



Barriers to Entrepreneurship Confronted by Persons with Disabilities: An Exploratory Study on Entrepreneurs with Disabilities in Northern Province, Sri Lanka

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ABSTRACT: The main objective of this research was to study the effects of Entrepreneurial Training (ET), Access to Credit Facilities (ACF), Technology Usage (TU), Entrepreneurial Knowledge (EK), and Policy & Regulatory Barriers (PR) on the entrepreneurial performance (EP) of disabled people in the Northern Province of Sri Lanka. A quantitative analysis was performed and the relationships between the variables were examined using correlation and regression techniques. The correlation results presented that there were very strong positive connections between EP and ET ($r = 0.934$, $p < 0.01$), ACF ($r = 0.866$, $p < 0.01$), EK ($r = 0.886$, $p < 0.01$), and PR ($r = 0.787$, $p < 0.01$) while TU also showed a moderate positive correlation ($r = 0.699$, $p < 0.01$). The results of the regression analysis showed that ET ($\beta = 0.677$, $t = 12.050$, $p < 0.001$), ACF ($\beta = 0.139$, $t = 2.220$, $p = 0.028$), EK ($\beta = 0.251$, $t = 3.888$, $p < 0.001$), and PR ($\beta = 0.059$, $t = 2.527$, $p = 0.012$) not only positively but also significantly affected EP. On the contrary, TU ($\beta = -0.122$, $t = -2.993$, $p = 0.003$) indicated a significant negative impact, implying that the use of technology without sufficient skill or accessibility support could slow down the performance. The results underline the necessity of entrepreneurial training, access to financial resources, knowledge acquisition, and efficient management of the regulatory process as the main aspects that can improve the business performance of disabled entrepreneurs. The research points to the requirement of customized training programs, money lending schemes for the disabled, technological facilities for the disabled, and policies that are supportive of the disabled to encourage the growth of inclusive entrepreneurship in the Northern Province of Sri Lanka.

KEYWORDS: Access to Credit, Entrepreneurial Performance, Entrepreneurial Training, Persons with Disabilities, Technology Usage

I. INTRODUCTION

Human rights concerns have made disability a major topic of discussion on a global scale. According to the United Nations (2015), the 2030 Agenda for Sustainable Development makes it very clear that a disability cannot be a justification or criterion for not being able to access development programs and the realization of human rights. They are the greatest minority group in the world, according to global statistics. 15% of people worldwide suffer from a disability, and this number is higher in poorer nations. Adverse socioeconomic outcomes, including lower levels of schooling, worse health outcomes, lower employment, and greater rates of poverty, are more common among people with disabilities (World Bank Statistics, 2020). According to the World Report on Disability (2011), the majority of extended families have a member with a disability, and many people without disabilities take care of and support their friends and family members with disabilities. According to data from the Department of Census and Statistics (2012), 1.6% of Sri Lankans are disabled. Approximately 90% of people with disabilities reside in rural regions, and the prevalence is still 87 per 1000 people.

De Silva (2008) claims that between 1981 and 2001, the number of older people with disabilities rose significantly. According to government estimates, there are about 2.0 million differently abled people in Sri Lanka who are qualified for employment. According to national statistics released by the Department of Census and Statistics in 2012, almost 85% of people with disabilities who are of working age are not employed. In reality, the majority of people with disabilities face two significant challenges in their lives: social and economic. The Sri Lankan government sees entrepreneurship as a vital catalyst for accelerated economic growth and a means of integrating people with disabilities into the workforce. In order to enable individuals to engage in entrepreneurial operations, the government has acknowledged and coordinated rehabilitation centers and pertinent institutions that provide



vocational training in various trades. Financial support and encouraging them to modify their mindset are also essential to this process.

A. PROBLEM STATEMENT

In Sri Lanka, people with disabilities face discrimination in a number of ways, including severe poverty and restricted access to chances for job, housing, health care, and education. Numerous studies have looked at obstacles to entrepreneurial success, with a particular emphasis on women entrepreneurs and the impact of entrepreneurial training and education. However, there are no such studies regarding the performance of differently abled people as entrepreneurs because they are regarded as a minority group. This makes it necessary to investigate entrepreneurial performance in order to gain a thorough understanding of some of the major elements influencing the entrepreneurial success of people with disabilities, particularly in the context of Sri Lanka. With that prompt aim, this study examines the factors affecting entrepreneurial performance by the differently abled in the Northern of Sri Lanka. The main objective of the paper is to examine the Barriers to Entrepreneurship Confronted by Persons with Disabilities: An Exploratory Study on Entrepreneurs with Disabilities in Northern Province, Sri Lanka.

B. RESEARCH QUESTIONS

- How does entrepreneurial training influence the entrepreneurial performance of persons with disabilities in the Northern Province of Sri Lanka?
- Does access to credit facilities affect the entrepreneurial performance of persons with disabilities in the Northern Province of Sri Lanka?
- What is the impact of technology usage on the entrepreneurial performance of persons with disabilities in the Northern Province of Sri Lanka?
- How does entrepreneurial knowledge contribute to the entrepreneurial performance of persons with disabilities in the Northern Province of Sri Lanka?
- To what extent do policy and regulatory barriers affect the entrepreneurial performance of persons with disabilities in the Northern Province of Sri Lanka?

