to be successful in their entrepreneurial activities. The following figure shows the top most job factors that most of the respondents support.

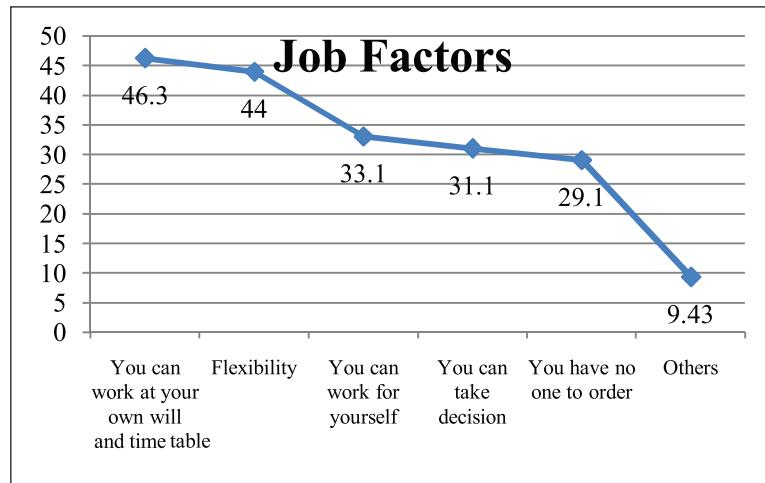


Figure 3: Job Factors (Value in Percentage)

Top 10 Motivational Factors

The researchers have found many of the motivational factors from the respondents of survey and participants of FGD that support them to be successful in their entrepreneurial activities. The following figure shows the top 10 motivational factors that most of the respondents support.

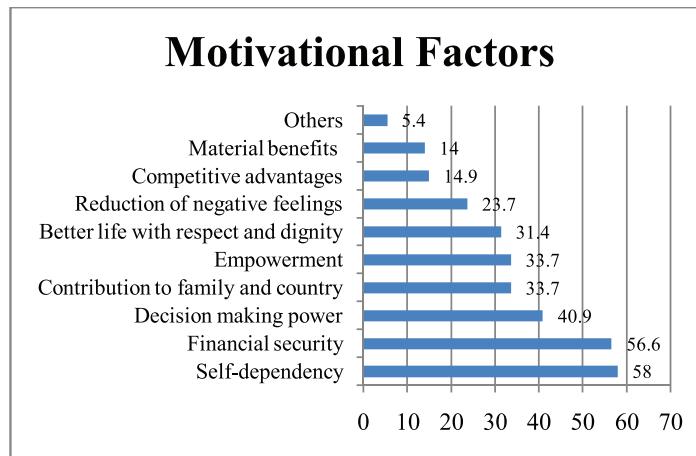


Figure 4: Motivational Factors (Value in Percentage)

Top 10 Environmental Factors

The researchers have found many of the environmental factors from the respondents of survey and participants of FGD that support them to be successful in their entrepreneurial activities. The following figure shows the top 10 environmental factors that most of the respondents support.

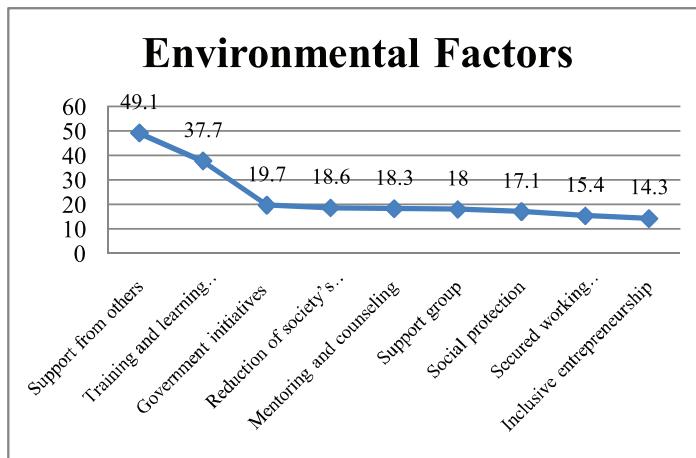


Figure 5: Environmental Factors (Value in Percentage)

4.4 Impediments/Barriers and Some Prospects of Disabled Entrepreneurship

The following table represents some barriers that create hindrances in their entrepreneurial activities and some prospects that help them to get success in their entrepreneurial journey. Focus group discussion also supports this list.

