

**SOCIO-ECONOMIC DIMENSIONS  
AND ENTREPRENEURIAL DEVELOPMENT OF  
DIFFERENTLY-ABLED ENTREPRENEURS IN KERALA**

*Thesis submitted to the University of Calicut for the award of the Degree of  
Doctor of Philosophy in Commerce*

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## DECLARATION

I, hereby declare that the work presented in the thesis entitled “*Socio-Economic Dimensions and Entrepreneurial Development of Differently-abled Entrepreneurs in Kerala*” is based on the original work done by me under the guidance of Dr. Shahanas Beegam P P (Assistant Professor & Head, PG and Research Department of Commerce, MES Mampad College) and has not been included in any other thesis submitted previously for the award of any degree. The contents of the thesis are undergone plagiarism check using iThenticate software at C.H.M.K. Library, University of Calicut, and the similarity index found within the permissible limit. I also declare that the thesis is free from AI generated contents.

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## **CERTIFICATE**

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## ABBREVIATIONS

ADIP	Assistance to Disabled Persons for Purchase
AVE	Average Variance Extracted
AYJNISHD	Ali Yavar Jung National Institute of Speech and Hearing Disabilities
DDRC	Deendhayal Rehabilitation Centre
EFA	Exploratory Factor analysis
EWDs	Entrepreneurs with Disabilities
HOC	Higher Order Construct
KMO	Kaiser-Meyer-Olkin
LOC	Lower Order Construct
MFI	Micro finance institutions
NGOs	Non-Governmental Organisations
MDGs	Millennium Development Goals
NHFDC	National Handicapped Finance and Development Corporation
NIEPID	National Institute for the Empowerment of Persons with Intellectual Disabilities
NIEPMD	National Institute for the Empowerment of Persons with Multiple Disabilities
NIEPVD	National Institute for the Empowerment of Persons with Visual Disabilities
NILD	National Institute for Locomotor Disability
NISH	National Institute of Speech and Hearing
NSS	National Statistical Survey
OLS	Ordinary Least Square
PDUNIPPD	Pandit Deendayal Upadhyaya National Institute for Persons with Physical Disabilities
PLS-SEM	Partial Least Square-structural Equation Modelling
PWDs	Persons with Disabilities
SDGs	Sustainable Development Goals
SVNIRTAR	Swami Vivekanand National Institute of the Rehabilitation Training and Research
ST	Scheduled Tribe

SC	Scheduled caste
SD	Standard Deviation
SDG	Sustainable Development Goals
SHGs	Shelf Help Groups
SMEs	Small and Medium Enterprises
RCI	Rehabilitation Council of India
RPWD	Right of Persons with Disabilities
UDID	Unique Disability ID Project
UNCRPD	United Nations Convention on the Rights of Persons with Disabilities
VIF	Variance Inflation Factor
VRCs	Vocational Rehabilitation Centres
WHO	World Health Organisation

## ABSTRACT

Entrepreneurship is a driving force for socio-economic progress and growth of a developing country like India through employment generation, increased production of goods and services, technological development, export promotion, increase in national income, etc. Entrepreneurship aids in the socio-economic development and inclusive growth of under-represented and weaker sections of society including differently-abled persons. Differently-abled persons are extremely stigmatised and marginalised category of the society. Major challenges faced by them are accessibility barrier due to mobility restriction, attainment of basic education, poverty, poorer health condition, lack of previous work experience, due to isolation by society lack of self-confidence to participate in the labour market, etc. This study aims to understand the support system, traits, competencies of entrepreneurs, motivation to start a business, prospects and problems involved in business performance run by differently-abled persons in Kerala and to develop a model for the study. The research carried out was descriptive and analytical in nature. Both secondary and primary data were used. Primary data was collected through a well-structured questionnaire and interview schedule among 276 differently-abled entrepreneurs in Kerala using the cluster sampling method. The major findings of the study are; a higher level of entrepreneurial support is from the part of NGOs. Government support is inadequate in meeting their entrepreneurial needs, the major traits possessed by entrepreneurs are independence and information-seeking traits and the least is risk-taking ability, opportunity competency and commitment competency seem to be higher. Differently-abled entrepreneurs enter entrepreneurship mainly due to push factors rather than pull factors. Business performance is mainly influenced by organisational learning least is due to the inability of social networking. Financial barriers and social barriers hinder the development of disabled persons in Kerala. Model explains there is a significant effect on traits on business performance, competencies and motivation, there is also a significant effect of competencies and motivation on business performance. Competencies mediate the relationship between traits and business performance as well as motivation and business performance, motivation also mediate the relationship between traits and business performance and also traits and competencies. Enhancing competencies, motivation, and traits of entrepreneurs increases business performance and thereby enriches the success of entrepreneurship this can be at a certain extent improved by stakeholder's support system for differently-abled persons.