C. RESEARCH OBJECTIVES

- To evaluate the impact of entrepreneurial training on the entrepreneurial performance of persons with disabilities in the Northern Province of Sri Lanka
- To determine the effect of access to credit facilities on entrepreneurial performance with disabilities in the Northern Province of Sri Lanka
- To assess how technology usage contributes to entrepreneurial performance with disabilities in the Northern Province of Sri Lanka
- To examine the influence of entrepreneurial knowledge on entrepreneurial performance with disabilities in the Northern Province of Sri Lanka
- To identify the impact of policy and regulatory barriers on entrepreneurial performance of persons with disabilities with disabilities in the Northern Province of Sri Lanka

D. RESEARCH SCOPE

The boundary of this research is narrowed down to assessing the aspects that affect the entrepreneurial performance of disabled people in the Northern Province of Sri Lanka. The research aims at examining five independent factors: the training of entrepreneurs, the possibility of getting credits, the use of technology, the level of the knowledge, and the government regulations and policies as barriers, their influence on the entrepreneurial performance which is the single dependent variable. The study is based on disabled entrepreneurs who are active in running their respective businesses in the Northern Province, revealing the specific difficulties and the better positions that this group of people is facing. Although the results might provide practical suggestions to be taken into account by the governments, banks, and trainers, the study is limited to a quantitative exploratory design with a small number of approximately 200 participants. As a consequence, the findings indicate the experiences of this specific group and area, and are not



likely to be completely applicable to other provinces or situations in Sri Lanka.

E. SIGNIFICANCE OF THE STUDY

Therefore, this research becomes a turning point in the process of understanding the factors that have a say in the entrepreneurial performance of people with disabilities in the Northern Province of Sri Lanka. The researchers spotlighted with the help of different variables such as entrepreneurial training, access to credit facilities, technology usage, knowledge, and policy and regulatory barriers the main enablers and hurdles faced by disabled entrepreneurs. The results are not only expected to enrich but also bring the inclusive entrepreneurship discussion closer to the policymakers, government agencies, financial institutions, and training providers who, through evidence based, will be able to design their programs and interventions accordingly. Besides that, the research can feed the future disabled entrepreneurs with the techniques on how to deal with the barriers and raise their business performance, which thus leads to the economic empowering and the social inclusion of the region.

II. LITERATURE REVIEW

The Concept of Entrepreneurship

The French word "entreprendre," which means "to accept to do something," is where the word "entrepreneur" originates (Cheston, & Kuhn, 2002). According to Caldwell, (2016), an entrepreneur is a person with the initiative and inventiveness to mold a company into something novel for society. Those that are able to implement their ideas are considered entrepreneurs. They are thinkers and dreamers (Tahira, & Sumera, 2018). Entrepreneurs are creative economic agents, according to Ahmad, (2007). According to Boellstorff (2019), business unit operations are initiated, organized, managed, and controlled by entrepreneurs. According to Maziriri (2017), entrepreneurs claim to be the ones who spot gaps in the market environment and use them to address them. According to Boellstorff (2019), entrepreneurship is the process of creating value by combining capital, risk, technology, and human talents. When specific economic conditions are most favorable, participation in revenue-generating ventures and economic growth takes place (Maziriri 2017). Additionally, he claims that the primary motivator for entrepreneurship is financial incentives. Financial gain is always linked to a person's inner drive and desire to live a better life.

Disability and Entrepreneurship

The low employment rate of men and women with impairments gives rise to the idea of entrepreneurship for people with disabilities. Due to the unique difficulties they encounter, entrepreneurship is typically a challenging process, and it is even more so for entrepreneurs with disabilities (Cooney, 2008; Renko et al., 2015). According to research conducted in Rwanda by Josephat and Norhasyikin et al., (2017), the majority of companies operated by people with disabilities are related to light consumer products and frequently include food and beverage, secondhand clothing, car maintenance, shoe shine and repair, and woodwork. They might be categorized as businesses, shop proprietors, or manufacturers. According to a study by Muhammad, & Nurazzura (2017), business owners with disabilities may have considerably more difficulties than normal business owners. Differently abled people are nearly twice as likely to work for themselves in the US (ODEP, 2013). Additionally, a European survey discovered that a large percentage of people with disabilities work for themselves (Pagan, 2009). Limited training and employment may be detrimental to people with disabilities who frequently lack corporate law, company management, and financial skills (ODEP, 2013). It has been demonstrated that entrepreneurship education is crucial for producing entrepreneurs (Schoof, 2006). Charney and Libecap's (2000) experiments demonstrate that entrepreneurial school education produces self-sufficient entrepreneurs, successful entrepreneurs, industry leaders, and graduates with the capacity to create wealth.

A Nicaraguan study on pest management found that highly skilled pesticides make more money than unskilled farmers (Hruska & Corriols, 2002). Kinyua (2014) discovered using the Hwang & Roulstone (2015) that young people seem to be the most significant contributors to the notion that the current lack of financial support is a barrier to business development. The budget deficit was viewed as a severe obstacle to an executive strategy or an unfavorable state of the economy. Access to credit enables entrepreneurs to launch their own companies (Mwangi, 2013). In many communities, education has always been seen as an investment in the future. There is strong evidence that education increases a person's average performance and future earnings (Angrist and Krueger, 1999). Thus, another question is whether this holds true for self-selected groups like independent contractors. The numerous connections between self-employment, education, and the realization of self-employment have been extensively studied (Chandler and Hanks, 1994). The socioeconomic components of the school, such as education, skills, and training, are critical to corporate



performance (Thapa, 2008). Similarly, the most crucial elements influencing business success are financial support, reporting, training, and capabilities (Rose Al., 2006). Wambua and Munyithya (2015) discovered that the development of male and female entrepreneurship is affected differently by the gradual transfer of responsibility to young people. Technology investment is positively correlated with a company's performance, according to research by Ahmad (2007). Adoption of new information technologies allows people to gather and share information, lower labor and production costs, enhance the value of goods and services, and boost a company's competitive edge (Norhasyikin et al., 2017).