Table 20: Impediments/Barriers and Some Prospects

Impediments/Barriers	Percentage	Prospects	Percentage
Financial crisis	82%	Financial support	67.10%
Lack of training	56.30%	Self-confidence	43.10%
Lack of expertise and experience	46%	Training and counselling program	39.70%
Lack of necessary resources	29.10%	Mental support	36.90%
Less support	25.40%	Entrepreneurial skill	33.40%
Lack of self-confidence	22.60%	Technological support	17.40%
Movement barriers	20.60%	Increasing awareness	17.10%
Lack of counselling	19.70%	Personal attitude	16.90%

Challenges that Hinder Them in Starting Entrepreneurship

To start entrepreneurship, disabled people mainly face financial crisis. 77.1% of the total respondents shared that they have no/less money to start their journey. And there was no one to support them. 42.6% shared that they had lack in proper skill and knowledge to start entrepreneurship and there was no mentor to help them to mentor.

Table 21: Challenges that Hinder Starting Entrepreneurship

SL No.	Challenges that Hinder Starting Entrepreneurship	Percentage
1	Financial	77.10%
2	Lack of skill and knowledge	42.60%
3	Lack of training	50.90%
4	Lack of support and opportunities	57.70%
5	Lack of self-confidence and motivation	15.70%
6	Society's negative stereotypes mind set	25.70%
7	Self-inertia	0.90%

4.5 Training Opportunities for the Disabled Entrepreneurship

Training opportunities act the effective support for the disabled entrepreneurship. The next part shows the present scenario of training facilities for the disabled people.

Availability of Training Facilities

85.1% of the respondents consider training as the effective factor for gaining success and rest of the respondents has no idea regarding this. On the other hand, 40% of the total respondents think that there is enough opportunity for training for the disabled people and 60% deny this.



Figure 6: Availability of Training

Preferable Training/Self-development Program

To improve skills and knowledge, training is the most effective way that can increase expertise. Especially for the disabled entrepreneurs, the need of effective training goes beyond saying. To cope up with the present competitive world, they need to get access to the training and other self-development programs. According to the respondents, the following figure shows the required training percentages. The figure also supports the opinion of the participants of focus group discussion.

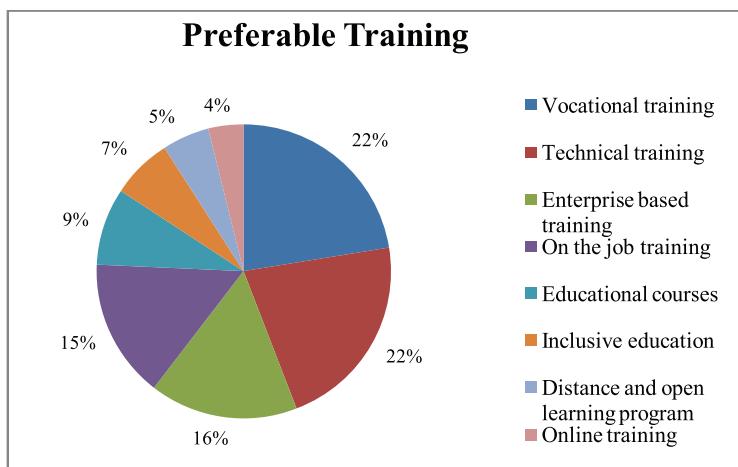


Figure 7: Preferable Training

Activities of Training and Counseling Programs

Training is such a way through which expertise can be increased. Many of the respondents have been benefitted through training and other self-development programs. The respondents and participants categorized the necessities of training programs in the following way:

Table 22: Activities of Training and Counselling Programs

Rank	Activities of Training and Counselling Programs	Percentage
1	Increases self-confidence	68
2	Increases expertise	59.7
3	Increases your awareness	48.9
4	Motivates you	48.6
5	Reduces fear of failure	32.6
6	Not much effective	13.7

4.6 Techniques and Initiatives for the Success of Disabled Entrepreneurship

Some specific techniques of their success

Most of the respondents have shared some of their techniques that they use in their entrepreneurial activities, and they think this technique help them to achieve success. They consider some entrepreneurial skills as their specific technique of their success. These are honesty, perseverance, willingness, hardworking, confidence, business skills, patience, counseling, risk taking, strength, communication and creativity, foresightedness willingness and soft skill. Apart from entrepreneurial skills there are some other techniques of their success including educational qualification, easy loan, training, family support, needs, social awareness, vocational support, support from society, unique service, good behavior with customer, fitness experience, supply of capital. One respondent shared that his luck is his only reason to succeed.

Policies Areas for Supporting the Disabled Entrepreneurs

The following list of sectors is recommended by the selected respondents of survey and participants of FGD of this study.

Table 23: Sector Authority Needs to Take Policies

Rank	Sector Authority Needs to Take Policies	Percentage
1	Employment	60.90%
2	Training and learning programs	37.70%
3	Education	23.40%
4	Social awareness	14.30%
5	Inclusive entrepreneurship	9.40%
6	Transportation	5.10%
7	Food distribution	4.90%

They need more opportunities so that they can explore more in entrepreneurial activities. To improve their entrepreneurial skills, the authority needs to provide some more dynamic training facilities. Special educational system can support them in their education. Social awareness has to be increased to reduce their inferiority feelings. Improvement in all the mentioned sectors can be supportive for their entrepreneurial journey.