**Keywords:** *Business, Differently-abled Entrepreneur, Differently-abled Person, Entrepreneurship, Entrepreneur*

## സംഗ്രഹം

ഇന്ത്യയെപ്പോലുള്ള ഒരു വികസന രാജ്യത്തിന്റെ സാമൂഹിക-സാമ്പത്തിക പുരോഗതിക്കും വളർച്ചയ്ക്കും വേണ്ടി പ്രേരകശക്തിയാണ് സംരംഭകത്വം അതു വഴി തൊഴിലവസരങ്ങൾ, ചരക്കു സേവനങ്ങളുടെയും ഉൽപ്പാദനം, സാങ്കേതിക വികസനം, കയറ്റുമതിയേയും പ്രോത്സാഹിപ്പിക്കുന്നു. സംരംഭകത്വം ഭിന്നശേഷിക്കാർ ഉൾപ്പെടെയുള്ള സമൂഹത്തിലെ പ്രാതിനിധ്യം കുറഞ്ഞതും ദുർബലവുമായ വിഭാഗങ്ങളുടെ സാമ്പത്തിക വികസനവും സമഗ്രമായ വളർച്ചക്ക് സഹായകമാവുന്നു. ചലനാത്മകത, അടിസ്ഥാന വിദ്യാഭ്യാസം, ദാരിദ്ര്യം, മോശം ആരോഗ്യസ്ഥിതി, മുൻകാല പ്രവൃത്തിപരിചയത്തിന്റെ അഭാവം, സമൂഹത്തിന്റെ ഒറ്റപ്പെട്ടത് കാരണം തൊഴിൽ വിപണിയിൽ പങ്കെടുക്കാനുള്ള ആത്മവിശ്വാസക്കുറവ് തുടങ്ങിയവയാണ് ഭിന്നശേഷിക്കാർ നേരിടുന്ന പ്രധാന വെല്ലുവിളികൾ. ഭിന്നശേഷിക്കാരുടെ പിന്തുണ സംവിധാനം, സ്വഭാവവിശേഷണങ്ങൾ, സംരംഭകരുടെ കാര്യക്ഷമത, ഒരു സംരംഭകത്വം തുടങ്ങാനുള്ള പ്രചോദനം, കേരളത്തിലെ ഭിന്നശേഷിക്കാർ നടത്തുന്ന ബിസിനസ്സിന്റെ പ്രവർത്തനവും സാധ്യതകളും, കൂടാതെ ബിസിനസ്സിലേ വെല്ലുവിളികളും എന്നിവ മനസ്സിലാക്കാനും പഠനത്തിന് ഒരു മാതൃക വികസിപ്പിക്കാനും ഈ പഠനം ലക്ഷ്യമിടുന്നു. പഠനം വിവരണാത്മകവും വിശകലനപരവുമാണ്. പഠനത്തിന് ദ്വിതീയവും പ്രാഥമികവുമായ ഡാറ്റ ഉപയോഗിച്ചു. കേരളത്തിലെ 276 ഭിന്നശേഷി സംരംഭകർക്കിടയിൽ ക്ലസ്റ്റർ സാമ്പിൾ രീതി ഉപയോഗിച്ച് നന്നായി ചിട്ടപ്പെടുത്തിയ ചോദ്യാവലിയിലൂടെയും അഭിമുഖ ഷെഡ്യൂളിലൂടെയും പ്രാഥമിക വിവരങ്ങൾ ശേഖരിച്ചു. ഉയർന്ന തലത്തിലുള്ള സംരംഭകത്വ പിന്തുണ എൻജിനുകളിൽ നിന്നാണെന്നാണ് പഠനത്തിന്റെ പ്രധാന കണ്ടെത്തൽ. ഭിന്നശേഷി സംരംഭകത്വ ആവശ്യങ്ങൾ നിറവേറ്റുന്നതിൽ സർക്കാർ പിന്തുണ അപര്യാപ്തമാണ്, സ്വാതന്ത്ര്യവും വിവരങ്ങൾ തേടുന്ന സ്വഭാവം സംരംഭകരുടെ പ്രധാന സ്വഭാവവിശേഷണങ്ങൾ. എന്നാൽ ഏറ്റവും കുറവ് കഴിവ് റിസ്ക് എടുക്കുവാൻ ഉള്ളതുമാണ്. അവസരങ്ങൾ ഉപയോഗിവാൻ ഉള്ള കഴിവും സംരംഭകരുടെ പ്രവർത്തകളിലെ ആത്മാർത്ഥതയും ഉയർന്ന നിലയിൽ പഠനത്തിൽ കാണപ്പെടുന്നു. ഭിന്നശേഷിക്കാരായ സംരംഭകർ സംരംഭകത്വത്തിലേക്ക് പ്രവേശിക്കുന്നത് പ്രധാനമായും പുൾ ഘടകങ്ങളെക്കാൾ പൂഷ് ഘടകങ്ങളാണ്. ഒരു സംരംഭകന്റെ കൃത്യമായി ജ്ഞാനവും കഴിവും ബിസിനസ് പരിശോധനയും അവസരങ്ങൾ ഉപയോഗിക്കുന്നതിൽ ഉള്ള കഴിവും ബിസിനസ് പ്രവർത്തനത്തിന് മാറ്റ് കൂട്ടുന്നു. സാമ്പത്തിക തടസ്സങ്ങളും സാമൂഹിക പ്രതിബന്ധങ്ങളും ഭിന്നശേഷിസംരംഭകരുടെ വികസനത്തെ തടസ്സപ്പെടുത്തുന്നു. പഠന മോഡൽ വിശദീകരിക്കുന്നത് സംരംഭകരുടെ സ്വഭാവസവിശേഷതകൾ ബിസിനസ്സ് പ്രവർത്തനം, സംരംഭകരുടെ കാര്യക്ഷമത, പ്രചോദനം എന്നിവയിൽ സ്വാധീനം ചെലുത്തുന്നതായി കാണുന്നു, കൂടാതെ ബിസിനസ്സ് പ്രവർത്തനത്തിൽ കാര്യക്ഷമതയുടെയും പ്രചോദനത്തിന്റെയും കാര്യമായ സ്വാധീനമുണ്ട്. കാര്യക്ഷമത സ്വഭാവത്തെയും ബിസിനസ്സ് പ്രകടനത്തെയും, പ്രചോദനവും ബിസിനസ്സ് പ്രകടനവും തമ്മിലുള്ള ബന്ധത്തെ മധ്യസ്ഥ വഹിക്കുന്നു. കൂടാതെ സ്വഭാവവും ബിസിനസ്സ് പ്രകടനവും സ്വഭാവങ്ങളും കാര്യക്ഷമതയെയും തമ്മിലുള്ള ബന്ധത്തിന് പ്രചോദനം മധ്യസ്ഥത വഹിക്കുന്നു. കാര്യക്ഷമത, പ്രചോദനം, സ്വഭാവഗുണങ്ങൾ മെച്ചപ്പെടുത്തുന്നത് ഭിന്നശേഷി സംരംഭകത്വ പ്രവർത്തകളും സാധ്യതകളും വർദ്ധിപ്പിക്കുകയും അതുവഴി ഭിന്നശേഷിയുള്ള സംരംഭകരുടെ വിജയത്തെ സമ്പന്നമാക്കുകയും ചെയ്യുന്നു, ഇത് ഒരു പരിധിവരെ ഭിന്നശേഷിക്കാർക്കുള്ള പങ്കാളികളുടെ പിന്തുണ സംവിധാനം മെച്ചപ്പെടുത്തുന്നതിലൂടെ കൂടുതൽ ഉയർച്ച സാധ്യമാകുന്നു.

കീവേഡുകൾ: ബിസിനസ്സ്, ഭിന്നശേഷിയുള്ള സംരംഭകൻ, ഭിന്നശേഷിയുള്ള വ്യക്തി, സംരംഭകത്വം, സംരംഭകൻ.



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3.	Name of the Supervisor	<b>Dr. Shahanas Beegam P P</b>	
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5.	Similar content (%) identified	Non Core	Core
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# **CHAPTER - 1**

## **INTRODUCTION**

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- 1.1 Background of the Study*
  - 1.2 Statement of the Problem*
  - 1.3 Significance of the Study*
  - 1.4 Scope of the Study*
  - 1.5 Objectives of the Study*
  - 1.6 Hypotheses of the Study*
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- Work Cited*

## **1.1 Background of the Study**

In every country, entrepreneurship is often regarded as the engine of growth and cornerstone for innovative development; in recent decades, it has perceived unprecedented prominence in the economy and society. Entrepreneurship is a tool for driving social and economic progress (Zhuang, 2022). Entrepreneurship plays a pivotal role in capacity building, the generation of innovative ideas, the rise in per capita income of a country, the increase in the production of goods and services, capital generation, technological development, export promotion and employment generation (Jayanthi, 2019). The socio-economic advancement and inclusive growth of under-represented and weaker section of society including women, differently-abled persons, SC & STs, minority communities, etc., depend heavily on entrepreneurship (Wishart, 2018). Industrial development in developing nations doesn't just happen; human agencies have to constantly strive to be responsive to the business environment, which addresses the need of entrepreneurship. In the increasingly ever-changing, competitive global environment, entrepreneurship is an indispensable element for the progress of a country. Entrepreneurship plays a dynamic role in developing economies like India, fostering self-employment generation, job opportunities, capital formation, and reduced unemployment and poverty. To encourage the apparent expansion of entrepreneurship, the Indian government has introduced a number of missions, programmes, schemes and policies. Notable among them are Make in India, Start-Up India, Stand-up India, and Ease of Doing Business (Jayanthi, 2019).