Entrepreneurial Performance

Different researchers may use different definitions of "successful performance" to evaluate institutional performance. Each of these viewpoints holds that a company's performance is distinct. According to Chowdhury, (2017), each organization is distinct due to its conditional group and performance measurements. Yamamoto et al., (2011) asserts that the set of business goals determines entrepreneurial performance. Furthermore, Mwangi (2013) support entrepreneurial performance as utilizing current opportunities to create business concepts. Entrepreneurial performance, however, can be assessed both objectively and subjectively. While subjective values employ qualitative data by asking perceptive opinions about performance, absolute performance uses quantitative data to determine objective values (Muhammad & Nurazzura, 2017).

Entrepreneurial Training and Entrepreneurial Performance

Training in entrepreneurship has been recognized as the most important factor for small and micro-enterprises to achieve better business outcomes. To cite an instance of this, Masha & Ndlovu (2022) noted that entrepreneurs receiving formal training showed better mastery of the business, became more competent, and ultimately their firms performed better. In the same manner, a survey of micro- and small businesses in Ethiopia revealed that behavior-based entrepreneurship training and business-development services oriented towards the enterprises even more significantly helped in terms of growth, continuity of operation, and revenue (Amdemichael (2025). If the entrepreneurs with disabilities in the Northern Province of Sri Lanka are to be the case, then the quality of the entrepreneurial training access which may help them to close the skill gaps, boost their confidence, and acquire the business management capacities necessary for the stronger performance of their enterprises will be one of the driving factors in the first place. Consequently, this paper proposes that entrepreneurial training will have a positive and significant effect on the entrepreneurial performance of disabled people.

H₁: Entrepreneurial training has a significant impact on the entrepreneurial performance of persons with disabilities in the Northern Province of Sri Lanka

Access to Credit Facilities and Entrepreneurial Performance

The access to external financing which is considered the fundamental resource for the development and the stability of the small and microunits is recognized widely. Research conducted on women micro-entrepreneurs in Malaysia by Amdemichael (2025) proved that the access to credit would greatly enhance the performance of a micro-enterprise even when controlling for education and entrepreneurial competencies. In the same way, various studies among SMEs in different contexts confirm that credit availability enables entrepreneurs to invest in capital assets, to expand their operations, and to increase their productivity, which leads to better firm performance (Masha & Ndlovu, 2022). For entrepreneurs with disabilities who often experience tougher financial situations because of limited job opportunities or social prejudices, access to credit can be the most dishing factor in starting or expanding a business. Consequently, this research suggests that access to credit facilities will positively and significantly affect the entrepreneurial performance of persons with disabilities.

H₂: Access to credit facilities has a significant impact on the entrepreneurial performance of persons with disabilities in the Northern Province of Sri Lanka

Technology Usage and Entrepreneurial Performance

In the present-day business world, the use of ICT and digital tools is very influential for companies in accessing the market, improving their operations, and growing their business. The most recent study on young entrepreneurs in Sri Lanka asserts that technology, digital platforms, and social media, in particular, have a huge impact on the existing ways of creating and growing a business by opening up new markets and making operations more efficient (Amdemichael, 2025). Besides, systematic reviews of



entrepreneurship education show that the use of educational technologies leads to improving the entrepreneurial competencies of business people, such as financial literacy, initiative-taking, and business planning (Al Mamun, 2016). For disabled entrepreneurs, the technology they use may prove to be a big advantage by providing them with a way to overcome the limitations set by their physical inability to move around, making their business more accessible and allowing them to work remotely or online- thus their entrepreneurial performance gets better. This study is based on that evidence which leads to the hypothesis that technology usage has a positive and significant influence on the entrepreneurial performance of people with disabilities.

H₃: Technology usage has a significant impact on the entrepreneurial performance of persons with disabilities in the Northern Province of Sri Lanka

Entrepreneurial Knowledge and Entrepreneurial Performance

Entrepreneurial knowledge, which can be put as an understanding of business management, market dynamics, finance and strategic planning, is one of the most necessary resources for effective entrepreneurship. Involving student entrepreneurs in empirical studies revealed that the more the entrepreneurship knowledge was the more it influenced the perceived feasibility and usefulness of the ventures leading to stronger entrepreneurial intentions and business initiation (Al Mamun, 2016). In addition, the inclusion of disabled persons in entrepreneurship education programs has been shown to equip them with entrepreneurship skills, build their confidence, improve their business planning and overall ability to get economically empowered (Amdemichael, 2025). In case of entrepreneurs with disabilities, more knowledge about the business area could mean better decisions, management of resources, adaptability, and resilience which would be the factors behind the high level of entrepreneurial performance. Hence, the present research proposes the notion that entrepreneurial knowledge has an affirmative and significantly strong effect on the entrepreneurial performance of disabled individuals in the Northern Province of Sri Lanka.

H₄: Entrepreneurial knowledge has a significant impact on the entrepreneurial performance of persons with disabilities in the Northern Province of Sri Lanka

Policy and Regulatory Barriers and Entrepreneurial Performance

Policy and regulatory barriers, which consist of complicated licensing procedures, bureaucratic delays, and constraining government policies, can tremendously impede the entrepreneurs' performance by raising the costs of operations and restricting the areas of growth. Research shows that small and micro enterprises that are under heavier regulatory burdens have poorer business outcomes and their capacity to innovate is also reduced (Amdemichael, 2025; Masha & Ndlovu (2022). In the case of entrepreneurs with disabilities, who typically face extra structural and social disadvantages, these barriers can be very limiting, cutting off access to resources, market opportunities, and consequently the sustainability of the overall business. Thus, it is proposed that the policy and regulatory obstacles will have a negative and significant effect on the performance of the disabled entrepreneurs.