5. Conclusion

The study has represented the results and findings with numerical data and proper explanation for better understanding of the stakeholders. The study has identified four success factors including personal factor, job factor, motivational factor and environmental factors that help the disabled people to overcome their limitations and to get the success in their entrepreneurial journey.

The study also shows the policy implication that can be taken for the betterment of disabled entrepreneurship. The policy can be related to encouraging the success factors of the disabled entrepreneurs and related to national goal development of the country. Thus, disabled people who are considered the burden of the family and society can be transformed into human capital through disabled entrepreneurship.

The study also shows some challenges that hinder them in their entrepreneurship. Those challenges are lack of expertise and experience, lack of self-confidence, lack of training financial crisis, consumer attitudes, lack of focus, service quality, lack of necessary resources, lack of counseling, less access to information and technology, less demand of services, less business network, lack of innovative ideas, less support and movement barriers.

The study suggests that government should initiate policies in some sectors to improve the situation of the disabled people. The sectors are education, employment, training and learning programs, social awareness, inclusive entrepreneurship, transportation and food distribution. These policies will instigate the human capital transformation of the disabled people and will contribute to the inclusive development of Bangladesh economy.

5.1 Limitations and Scope for Future Research

The study holds some limitations as there is nothing to be perfect ever. The limitations are related with collecting data and representation of data. First, the study was describing about inclusive entrepreneurship where no one should be excluded from the entrepreneurship. But the study had covered a small part of total population of Bangladesh. It was not possible to collect data from the entire population actually within the time limit. Second, it was not possible to understand the inner feelings of someone within 20 minutes. But the researchers had continued conversation only for 20 minutes per respondent and based on this conversation, cases were prepared. So, this could be subjective. Third, observation method had been used to get some insights from those who were in hearing and speaking disability as it was unable to directly converse with them in many cases. Here, also the decision depended on the researcher's judgment. Fourth, the study had covered respondents from only 12 districts of Bangladesh. So, the rests of the districts had not been included in this study. So, in the sense of inclusive development of the economy, the study had been partly successful to represent the view of Bangladesh. And last, the study had identified only four success factors based on the opinion of the respondents. As the study had not covered all the groups so there may be more other success factors of other disabled people who were not covered in this study. So, it can be the limitation of this study.

Considering the present limitations, future study might be conducted overcome those limitations of this study. This study covers such a sensitive issue that can be explored more and more to improve the condition of the disabled people. Future researchers should focus on exploring different other issues to improve the condition of disabled people and on proposing more policies favorable to them that can ultimately contribute to the economy of Bangladesh.

5.2 Recommendations

The study suggests some recommendations based on the opinion of the 20 respondents of in depth interview, 400 respondents of survey and 20 participants of two focus group discussions conducted by the researchers. Also, the researchers' judgment and experience of survey have been applied in suggesting recommendations. The recommendations are in the following:

- **Financial Obstacles Related Recommendations**

1. Majority of the respondents and participants face financial crisis in earning their livelihood. They expect financial supports from government and other non-governmental organizations. The government can arrange loan with less or no interest, subsidy, allowances, easy loan services, special loan services for the disabled community
2. Banking loan procedures should be made easy for the disabled people. Any system that will help them to complete the processing task within short time and with less effort should be initiated in banks. Paperless system can be initiated for them.
3. Many disabled entrepreneurs do not get loan from banks. In this case, Bangladesh Bank can initiate order to the banks to give easy loan to those disabled people who want to do something by themselves.
4. Specialized loan for the disabled entrepreneurs like Krishi loan can be initiated for giving financial support those disabled entrepreneurs who want to be engaged with entrepreneurial activities.

- **Recommendations Related to Training**

1. Government can initiate training facilities for them. They prefer vocational training, technical training, enterprise-based training, on the job training, inclusive education, distance and open learning program, educational courses, online training for their improvement.
2. Policies can be implemented in education, employment, training and learning programs, social awareness, inclusive entrepreneurship and transportation for their improvement.

- **Recommendations Related to Comprehensive Efforts**

1. It is not possible for the government to improve their condition alone. For that comprehensive efforts of all the stakeholders need to be applied. Family, friends, society, local authority or other stakeholders can be supportive for them removing any kind of negative stereotypes regarding their ability. They need to encourage them.
2. Stakeholders need to develop a cooperative culture for the disabled people.
3. People from all spheres of life need to spread social awareness among the society people to reduce negative stereotypes to the disabled people. Also, it may be helpful to reduce the consumers' negative attitude towards the disabled entrepreneurs.

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