Entrepreneurship denotes the formation and running of a business. However, entrepreneurship is more than that of forming a new business. Entrepreneurship is the process of creating something new and valuable by investing the required time and effort, taking on the associated risks, independent rewards, receiving monetary benefit and personal satisfaction. The ability of entrepreneurs to take calculated risks, identifying business opportunities and turning ideas into reality is a testimony to the transformative and dynamic nature of entrepreneurship. Entrepreneurship is based on socio-economic reform for human capital development (Eyitayo Olufunmilayo Akinyemi, 2016). According to A.H Cole, "Entrepreneurship is the purposeful activity of an individual or a group of associated individuals undertaken to initiate, maintain or organise a profit-oriented business unit for producing distributed services". The entrepreneurial traits

deeply entrenched in the human psyche have led to countless innovations and driven the nation towards prosperity whether they are run by individuals, small business owners or Start-Ups, businesses embody significant economic and societal change for a nation. Successful entrepreneurs generate the nation's wealth, productivity, and prosperity through innovation, imagination, initiative, energy, skill, knowledge, networking, and activities. Thus, an entrepreneur is always looking for change, taking calculated risk, responding to change, and exploiting it as an opportunity.

There are numerous phrases and terms related with disabled persons all over the world; they are Differently-abled persons, Persons with Disabilities (PWDs), Divyangjan, Impaired, Crippled, Specially-abled persons, Special need persons, Handicapped etc. Differently-abled persons are persons with long-term sensory, mental, or physical impairments that limit their capacity to carry out tasks and activities(Mendoza, 2021). Disability is not only a condition of impairment of health and body, but it is a complex issue of interactions with the society and environment in which the person lives. UN Convention on the Rights of Persons with Disabilities (CRPD) stipulates in its preamble that “Disability results from the interaction between persons with impairments and attitudinal and environmental barriers that hinder their full and effective participation in society on an equal basis with others” (UN, n.d.). According to joint report on the ‘World Report on Disability’ prepared by the World Bank and WHO(World Health Organisation) published in New York (2011), stated that “the number of persons living with disabilities has widely increased around the world, and one billion people around the world experience some sort of disability and 200 million people experience severe difficulty in functioning. Therefore, 15% of the population in the world is faced with some form of disability, and out of these, a higher number are living in developing countries”. WHO defines disability is "an umbrella term covering impairments, activity limitations, and participation restriction. Impairment is a problem in the body's function or structure. An activity limitation is an individual's difficulty executing a task or action. At the same time, a participation restriction is a problem experienced by an individual in involvement in the life situation. Thus, disability is a complex phenomenon, reflecting an interaction between a person's body features and the society in which he or she lives"(WHO, n.d.). Disability, whether temporary or permanent, is a part of the human condition. Almost everyone will encounter temporary or permanent impairment or disability at some point in their lives

due to congenital disorder, accidents, ageing, natural disasters, wars, etc., and those who live to a later age will increasing difficulties to function and live(Kitching, 2014). The major problems faced by them are discrimination, societal attitudes or inaccessibility to essential facilities (WHO, n.d.). National Statistical Survey (NSS) report, defines “Person with a disability means a person with long-term physical, mental, intellectual or sensory impairment which, in interaction with barriers, hinders his full and effective participation in society equally with others”. Whereas "Barrier means any factor, including communicational, cultural, economic, environmental, institutional, political, social, attitudinal or structural factors, that hampers the full and effective participation of persons with disabilities in society”(NSS 76 RS Report, n.d.).

Differently-abled persons like the abled bodies confront general challenges to participating in the labour market, but they also face particular barriers when it comes to the field of entrepreneurship(Jammaers&Williams,2023). Differently-abled persons are most marginalised and peripheral group who are isolated from the society. Lack of educational attainment and previous work experience, lower levels of family expectation multiple the effect of lower levels of self-confidence in differently-abled persons and exacerbate a solitary marginalised life (McGreevy, 2015). Differently-abled persons are highly diverse group, differing not only with respect to of disability characteristics, but also in terms of their stability, duration, and onset time, personal and household characteristics and socio-economic circumstances these factors influence the labour market participation. Differences in the characteristics of impairments have a variety of implications for how policies might seek to engage and support people's entrepreneurial capacities. Women with disabilities, older disabled category ethnic minorities, and migrant disabled individuals are likely to face superior levels of labour market disadvantage(Kitching, 2014). In India, there are quite large number of differently-abled persons and they face severe challenges in terms of availability of resources, social stigma and discrimination, they also face challenge in developing employability skills and gain meaningful employment in conditions of decent work (Srivastava & Kumar, 2015). Differently-abled women are the most marginalised category in India, differently-abled persons women are excluded from even basic from education, access to housing, health, vocational training and employment, because of existence of gender disparities. They have extremely limited access to financing options, experience severe inequalities, and

are they rarely involve in economic activity (Shenoy, 2011; Uromi & Mazagwa, 2014; Bincy & Thomas, 2022).

According to the Indian Census of 2011, 2.68 crore people (2.21%) of India's total population, are differently-abled person out of the country's 121 crore of total population. Of the disabled population, 44% (1.18 crore) are female and 56% (1.5 crore) are male. 75% of people are working in various economic sectors, 49% are literate, and 75% reside in rural areas. 75% live in rural areas, 49% are literate, and 34% are employed in different sectors of the economy. In Kerala, the total number of disabled persons consists of 761843 people, which is 2.28% of the country's total population. In Kerala, the highest number of differently-abled persons are in the Malappuram district (12.9%), and Thiruvananthapuram (9.72%), the lowest level of differently-abled persons is in the Wayanad district (2.91 %)(PWDs: A Statistical Profile: 2021, n.d.; KP S et al., 2024). In recent years, in order to ensure that differently-abled persons have equal access to opportunities and rights as other citizens, many stakeholders worldwide have begun to recognise the importance of incorporating disability as a cross-cutting problem in policies, programmes, and services. The agenda of the United Nations' sustainable development goal is to meet the needs of all disadvantaged categories including differently-abled persons, to equal access to facilities, education, employment opportunities and better community engagement life. Both central and state governments have many welfare measures and schemes and play a significant role in the rehabilitation and empowerment of differently abled communities. Many programmes are being implemented in India through apex institutions and agencies at the national and state levels that deal with different categories of disabilities. These institutions provide funds and run both short- and long-term vocational training courses for different categories of personnel that are needed to provide employability and rehabilitation services(Shanimon & Shahul Hameedu, 2014; Muthulakshmi & Jose, 2022; Shanimon & Sunil, 2017; S Rajamohan & E Saranya Devi, 2020). The National Handicapped Finance and Development Corporation (NHFDC) is a premier institute in the country which provides loans to differently-abled people at concessional rates for entrepreneurial activities. The total number of beneficiaries in the year 2021-22 was 16,713 and total amount disbursed was Rs. 112.75 Crores. Till the year 31st March, 2022, the NHFDC has released loans of

Rs.1347.37 Crore for the benefit of over 2.18 Lakh differently-abled persons in the country(NHFDC annual report 2022).