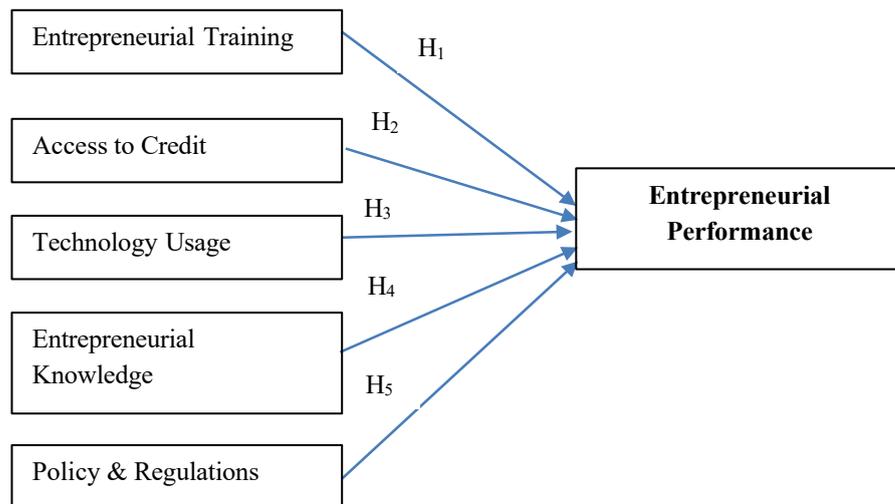
H₅: Policy and regulatory barriers have a significant impact on the entrepreneurial performance of persons with disabilities in the Northern Province of Sri Lanka

III. CONCEPTUAL FRAMEWORK

The basis for this study is that the professional performance of disabled people depends on many important conditions. First of all, training in entrepreneurship gives people the necessary business skills, managerial abilities, and capabilities for strategic decision-making, which together increase overall performance in entrepreneurship (Amdemichael, 2025). Well-planned training, has been proven to be very helpful in increasing business acumen and improving operational efficiency, these being very crucial for novice entrepreneurs, in particular. The second factor, besides credit access, grants the entrepreneurial community the needed financial resources to start their businesses, continue to operate, or even expand over time. Those entrepreneurs who constantly have access to financial power are more likely to invest into productive properties, create new things, and keep their cash flow steady, all these factors will absolutely lead to better company performance (Al Mamun, 2016). Third, the knowledge that entrepreneurship creates is an asset that allows individuals to know how to handle market changes, where to position their business and even how to do it through innovation, thus they can make the right selections and the competitiveness of their business is improved (Nguyen et al., 2023). Fourthly, the policy and regulatory barriers can either impede or promote entrepreneurship. The heavy red tape with many licenses and prohibitive regulations pushes up the operational costs and at the same time does not the business develop, while on



the contrary, the friendly laws stimulate entrepreneurs' survival and success (Masha & Ndlovu, 2022). When these variables go together, the concept model suggests that training, loans, and entrepreneurial knowledge are to play a positive role in the entrepreneurial performance of disabled persons, while policy and regulatory barriers are to have an adverse effect. This model gives a clear vision to investigate the manner through which the combination of the internal resources and the external factors has influence on the entrepreneurship results in Northern Province of Sri Lanka.



The conceptual framework demonstrates the interaction of various important factors, which are the determinants of the entrepreneurial performance (EP) of disabled persons in the Northern Province of Sri Lanka. It indicates that the use of entrepreneurial training (ET), the access to credit facilities (ACF), the possession of entrepreneurial knowledge (K), and the existence of policy and regulatory barriers (PRB) are the primary contributing factors to the level of EP. A properly trained entrepreneur is able to develop his/her business practically and strategically by Amdemichael (2025). The so-called credit facilities are a source of finance that a company is able to receive from banks or other financial institutions to cover its starting costs, operating costs, and so on. Such a company will become trading in productive assets thus making its financial status better (Al Mamun, 2016). The knowledge of entrepreneurship helps people to know how to cope with market changes, business strategies, and setting up new products/companies. Thus, through obtaining knowledge, a business will become more efficient and win over competitors (Nguyen et al., 2023). On the contrary, policy and regulatory barriers that take the form of slow bureaucratic processes, demanding licenses, and complicated compliance procedures can cause such performance to suffer by making operations more difficult and less available to growth (Masha & Ndlovu, 2022). In this way, the framework deduces that the factors mentioned such as training, credit, and knowledge will lead to the increase in the level of performance of the entrepreneurs while regulatory interference will negatively tell on that performance. This framed structure gives one the opportunity to scrutinize the process by which internal strengths and outer surroundings interact in determining the entrepreneurial outcomes of people with disabilities.

IV. RESEARCH METHODOLOGY

This research is based on the positivist paradigm which holds in high regard the aspects of objectivity, empirical measurement, and hypothesis testing. Positivism is the right choice for this research since it is concerned with the quantitative relationships among the variables that are the subject of the study: entrepreneurial training, access to credit facilities, entrepreneurial knowledge, policy and regulatory barriers, and the performance of disabled entrepreneurs. The study, by following the positivist principles, intends to make its findings generalizable and replicable through the employment of standard instruments and statistical analysis. The paradigm supports the structured investigation of cause-and-effect relations making it possible for the researcher to objectively evaluate the influence of each independent variable on the entrepreneurial performance in the Northern Province of Sri Lanka. This philosophical stance adds to the scientific rigor of the study and also guarantees that the findings will be of use in formulating evidence-based policies and practices.



A. Research approach and Design

This research employs a deductive methodology, which starts with the creation of hypotheses based on solid theories and prior empirical studies. Then, the hypotheses are verified through the use of new data that has been gathered from disabled entrepreneurs. The study employs a cross-sectional research strategy so that data can be collected from each participant at once. Cross-sectional methods are limited when it comes to proving causation but they are very good in recognizing statistically significant relationships among variables in a short time frame. Data analysis is conducted using SPSS version 27, which is very suitable for tests of reliability, descriptive statistics, correlation, and regression analyses. The method and design chosen allow for a systematic, organized, and scientifically valid inquiry while at the same time taking into consideration the challenges related to data collection in the Northern Province.