Worldwide, differently-abled persons still face barriers to participation in several aspects of life, including economic activities. Accessibility challenges due to activity restrictions, societal discrimination and bias have often cast shadows on the entrepreneurial aspiration of differently-abled persons. However, amidst these societal biases and adversities that differently-abled people have faced over the recent years, some have emerged as a powerful force in challenging these stereotypes by rewriting their stories to be entrepreneurs. Disability has gained importance over the past few decades. Several international organisations and agencies have conducted in-depth studies on this topic. Disability entrepreneurship has emerged as a result of the low employability of those with impairments (Norafandi & Diah, 2017). Entrepreneurship helps ultimately to achieve greater social inclusion and labour inclusion of differently-abled persons. A differently-abled person starts their own business primarily to meet their needs for self-realization and survival, as they have higher expenses and low incomes due to their disability. The type and severity of a person's disability can have an impact on a variety of factors, including but not limited to economic variables, work experience and training, family relationships, and personal contacts (Martínez-León et al., 2019). Despite their limitation, differently-abled persons need an opportunity for employment and economic participation; entrepreneurship provides a way forward. Their ability to lead a life of dignity based on their values has increased as a result of their participation in entrepreneurship(Surwanti&Hindasah,2018). Additionally, engaging in entrepreneurship allows differently-abled persons to meet their social and psychological requirements in addition to serving as a source of income(Martínez-León et al., 2019). Engaging in entrepreneurship enhances an individual's psychological well-being by promoting self-worth and self-reliance, while also diminishing the perception that their limitations are signs of weakness. Additionally, through charity and donations, entrepreneurship enables them to be socially inclusive and contribute to the advancement of society. Despite their limitations, individuals can make a positive impact on the community they live in in various ways(Norafandi & Diah, 2017). In India self-employment or starting entrepreneurship is an important aspect for lots of people in general and differently-abled persons in particular. So, one of the best solutions for developing these communities by

way to achieve independence and create earnings can be done through entrepreneurship (Osman & Rahim, 2014). Lack of financing, inadequate government support, equipment shortages, inadequate education, and lack of training are the main obstacles facing differently-abled entrepreneur(Maziriri & Madinga, 2016).

In Kerala, differently-abled people's entrepreneurial development is heavily influenced by socio-economic conditions, emphasising the intricate interactions between social, economic, political, technological and cultural elements that either facilitate or undermine their entrepreneurial aspirations and endeavours. In Kerala, there are a quit large number of prosperous differently-abled entrepreneurs, who are engaged in running stationery stores, grocery stores, automobiles, food processing, online marketing, detergent making, umbrella making, hotels, lottery business, agricultural and allied activities, service centres, etc. In this study, the researcher attempts to analyse the socio-economic backgrounds and dimensions of the entrepreneurial development of differently-abled entrepreneurs in Kerala and how well they practice and manage entrepreneurship for their overall development.

## **1.2 Statement of the Problem**

India has witnessed advanced economic growth rates in the past three decades due to the new economic policy of 1991 under the leadership of Narasimha Rao. Subsequently, there was a remarkable rise in industrialisation and an increase in individuals' per capita income and standard of living. Unfortunately, still several segments of the Indian population, like women, SC& ST, minority communities, ethnic groups, differently-abled persons, old age categories, migrant workers, etc, remain socially and economically underprivileged and deprived(Suguna, 2019; Mohammed & Jamil, 2015). Differently-abled persons are the utmost excluded sections and underrepresented categories of Indian society(Wishart, 2018). The plight of people with disabilities is highly deplorable and miserable, which causes serious concern not only in India but also across the globe. They often face severe barriers in accessing basic facilities, educational accomplishments, poorer health conditions, and employment engagement in economic activities than people without disabilities; they also face discrimination, undesirable societal attitudes and exclusions, stigmatisation, low representation and social networking(Uromi & Mazagwa, 2014).

In recent years, the term entrepreneurship has been explored widely across the globe. An expanding body of research has examined entrepreneurs from a variety of angles, primarily within the genre recognised as "minority entrepreneurs," most prominent among them are women entrepreneurs, ethnic, differently-abled entrepreneurs, SC & ST entrepreneurs, social entrepreneurs, edu-entrepreneurs, and holistic entrepreneurs. Nevertheless, even though differently-abled entrepreneurs constitute a meaningful number in our nation, the entrepreneurship literature needs to be more active in the contributions of differently-abled entrepreneurs (Cooney, 2008). A differently-abled person's entrepreneurship is an ever-changing philosophical concept in disability; through entrepreneurial development every disabled body can be equipped to an able one. Differently-abled entrepreneurs are a new breed that emerged as a need for existence rather than financial motivation. Differently-abled entrepreneurs can also act as a major force for the economic progress of a country (Shanimon & Sunil, 2017). Differently-abled persons tend to lag behind in terms of education and employment, which often leads to poverty (Mohammed & Jamil, 2015). Disability generally results in higher rates of poverty, and when a person from a low-income background becomes disabled, they are sometimes treated more severely and marginalised by the society than persons who are able-bodied (Yeo, 2001; Viriri & Makurumidze, 2014; Pinilla-Roncancio & Cedeño-Ocampo, 2023). Starting a business can be a practical strategy for increasing the inclusion and participation of differently-abled persons in the labour market. One potential solution to the problem of low participation rates lies in the ability for differently-abled people to become self-employed or to start and run their own business. Despite the fact that differently-abled persons are stigmatised, discriminated against, and marginalised in every aspect of life, studies show that they have a higher rate of self-employment and starting new enterprises among differently-abled persons (Kitching, 2014). Despite their challenging situations, these persons contribute immensely to every nation's socio-economic progress. Most of them generate their income, set up and manage their small businesses, and create employment for other disabled as well as non-disabled people. Entrepreneurship pieces of literatures remain silent about the contributions of the differently-abled population. The fact that differently-abled persons are more probably self-employed than non-disabled people (Renko & Harris, 2015).

While pursuing entrepreneurship, some of the barriers confronted by differently-abled person consist of improper working capital management, a lack of interest-free business loan options, a lack of business expertise, a delay in receiving timely information, a lack of training resources, operational and mobility barriers, a lack of necessary entrepreneurial qualities, an inability to produce high-quality goods, etc(Dhar & Farzana, 2017). To solve the problem of differently-abled entrepreneurs face in business, national and local governments should take steps to formulate policies towards inclusive entrepreneurship for differently-abled entrepreneurs through entrepreneurial skills development, and business information to potential differently-abled entrepreneurs and arranging necessary finance to operate business through financial institutions (Mendoza, 2021). To get rid of the obstacles faced by differently-abled person, government authorities, institutions, professionals, differently-abled entrepreneurs and their families, Non-Governmental Organisations (NGOs) acting as support systems for differently-abled entrepreneurs must work together and collaborate with each other. The government initiated various schemes and programmes for the empowerment and rehabilitation of these people, such as through reservation policies in employment, pension schemes, loans for entrepreneurship, nursing facilities, etc., (Kitching, 2014). Still, many of the disabled population in our country do not have access to these schemes or facility especially disabled people other than with congenital disorder such as through ageing, diseases and accidents. For such types of people, there arises a need for employment to meet their livelihood and existence. The only way in which these kinds of people can meet their daily needs is through self-employment or starting a new enterprise(Osman & Rahim, 2014; Ashley & Graf, 2018). Kerala has seen a dramatic shift from the medical model of disability to the social model of disability over the years due to the enormous growth and expansion of NGOs working for the upliftment of differently-abled persons(Kumar, 2017). NGOs initially took an institutional, charity-based approach, but currently, they are looking at a community-based participatory approach(Melavanki, 2020). They act as the catalyst in bridging the gap left by the government and provide tailored community-centric social solutions to meet the specific needs of differently-abled entrepreneurs through awareness campaigns, vocational skill development training, facilities for assistive technologies, and policy advocacy(Bayan, 2013). NGOs' contribution to breaking down the societal barrier and marginalisation and fostering inclusivity has paved

the way to independence and social and economic empowerment beyond the four walls of their house. They often collaborate with government and local communities to implement supporting initiatives that address equality, employment opportunities, accessibility, and social integration(Kandyomunda et al., n.d.). Vocational rehabilitation professionals are highly qualified to provide many of the support and services that people with emerging disabilities need for making career-related decisions and securing employment (Rumrill & Koch, 2018).