B. Population and sampling

The study's target population consists of disabled entrepreneurs running small and micro businesses in the Northern Province of Sri Lanka. This selection is made because of their direct involvement with the entrepreneurs' ecosystem and the hindrances dealt with in the study. Participants are recruited using a purposive sampling method who are participating in small business activities and could give the most accurate opinion on the areas of training, financial access, knowledge, and regulatory challenges. The number of individuals that form the accessible population is around 200, which is enough for statistical analysis of the data to be done using quantitative methods. Purposive sampling is very suitable for the current research as disabled entrepreneurs are a specific and scattered group, which makes random sampling not practical. This strategy for sampling leads to the data being more relevant and accurate since only those with the right experience and knowledge are allowed to take part in the study.

C. Construct measurement, Indicators, and Sources

All of the constructs that were considered in this research were measured by reliable and content valid scales which were adapted from previous studies. Skills development, active participation in workshops, and being subjected to management programs are the items through which entrepreneurial training is evaluated. Credit facilities usage is assessed by indicators like the availability of loans, collateral requirements, financial support, and institutional help, which are based on the methods used in the previous research. Items representing business planning, financial literacy, market awareness, and managerial competence make up the entrepreneurial knowledge scale. Policy and regulatory barriers are evaluated through indicators measuring complexity in bureaucracy, licensing procedures, compliance, and regulations that restrict business operations. The measurement of entrepreneurial performance is based on business growth, profitability, efficiency, and customer satisfaction. Each of the respondents is required to pick one from the five-point semantic differential scale which ranges from "strongly disagree" to "strongly agree" making it possible to accurately quantify different people's perceptions of the variables.

D. Research instrument

The main method for gathering data in this research is a structured questionnaire. It comprises different parts such as demographic information, entrepreneurial experience, and measurement items for all independent and dependent variables. To guarantee that the questionnaire is appropriate for both the culture and language, it is created in English and Tamil the principal language in the Northern Province. The instrument was subjected to a pilot test with 30 entrepreneurs with disabilities to gauge its clarity, reliability, and cultural appropriateness. The pilot study provided suggestions for minor adjustments, which, in turn, improved the accuracy and intelligibility of the measurement items. The final version of the questionnaire has a very strong internal consistency and content validity, which means it is suitable for data collection on a larger scale. The instrument's standardized design makes it possible for the researcher to compare answers among the participants, and it also facilitates the application of rigorous quantitative analysis.

E. Data Collection and Analysis

Data gathering is performed via both physical and digital media to ensure that people with disabilities who might experience mobility or technological issues have the widest access possible. Conducting surveys in person is done through organizations for the disabled, community-based centers, and district administrative offices, while digital questionnaires are made available on online platforms for participants who feel at ease with technology. The analyses of all statistics are done via SPSS version 27 post data collection. Respondent attributes are characterized and variable distributions are summarized using descriptive statistics. The internal consistency of all measurement scales is assessed by Cronbach's alpha. Correlation analysis reveals the strength and direction of



relationships among variables, whereas multiple regression analysis measures the impact of entrepreneurial training, access to credit, entrepreneurial knowledge, and policy and regulatory barriers on entrepreneurial performance. The significance of all hypotheses is tested at a level of 0.05. The imposed analytical framework offers an exhaustive and organized examination of the study's variables.

V. RESULTS AND DATA ANALYSIS

A. Demographic Profiles of the Respondents

Demographic Variable	Category	Frequency	Percent (%)	Cumulative Percent (%)
Gender	Male	118	59.0	59.0
	Female	82	41.0	100.0
Age	Below 25 years	35	17.5	17.5
	25–34 years	51	25.5	43.0
	35–44 years	39	19.5	62.5
	45–54 years	41	20.5	83.0
	55 years and above	34	17.0	100.0
Type of Disability	Physical disability	40	20.0	20.0
	Visual impairment	44	22.0	42.0
	Hearing impairment	80	40.0	82.0
	Speech impairment	22	11.0	93.0
	Other	14	7.0	100.0
Educational Level	No formal education	40	20.0	20.0
	Up to Grade 5	44	22.0	42.0
	O/L	80	40.0	82.0
	A/L	22	11.0	93.0
	Diploma	14	7.0	100.0
Type of Business	Small business	49	24.5	24.5
	Micro business	61	30.5	55.0
	Self-employment	53	26.5	81.5
	Other	37	18.5	100.0
Experience	Less than 1 year	26	13.0	13.0
	1–3 years	52	26.0	39.0
	4–6 years	39	19.5	58.5
	7–10 years	40	20.0	78.5
	More than 10 years	43	21.5	100.0

Among the 200 respondents, there were 118 males (59%) and 82 females (41%). This shows that the male participation of entrepreneurs with disabilities in the Northern Province was slightly more; however, females still constitute a significant part of the population indicating gender diversity of people with disabilities that are involved in entrepreneurship.

The distribution of ages indicates that the majority of the participants were in the age group of 25–34 years (25.5%), followed by 45–54 years (20.5%) and 35–44 years (19.5%). The group of respondents under 25 years and the one over 55 years were responsible for 17.5% and 17% of the responses, respectively. Thus, one can infer that the people with disabilities who are into entrepreneurship are mostly concentrated in the young and middle-aged adult community.

The respondents reported that the most common was hearing impairment (40%), which was followed by visual impairment (22%), physical disability (20%), speech impairment (11%), and other types of disabilities (7%). This indicates that different disabilities are present in the entrepreneurial participation, with hearing-impaired persons being the most involved.

The respondents were mainly educated at O/L level (40%), next came Grade 5 and below (22%), no formal education (20%), A/L (11%), and diploma holders (7%). This indicates that a large number of entrepreneurs with disabilities have only the most basic



educational qualifications, which may be one of the factors that limit their access to training and entrepreneurial knowledge. The distribution of the respondents showed that the majority were engaged in micro businesses (30.5%), self-employment (26.5%), small businesses (24.5%), and other types of ventures (18.5%). It can be inferred from this distribution that the majority of disabled entrepreneurs lean towards small-scale or self-operated businesses, probably due to the limitations of resources or the factor of accessibility.

As to business experience, 26% had 1–3 years, 21.5% had over 10 years, 20% had 7–10 years, 19.5% had 4–6 years, while 13% had less than 1 years. This indicates that a diverse group of persons with disabilities in the Northern Province possesses both novice and experienced entrepreneurs, with the slight majority at the early stage of entrepreneurship.

B. Data Cleaning and Organizing

The collinearity between variables, the construct validity and sample reliability were assessed as part of prior analysis.

Model	Collinearity Statistics	
	Tolerance	VIF
ET	0.172	5.802
ACF	0.138	7.223
TU	0.326	3.064
EK	0.130	7.696
PR	0.982	1.018

As per the Variance Inflation Factor (VIF) value is greater than 1 and less than 10. This indicates that there is no multicollinearity exists between the variables.

Variable	Cronbach's Alpha
ET	0.715
ACF	0.725
TU	0.809
EK	0.748
PR	0.750
EP	0.748

The reliability analysis of the constructs in the study, which was evaluated with Cronbach's Alpha, indicates that all the variables have good internal consistency. To be more specific, the variables got the following scores: Entrepreneurial Training (ET) 0.715, Access to Credit Facilities (ACF) 0.725, Technology Usage (TU) 0.809, Entrepreneurial Knowledge (EK) 0.748, Policy & Regulatory Barriers (PR) 0.750, and Entrepreneurial Performance (EP) 0.748. Because all these values exceed the widely acknowledged limit of 0.70 (Nunnally, 1978), it is possible to assert that the items associated with each construct are consistent in measuring the corresponding variable. The reliability in Technology Usage, which is (0.809), demonstrates very strong consistency for this variable; still, the rest of the variables also provide good reliability, thus allowing the use of questionnaire items in further statistical analyses like correlation and regression.



Variable Name	KMO Value	Significant Level
ET	0.728	0.000
ACF	0.779	0.000
TU	0.833	0.000
EK	0.806	0.000
PR	0.702	0.000
EP	0.802	0.000

The Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy for all study variables indicates that the data are suitable for factor analysis. Specifically, Entrepreneurial Training (ET) has a KMO value of 0.728, Access to Credit Facilities (ACF) 0.779, Technology Usage (TU) 0.833, Entrepreneurial Knowledge (EK) 0.806, Policy & Regulatory Barriers (PR) 0.702, and Entrepreneurial Performance (EP) 0.802. All values exceed the recommended threshold of 0.50 (Kaiser, 1974), suggesting that the sample size is adequate and the correlations among items are sufficiently high for factor extraction. Additionally, the significance level for Bartlett’s Test of Sphericity for all variables is 0.000, indicating that the correlation matrices are not identity matrices and factor analysis is appropriate. These results confirm that the constructs are well-suited for further multivariate analyses such as exploratory factor analysis and regression.

C. Univariate Analysis

	Descriptive Statistics				
	N	Minimum	Maximum	Mean	Std. Deviation
ET	200	1.40	5.00	4.4930	0.45584
ACF	200	1.60	5.00	4.4850	0.46568
TU	200	1.20	5.00	4.4920	0.51931
EK	200	1.40	5.00	4.5180	0.46557
PR	200	2.20	3.40	2.7870	0.35927
EP	200	1.60	5.00	4.5040	0.45720
Valid N (listwise)	200				

The descriptive statistics of the study variables reveal that the independent and dependent variables were rated by the respondents mostly highly. Entrepreneurial Training (ET) with a mean of 4.493 (SD = 0.456), Access to Credit Facilities (ACF) 4.485 (SD = 0.466), Technology Usage (TU) 4.492 (SD = 0.519), and Entrepreneurial Knowledge (EK) 4.518 (SD = 0.466), thereby showing that the participants were of the opinion that the training, access to finance, technology use, and knowledge acquisition were very strong. Policy & Regulatory Barriers (PR) got the mean of 2.787 (SD = 0.359), which indicates that the respondents had a somewhat moderate perception of the regulatory challenges. The dependent variable Entrepreneurial Performance (EP) had a lofty mean of 4.504 (SD = 0.457), which means that entrepreneurs with disabilities usually have a good opinion about their business performance. The standard deviations are quite small for all the variables which means that the responses were consistent and there was less variability among the participants. These descriptive results, in general, provide a very clear view of the perceptions and readiness of the respondents thus they support the use of further inferential analyses.