Inclusive growth is necessary for equitable distribution of wealth and prosperity among all population sections. Focused measures for the welfare and protection of differently-abled persons are of the utmost importance in a time when "inclusive development" is being pointed out as the best route towards sustainable development. One of the best solutions for socio-economic empowerment, self-efficacy and independence of the marginalised communities can be done by increasing the attitude of entrepreneurship among these communities, finally resulting in the overall development of nations (Osman & Rahim, 2014; Hidegh et al., 2022).

This study is more significant in differently-abled entrepreneurs' social, economic, environmental, political, and operating dimensions. The present study has been undertaken to analyse the socio-economic background and entrepreneurial development among differently-abled entrepreneurs. This research considers the socio-economic dimensions that influence the entrepreneurial development of differently-abled persons in Kerala. It seeks to understand the unique challenges faced and opportunities of this marginalised group in the state's socio-economic environment and to explore how various factors such as accessibility, social attitudes, support system, government policies, and education impact their ability to establish and sustain successful entrepreneurial ventures. By addressing this research problem, the study aims to provide valuable insights for policymakers, organisations, and society at large to support and empower differently-abled individuals in their entrepreneurial endeavours, ultimately contributing to their economic and social inclusion.

Following are the research questions formulated based on studying the above problems:

1. How does the support system by stakeholders helps in promoting differently-abled entrepreneurship?

2. What are the traits and competencies possessed by differently-abled entrepreneurs?
3. What are the motivational factors that induced differently-abled entrepreneurs to start a business?
4. What are the factors influencing the performance and growth of business run by differently-abled persons?
5. What are the barriers faced by differently-abled persons in starting and running a business?
6. How the interrelationship between traits, competencies and motivation of entrepreneurs affect business performance.

### **1.3 Significance of the Study**

The imperative role played by entrepreneurship is the foundation of every nation development. Entrepreneurship is viewed as the vehicle for the economic growth of nations. It helps to acquire economies of scale and introduces new technologies and capital through innovative ideas in producing goods and services, employment opportunities, empowerment of the people, etc. Over the last three decades after industrialisation, entrepreneurship significantly contributes to the socio-economic development of weaker and minority sections of society.

Disabled bodies will become abled bodies when there is social participation, employment generation, economic independence and engagement in entrepreneurship. An emerging subset of entrepreneurs known as "differently-abled entrepreneurship" is a new breed of entrepreneurship that serves as a catalyst force for the socio-economic advancement of disadvantage disabled population. The concept of differently-abled entrepreneurs helps in the optimum utilisation of the human resources of that country, and they will no longer be regarded as a burden to society. One of the main aims of differently-abled entrepreneurship is socio-economic development, empowerment, and sustainable and inclusive growth of differently-abled persons in the country. Differently-abled person entrepreneurship is a changing agent in promoting self-employment, social participation, employment generation socio-economic empowerment, rehabilitation, increased standard of living and knowledge, sustainable development and act as a social engineer for overall social change in India. India has now become a ground progress and

prosper for a new breed of entrepreneurs(Jayanthi, 2019).This study will help differently-abled persons, policymakers, society and academicians in the following ways:

- **Differently-abled persons**

The study will help to understand the institutions and schemes of government available for the differently-abled person for their empowerment through entrepreneurship. It also helps to recognise the innate potential of the differently-abled person and to make comparisons of prospects and problems of entrepreneurship based on various grounds.

- **Policymakers**

This study shows the current status and problems encountered by differently-abled persons in Kerala. Thus, policymakers can take corrective actions and improve policies and programmes for the empowerment and development of differently-abled persons to their fullest level.

- **Society**

It is essential to change society's hostile attitude towards PWDs and take necessary steps for their upliftment. This study helps to comprehend the value and potential of differently-abled persons, and can help to realise how they are valuable and can contribute to the economy. It also helps to give insight about benefits of treating them equally and arranging necessary facilities in public and employment.

- **Academicians**

There arises a need for a structured conceptual model for differently-abled person entrepreneurship development. Thus, this study helps to develop a structured interrelation of variables with a model for differently-abled persons' entrepreneurship development.

#### **1.4 Scope of the Study**

The purpose of this study is to demonstrate how entrepreneurship contributes to the socio-economic advancement of differently-abled persons in the state of Kerala. There are extensive studies that focus on entrepreneurship development. However, in India, there are only a handful of studies related to entrepreneurship engaged by weaker sections of society, such as women, religious and linguistic minority communities, ethnic groups such as SC/ST, differently-abled persons, senior citizens, etc.

- This study has been focused on studying the differently-abled entrepreneur and their development, a new and upcoming breed of entrepreneurs who will make significant strides in encouraging inclusivity and empowerment of the nation.
- In this study, the differently-abled entrepreneurs constitute differently-abled persons by congenital disorders, polio, accidents and other diseases.
- The Rights to Persons with Disability (RPwD) Act 2016 has identified 21 types of disability, such as blindness, locomotor disability, autism, hearing impairment, cerebral palsy, intellectual disability, haemophilia, etc. This study was limited to entrepreneurs with Physical Disability in Kerala, which mainly comprises four categories of disability such as 1. Hearing Impairment (Deaf or Hard to hear) 2. Visual impairment (Low vision, Blindness) 3. Locomotor disability (Cerebral palsy, Leprosy cured person, Dwarfism, Muscular dystrophy and Acid attack victims) 4. Disability in speech and language.
- The study was limited to persons with benchmark disability (Differently-abled persons with severe disability with more than 40% of specified disability which will be certified by an authorised certifying medical authority).
- The differently-abled entrepreneurs engaged in manufacturing, trading and service sectors were taken for the study and business ownership forms such as sole proprietorship, partnership, SHG (Self-Help Group), and companies were also involved in the study.
- Data were collected from the 6 districts of Kerala (Thiruvananthapuram, Alappuzha, Ernakulam, Palakkad, Malappuram and Kozhikode) among 276 differently-abled entrepreneurs using a cluster sampling method.
- The study has been confined to understanding the socio-economic profile of differently-abled entrepreneurs in Kerala, the role played by various institutions, persons and agencies such as family, friends, NGOs, Government, institutions, etc, as a supporting system for their rehabilitation and empowerment. The study helps identify traits and competencies the differently-abled persons possess, the factors inducing differently-abled persons to start a business and how they can run their business successfully, the barriers confronted to differently-abled people in starting and running entrepreneurship and suggest solution for those challenges.