D. Bivariate analysis

		Correlations					
		ET	ACF	TU	EK	PR	EP
ET	Pearson Correlation	1					
	Sig. (2-tailed)						
	N	200					
ACF	Pearson Correlation	0.879**	1				
	Sig. (2-tailed)	0.000					
	N	200	200				
TU	Pearson Correlation	0.748**	0.809**	1			
	Sig. (2-tailed)	0.000	0.000				
	N	200	200	200			
EK	Pearson Correlation	0.895**	0.906**	0.790**	1		
	Sig. (2-tailed)	0.000	0.000	0.000			
	N	200	200	200	200		
PR	Pearson Correlation	0.027	0.044	0.057	-0.005	1	
	Sig. (2-tailed)	0.704	0.537	0.422	0.942		
	N	200	200	200	200	200	
EP	Pearson Correlation	0.934**	0.866**	0.699**	0.886**	0.787**	1
	Sig. (2-tailed)	0.000	0.000	0.000	0.000	0.000	
	N	200	200	200	200	200	200

** . Correlation is significant at the 0.01 level (2-tailed).

The correlation analysis reveals that the independent variables have a very strong and positive correlation with Entrepreneurial Performance (EP) with the exception of Policy & Regulatory Barriers (PR). The correlation of EP with Entrepreneurial Training (ET) is absolutely high ($r = 0.934, p < 0.01$), meaning that the better the training, the better is the entrepreneurial performance. Access to Credit Facilities (ACF) also yields a strong positive correlation with EP ($r = 0.866, p < 0.01$), thus it can be said that financial support leads to more successful business activities. Technology Usage (TU) is behind other independent variables but still positively correlated with EP ($r = 0.699, p < 0.01$), thereby confirming the role of technological innovation in performance increase. Entrepreneurial Knowledge (EK) is yet another variable that is highly correlated with EP ($r = 0.886, p < 0.01$), stating that the more knowledge, the more successful the entrepreneurs. Conversely, PR is ranked the lowest among the independent variables ($r = 0.787, p < 0.01$) though it still entails a positive correlation with EP, and hence it is suggested that even though the regulations are perceived to be less stringent, they still affect the performances of the companies but not as directly as the other variables. All in all, the above-mentioned factors confirm the fact that training, credit access, technology use, and knowledge, are the four major driving forces of the performance of the entrepreneurs with disabilities in the Northern Province of Sri Lanka.

E. Multivariate analysis

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.946 ^a	0.895	0.892	0.15035

a. Predictors: (Constant), PR, EK, TU, ET, ACF

The summary of the regression model shows that the independent variables Entrepreneurial Training (ET), Access to Credit Facilities (ACF), Technology Usage (TU), Entrepreneurial Knowledge (EK), and Policy & Regulatory Barriers (PR) together have



a strong relationship with Entrepreneurial Performance (EP). The multiple correlation coefficient (R) of the model is 0.946, which means that there is a very high association between the predictors and EP. The coefficient of determination (R^2) is 0.895, which implies that the combination of training, access to credit, technology usage, knowledge, and policy/regulatory factors explains nearly 89.5% of the variance in entrepreneurial performance among persons with disabilities. The adjusted R^2 of 0.892, which takes into consideration the number of predictors in the model, corroborates that the model has a very good explanatory power. The standard error of the estimate (0.150) is quite small, meaning that the observed values of EP are quite close to the predicted values from the model. In general, this supports the conclusion that the independent variables selected are very useful in predicting the entrepreneurial performance in the context of the study.

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	37.211	5	7.442	329.224	0.000 ^b
	Residual	4.385	194	0.023		
	Total	41.597	199			

a. Dependent Variable: EP

b. Predictors: (Constant), PR, EK, TU, ET, ACF

The significance level of 0.000 is less than both 0.05 and 0.01 according to the given ANOVA Table. The model is statistically significant at the 1%, or 0.01, significance level. This claim suggests that even though the model only offers a poor fit when assessing the dependent variable as shown in the above table, it is statistically significant.

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-0.001	0.135		-.008	0.994
	ET	0.679	0.056	0.677	12.050	0.000
	ACF	0.137	0.062	0.139	2.220	0.028
	TU	-0.108	0.036	-0.122	-2.993	0.003
	EK	0.247	0.064	0.251	3.888	0.000
	PR	0.076	0.030	0.059	2.527	0.012

a. Dependent Variable: EP

Based on the regression analysis, it is clear that the independent variables have different degrees of influence on the Entrepreneurial Performance (EP) of individuals with disabilities in the Northern Province of Sri Lanka. Among them, the effect of Entrepreneurial Training (ET) is the most considerable as it is positively correlated with EP, having a standardized coefficient (β) of 0.677 ($t = 12.050, p < 0.001$). This indicates that the increase in training results in a significant enhancement of business performance. Access to Credit Facilities (ACF) is regarded as a factor that influences EP positively as well and significantly ($\beta = 0.139, t = 2.220, p = 0.028$). It means that the funding sources made available to the entrepreneurs positively affect the profitability of the business. Technology Usage (TU), contrary to expectations, has a negative correlation with EP ($\beta = -0.122, t = -2.993, p = 0.003$), which suggests that in the given situation, the use of technology, even at a higher level may be linked with difficulties or ineffectiveness, possibly because the disabled entrepreneurs lack technical skills or access to the technology. The effect of Entrepreneurial Knowledge (EK) on EP is so strong that it can be measured with ($\beta = 0.251, t = 3.888, p < 0.001$) values, thus indicating that knowledge is the main factor that contributes to better performance. Policy & Regulatory Barriers (PR), the last factor considered, also has a small but still significant positive impact on EP ($\beta = 0.059, t = 2.527, p = 0.012$), implying that even



such factors, which are regarded as regulatory, might exert some influence, perhaps through the use of awareness or compliance strategies. In summary, the findings demonstrate that while training, easy access to credit, and knowledge are major powerful performance drivers, the use of technology in this particular entrepreneurial setting is still a matter to be carefully pondered over.

VI. DISCUSSION

The analyses delineated through regression have further substantiated the proposition that the factor of Entrepreneurial Training (ET) is quite influential, positively so, in the case of persons with disabilities in the Northern Province of Sri Lanka as far as their Entrepreneurial Performance (EP) is concerned ($\beta = 0.677$, $t = 12.050$, $p < 0.001$). This result affirms H1 and coincides with the prior research, which indicates that well-prepared training imparts the proper source of strength to the business and develops the managerial skills, as well as making the right strategy for decision-making, are the results of good training that lead to a more productive and profitable business (Amdemichael, 2025; Aizuddin & Adam, 2021). The strong positive correlation emphasizes the necessity of capacity-building activities in the process of empowering the handicapped entrepreneurs, because the training is the main source of practical skills that manage the business operations, raise the efficiency and responsiveness to the market demands accordingly. The outcome of this research warns against a lack of such continuous training that is specifically designed for the target group needing it the most.

Moreover, the analysis establishes that Access to Credit Facilities (ACF) is a major factor that positively impacts EP ($\beta = 0.139$, $t = 2.220$, $p = 0.028$), thus H2 is supported. This result agrees with the previous studies that have suggested that financial accessibility empowers entrepreneurs to make necessary business investments, to expand, and to maintain their liquidity, thus enhancing their performance overall (Al Mamun, 2016). For disabled entrepreneurs, credit access eases the constraints of resources and allows them to apply the growth strategies, take on new technologies, and become more and more responsive to the market opportunities. Therefore, it is necessary for policymakers and the financial sector to come up with financial products that are inclusive and specifically designed to serve the needs of this group and thus make their entrepreneurship successful.

In a rather surprising turn of events, Technology Usage (TU) displays a notable negative correlation with EP ($\beta = -0.122$, $t = -2.993$, $p = 0.003$), thereby partially contradicting H3. Despite the general notion that technology brings about greater efficiency and competitiveness, the negative impact in this case may be due to various reasons, like limited digital literacy, accessibility issues, or a lack of support for disabled entrepreneurs. The implication of this outcome would be that technology installation without necessary training or provision of accessible tools would, in fact, lead to performance decline rather than enhancement. Similar results have been found in studies that have pointed out the necessity of complementary skills and infrastructure for the technological adoption to result in positive outcomes (Hammonda, 2024). Thus, the technology interventions need to be designed wisely and accompanied by training for the purpose of reaping the maximum benefits.

The results demonstrate that Entrepreneurial Knowledge (EK) significantly and positively influences EP ($\beta = 0.251$, $t = 3.888$, $p < 0.001$), thus supporting hypothesis H4. Moreover, the entrepreneurs' knowledge of the business, market, and management practices helps them this way make good decisions, find areas for growth, and minimize risks, which are all very much needed for the company's sustainable performance (Nguyen et al., 2023; Shan et al., 2025). For people with disabilities, access to entrepreneurial knowledge, either through formal or informal learning channels, boosts their self-esteem and skills to successfully compete in the market. This points to the necessity of constructing knowledge and providing mentorship to this group.

Ultimately, Policy and Regulatory Barriers (PR) exhibit a modest yet noteworthy positive influence on EP ($\beta = 0.059$, $t = 2.527$, $p = 0.012$), thus corroborating H5. While obstacles are usually viewed as limitations, this finding could indicate that compliance and awareness play a positive role in other areas, such as legitimacy, government support access, or resilience among the entrepreneurs (Masha & Ndlovu, 2022). It means the regulatory barriers are still present, however, those who expertly navigate through them are able to enjoy better performance. Hence, the support aimed at making the regulatory processes more convenient will be an added advantage to the entrepreneurial success.

VII. CONCLUSIONS AND RECOMMENDATIONS

A. Conclusion

The research focused on the five factors, namely, Entrepreneurial Training, Access to Credit Facilities, Technology Usage, Entrepreneurial Knowledge, and Policy & Regulatory Barriers, that influence the entrepreneurial performance of people with



disabilities in the Northern Province of Sri Lanka. It was found that the factors of Entrepreneurial Training, Access to Credit Facilities, and Entrepreneurial Knowledge together had a high positive impact on the performance of the entrepreneurs, which, in turn, underlined the importance of capacity building, financial support, and knowledge acquisition in the area of business success for this group of people. Moreover, in a surprising way, Technology Usage had a negative effect on the performance, thus implying that the adoption of technology with no or poor digital skills and accessibility as well as no or little support may fail to yield better results. The Policy and Regulatory Barriers factor had a minor but significant impact indicating that dealing with the regulations skillfully may lead to success in the entrepreneurial domain. Judging by the study's outcome, it can be concluded that the performance of entrepreneurs with disabilities is indeed affected by both the internal factors (training, knowledge, and resource access) and the external environmental factors (policy and regulations) together. The results pointed out the need to create specific training courses, to make money available for the disabled, to encourage sharing of knowledge and to form supportive regulatory structures as means to increase the disabled people's entrepreneurial potential. The findings offer useful guidance to policymakers, practitioners, and development agencies that aim to enable disabled entrepreneurs and support inclusive economic growth in the Northern Province of Sri Lanka.

B. Recommendations

From the results of the research study a number of suggestions can be made which would help the disabled people's entrepreneurship in the Northern Province of Sri Lanka get better. To start with, the program of training the future entrepreneurs should be changed so that it would contain the specific needs of physically challenged persons and focus on such skills as: practical consultation, managing, and making strategic decisions. Next, people with disabilities need to be given more access to the credits by setting up financial products such as inclusive loans and easy loans that will allow the business to grow and run with fewer resources. Thirdly, the use of technology in radio landscape should not only warrant the introduction of training aimed at eradicating the digital divide but also provision of toolkits and technical assistance to ensure technology is not merely adopted but also becomes a source of enhanced productivity. The knowledge about the business world should be developed through the means of mentoring, conducting workshops, and setting up platforms for sharing knowledge in order to make entrepreneurs acquire the insights necessary for the successful overcoming of business challenges. By the end, policy and regulatory frameworks should be modified so that they are easily understandable and supportive of entrepreneurs, thus encouraging resilience in them by offering guidance and incentives. All these actions together would not just alter the aura of disability but also create a disabled-friendly environment that is economically productive and inclusive in the long run.

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