## **1.5 Objectives of the Study**

The objective for the study answers the above-stated research questions and conduct research with a clear and concise direction for attaining expected outcomes related to differently-abled entrepreneurs.

1. To evaluate the effectiveness of the stakeholder's support system in promoting and empowering differently-abled persons through entrepreneurship.
2. To identify the entrepreneurial traits and competencies possessed by differently-abled entrepreneurs.
3. To identify the motivational factors that induced differently-abled entrepreneurs to start a new business.
4. To identify the factors influencing the performance and growth of business run by differently-abled persons.
5. To assess the barriers that hinder differently-abled entrepreneurs in starting and running their business.
6. To study the interrelationship between traits, competencies, motivation of entrepreneurs that affect business performance through a model for differently-abled persons' entrepreneurship development.

## **1.6 Hypotheses of the Study**

The hypotheses related to the study are as follows.

### **1.6.1 Association Between Socio-Economic Profile.**

- H1 There is an association between gender and type of business.
- H2: There is an association between gender and mode of selling.
- H3: There is an association between the onset of disability and the type of business.
- H4: There is an association between the onset of disability and mode of selling.
- H5: There is an association between the type of disability and the source of finance.

### **1.6.2 Stakeholder's Support System for Differently-abled Entrepreneurs**

- H1: There is a significant difference in the support system of the family during the pre-phase and post-phase of business.
- H2: There is a significant difference in the support system of the families during the pre-phase and post-phase of business based on demographic and business profile.

H3: There is a significant difference between support system for differently-abled entrepreneurs based on demographic and business profile.

### **1.6.3 Traits of Differently-abled Entrepreneurs**

H1: There is a significant difference in traits of differently-abled entrepreneurs based on demographic and business profile.

### **1.6.4 Competencies of Differently-abled Entrepreneurs**

H1: There is a significant difference in competencies of differently-abled entrepreneurs based on demographic and business profile.

### **1.6.5 Motivation to Start a Business**

H1: There is a significant relationship between push and pull motivation.

H2: There is an effect on the pull factor based on the push factor for motivation.

H3: There is a significant difference in pull and push motivation to start a business based on demographic and business profile.

H4: There is an impact on stakeholder's support system on entrepreneurial motivation.

### **1.6.6 Factors Influencing Business Performance**

H1: There is a significant difference in factors influencing business performance based on demographic and business profile.

### **1.6.7 Barriers Encountered by Differently-abled Entrepreneurs**

H1: There is a significant difference in barriers encountered by differently-abled entrepreneurs based on demographic and business profile.

### **1.6.8 Interrelationship Between Traits, Competencies Motivation and Business Performance**

H1: There is a significant effect of traits on business performance.

H2: There is a significant effect of traits on motivation.

H3: There is a significant effect of traits on competencies.

H4: There is a significant effect of competencies on business performance.

H5: There is a significant effect of motivation to start a business on competencies.

H6: There is a significant effect of motivation on business performance.

H7: Motivating mediates the relationship between traits and business performance.

H8: Competencies of the differently-abled entrepreneurs mediate the relationship between traits and business performance.

H9: Motivating to start a business mediates the relationship between traits and competencies.

H10: Competencies mediate the relationship between motivation and business performance.

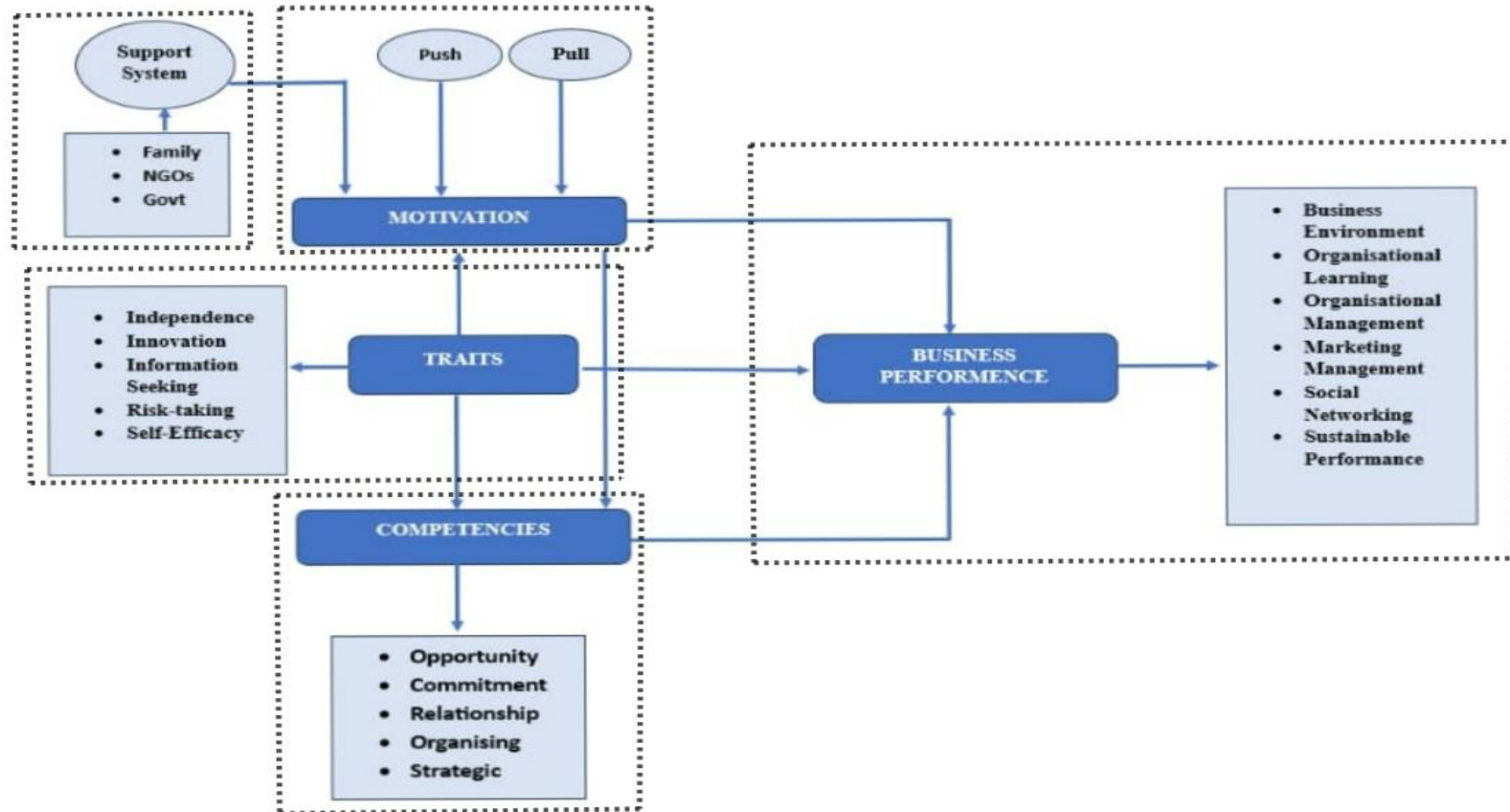
## 1.7 Operational Definition

**Table 1.1**  
**Operational Definition**

<b>Concept</b>	<b>Definitions</b>
Entrepreneur	An entrepreneur is a person who brings business ideas, organises resources, operates, and manages the activities of new and existing business undertakings by assuming the risk to achieve profit.
Entrepreneurship	Entrepreneurship is identifying, planning, organising, managing and developing enterprises by foreseeing the risks to explore opportunities and profit.
Entrepreneurship Development	Entrepreneurship development is defined as the systematic process of nurturing individual entrepreneurial skills, attitudes, and knowledge through a support system, creating an enabling environment for the growth of business ventures.
Disability	Disability is a permanent or temporary impairment of the body or mind of an individual and has a problematic condition in the activity limitation in life.
Differently-abled Entrepreneur	Differently-abled entrepreneur refers to the active participation of differently-abled persons in economic activities and the starting of business ventures.
Differently-abled Entrepreneurship	Differently-abled entrepreneurship is a process of managing and operating an enterprise by differently-abled persons by overcoming the challenges associated with entrepreneurship.

Support System	The support system is the network of mentors, organisations, resources or agencies for facilitating advice, guidance, assistance, funding, etc., in the entrepreneurial journey of entrepreneurs.
Traits	The traits of an entrepreneur are the inherent qualities, personal attributes and characteristics that define individual intention towards entrepreneurship.
Competencies	The competencies of an entrepreneur are the multifaceted skills, knowledge and attributes an entrepreneur possesses for successfully running and managing an enterprise.
Motivation	Motivation is the internal or external stimuli that drive or direct an individual to achieve a specific outcome or desired goal which includes push and pull motivation.
Push Motivation	Push motivation is necessity-seeking motivation in which the external circumstances compel them to start a business such, as previous job dissatisfaction, recovery from poverty, job loss etc.
Pull Motivation	Pull motivation is opportunity-seeking motivation with an internal aspiration that drives a person to become an entrepreneur in terms of passion, autonomy, flexibility, social recognition, etc.
Business Performance	Business performance evaluates to measures how well the factors drives an organisation or business achieves its goals and objectives. It also involves assessing business operations, financial stability, environment, and organisational management for determining the business's effectiveness, efficiency and success.
Barrier of Differently-abled Entrepreneurs	The barrier of differently-abled entrepreneurs encompasses the socio-economic, environmental, physical, informational and operational problems, challenges and obstacles that hinder individuals with disabilities from complete participation in starting, operating or running their own business.

## 1.8 Conceptual Framework



*Figure 1.1*

*The conceptual model developed for the study*

## **1.9 Research Methodology**

The research methodology comprises research design, data sources, sampling design, tools used for data collection, pilot study and pre-testing, reliability and validity, and tools used for analysis.

### **19.1 Research Design**

The research carried out was descriptive and analytical in nature. Descriptive research focuses on fact-finding, accurately and systematically describing a situation or characteristics of a population or a phenomenon. This study uses quantitative and statistical data to test the hypothesis and hence it is analytical research.

#### **1.9.1.1 Sources of Data**

Data were collected through both primary and secondary sources.

##### **A) Primary Data**

The Primary data were collected using a structured questionnaire and an interview schedule, which is prepared based on the objective of the research study. Data collection has been carried out among differently-abled persons who engage in entrepreneurial activity by using the cluster sampling method. For conducting the pilot study, data were collected from 60 respondents of differently-abled entrepreneurs from the Malappuram and Palakkad regions of Kerala. For the purpose of conducting main study, data were collected from 276 respondents of differently-abled entrepreneurs from 6 districts of Kerala.

##### **B) Secondary Source**

- Persons with Disabilities in India - A Statistical Profile: 2021
- Indian Census Report 2011
- Report on The Rights of Persons with Disabilities Act, 2016
- Global Report on Health Equity for Persons with Disabilities
- Report of The Convention on the Rights of Persons with Disabilities
- Annual Report of District Disability Rehabilitation Centre
- Annual Report of Ministry of Labour & Employment Government of India
- Annual Report of NIEPVD
- Annual Report of NHFDC

- Annual Report of NIEPMD
- World Bank and WHO Report (2011) on Disability
- Report of National Sample Survey Organisation
- International/National Journals and Articles studied about Entrepreneurship, Disability and Differently-abled Entrepreneurship
- Research Theses and Dissertations Related to the Field of the study
- Books Related to Research and Area of the study
- Websites of Central and State Government
- Periodicals, Newspaper Articles, Social Media and Other Websites Etc

## **1.9.2 Sampling Design**

### **1.9.2.1 Population**

A population size of 975 differently-abled persons involved in gainful economic activities identical to engaging in entrepreneurship or undertaking a business in Kerala constitutes the population for the study. Differently-abled entrepreneurs taken for the study consist of ‘Persons with Physical Disabilities’, which mainly comprising of four disability categories such as 1. Hearing Impairment 2. Visual impairment 3. Locomotor disability 4. Disability with speech and language are under the category of benchmark disability (Differently-abled persons with severe disability with more than 40% of specified disability which will be certified by an authorised certifying authority).

### **1.9.2.2 Sample Frame**

The sample frame is used to get the complete list of the population in a geographical area. The total list of the population required for the study was obtained through NHFDC, Vocational Training and Rehabilitation Centre (Government organisation for training differently-abled persons for self-employment and entrepreneurship), AKWRF(All Kerala Wheelchair Rights Federation), Handicrops(An organisation for selling products of differently-abled entrepreneurs), State Handicapped Development Corporations, RSETI(Rural Self-employment Training Institute) and finally a total of 975 differently-abled entrepreneurs after sorting based on the duplication and requirement based on the scope of the study constitute the total population for sample frame.

### 1.9.2.3 Sample Size Determination

(Krejcie & Morgan,1970) is one of the popular methods is determining the sample size for a finite population. They used the following formula to determine the sample size

$$S = \frac{X^2 \cdot N \cdot P(1-P) / d^2(N-1) + X^2 \cdot P(1-P)}{0.05^2 (975-1) + 1.96^2 \cdot 0.5(1-0.5)}$$

$$S = 276$$

S = Sample size required for the study

X= Value of Z with 95% confidence interval

N= Population size

P= Population proportion (50% proportion)

d= Degree of accuracy/margin of error expressed as the proportion of 0.05

### 1.9.2.4 Sampling Technique

As the population is finite, the researcher uses the probability sampling technique. The cluster sampling method was carried out to survey the 276 samples of differently-abled persons in Kerala. Cluster sampling is a probability sampling method where the population are divided based on geographical units such as districts or zones and finally simple random sampling is performed. In simple random sampling, each sample has an equal population representation. The sample represents the population; hence, it helps quickly draw conclusions and generalisations based on the findings. In the first stage of cluster sampling, Kerala was divided based on three zonal units based on geographical classification: South (Thiruvananthapuram, Kollam, Alappuzha, Kottayam and Idukki), Central (Ernakulam, Thrissur and Palakkad) and North (Malappuram, Kozhikode, Wayanad, Kannur and Kasaragod). From each zonal unit, 2 districts (South: Thiruvananthapuram and Alappuzha) Central: (Ernakulam and Palakkad) and North: Malappuram and Kozhikode) were selected based on the highest number of differently-abled entrepreneurs' population. 276 differently-abled entrepreneurs were allotted based on the population proportion of respective districts, and finally, simple random sampling was performed.

**Table: 1.2**  
**Population and Sample Selection**

Cluster	Districts of Kerala	Population in Kerala		Sample size of EWDs
		PWDs (N=7,93937)	EWDs (N=975)	
South	Thiruvananthapuram	77,164	145	41
	Alappuzha	51,403	92	26
Central	Ernakulam	74,127	88	25
	Palakkad	62,814	149	42
North	Kozhikode	78,548	166	47
	Malappuram	96,447	335	95
<b>Total sample size</b>				<b>276</b>

*Source: Population of PWD: Census 2011*

*Population of EWD: Sample frame of the study based on the scope of the study*

*Sample size: Used for field survey*

### **1.9.3 Tools used for Data Collection**

Primary data were gathered from the respondents using well-designed questionnaire and interview schedule in accordance with the objective of the study. Personal and telephonic interview were primarily conducted since differently-abled persons are prone to numerous challenges in filling out the questionnaire, such as lack of education, mobility issues, the severity of their disability, etc. The questionnaire is divided into 6 parts with a total of 24 questions; Parts A and B deal with the demographic and business profile of differently-abled entrepreneurs, and Part C, D, E and F mainly deals with questions dealing with the objectives of the study, such as the support system of stakeholders, traits, competencies of entrepreneurs, motivational factors, business performance and barriers they faced in their businesses. The instrument was measured using a 5-point Likert scale. Both closed-ended and open-ended questions are included in the instrument; however, the majority of the questions are closed-ended.

#### 1.9.4 Pilot Study and Pre-testing

Pre-testing was conducted by interviewing 10 differently-abled entrepreneurs, and expert opinions were made for the content correction, formatting wording, using the tools, etc. A preliminary research carried out on a small scale prior to the major study is known as a pilot study. To understand the research methods, procedure and the required sample size and assess the main study's feasibility and practicability pilot study was carried out. It also ensures the instruments' reliability and validity in data collection. The pilot study was conducted among 60 differently-abled entrepreneurs from Malappuram and Palakkad districts of Kerala. Content validity and face validity were also checked with experts in the field, and appropriate changes were made in the instruments before the data collection. The reliability was checked for Part C to F of the questionnaire using the Cronbach alpha; a statement with a reliability of above 0.7 alpha value was considered.

#### 1.9.5 Reliability

When a scale is measured frequently to obtain a consistent result repeatedly, the scale is said to be reliable. Cronbach alpha tests the reliability of data to measure the internal consistency of the scaled statements in the questionnaire. The coefficient of Cronbach alpha ranges from 0 to 1. When values are closer to 1 there exists high reliability, and values close to 0 are considered poor instrument reliability. A value above 0.7 is considered to have strong reliability, a value less than 0.7 and 0.5 is considered significant, and an alpha value below 0.5 is not recommended for the study. During the pilot study, many statements were added and deleted from the questionnaire to obtain the reliability and validity of the instrument and one of the major construct financial performance was deleted due to reliability issue.

**Table 1.3**  
**Reliability analysis of the pilot study**

<b>Constructs</b>	<b>Dimensions</b>	<b>Indicator</b>	<b>Cronbach alpha (<math>\alpha</math>)</b>
Support system	Pre-phase of family support	5	0.821
	Post-phase of family support	5	0.776
	Overall family support	10	0.783
	NGOs	5	0.824
	Government	5	0.785

Motivation	Pull motivation	5	0.947
	Push motivation	5	0.946
Traits	Independence	4	0.812
	Innovation	4	0.828
	Information seeking	4	0.785
	Risk-taking	4	0.898
	Self-efficacy	4	0.861
Competencies	Commitment competency	4	0.764
	Opportunity competency	4	0.712
	Organising competency	4	0.839
	Relationship competency	4	0.879
	Strategic competency	4	0.742
Business Performance	Business environment	4	0.752
	Marketing management	4	0.881
	Organisational learning	4	0.767
	Organisational management	4	0.852
	Social networking	4	0.747
	Sustainable performance	4	0.825
Barriers	Personal barrier	4	0.825
	Financial barrier	4	0.789
	Environmental barrier	5	0.834
	Informational barrier	4	0.781
	Social barrier	4	0.871
	Operational barrier	4	0.722

Source: Field survey

### 1.9.6 Test of Normality

A normality test determines whether samples are drawn from the normally distributed population. The most popular test for normality is normal distribution, also called Gaussian distribution, which is a theoretical distribution. For testing parametric population, it is assumed that the population is normal. For getting valid inferences from numerous statistical analyses such as correlation, regression, Analysis of variance, T-test, etc., the parametric assumption is used as data is normal. Even though data is not normal, the central limit theorem states that when the sample size is larger with more than 100 samples, violation of normality is not much of a significant problem(Altman & Bland, 1995).

For testing normality in SPSS, two methods are widely used: a) statistical methods like Shapiro–Wilk test, Kolmogorov–Smirnov test, skewness, kurtosis, mean and SD, b) graphical methods such as histogram (frequency distribution), Q–Q Plot (quantile-quantile plot), box plot, P–P Plot (Probability-probability plot), and stem and leaf method. The Shapiro–Wilk is used to test when the sample size is smaller  $< 50$ . When the sample size is greater than 50 ( $N \geq 50$ ), the Kolmogorov–Smirnov test is applied. For both statistical tests, the stated null hypothesis will be accepted as normally distributed when the P value is  $> 0.05$ . Data is considered normal only if the values of kurtosis and skewness are within the range of -1 and +1. Nevertheless, testing the normality of small and moderate sample sizes ( $N < 300$ ) with this method is less trustworthy. To solve this issue Z test is used, and the Z score is produced by dividing the values for kurtosis and skewness by the corresponding standard error. In cases where the sample size is small ( $n < 50$ ), the Z value  $\pm 1.96$  is determined, whereas in moderate sized samples ( $50 \leq n < 300$ ), the Z value  $\pm 3.29$  confirms the data's normality (Kim, 2013). The histogram shows the frequency distribution for continuous data. In the graph, if the data represent a bell-shaped curve, data is symmetric about the mean and assumed to be normal. The P-P plot represents an approximate straight diagonal line for the normal distribution. Q-Q is a scatter plot of quantiles created by plotting two sets against one another. The box plot is another graphical technique for demonstrating normal distribution using the spread of skewness by its quartiles. An asymmetric line approximately to the box's median or centre represents normal data (Mishra et al., 2019).

### **1.9.7 Tools for Analysis of Data**

Data were edited, coded, tabulated and interpreted using appropriate techniques after data collection. Software's specifically Excel, IBM SPSS version 26 and SMART PLS SEM 4 were used for data analysis and validating the model. Mean, Median and Standard Deviation were used to arrive result of descriptive statistical tools. Inferential statistics were tested using the predetermined hypotheses based on the research questions and objectives. Tools like the Chi-square, One sample t-test, Paired sample t-test, Independent sample t-test, Correlation, Regression, Factor analysis One-way ANOVA, One-way MANOVA and Post hoc test were used to test hypotheses of study. Smart PLS 4 were used for validating and measuring the structural model.

**Table 1.4**  
**Nutshell of Research methodology**

<b>Methods</b>	<b>Description</b>
Research Design	Descriptive and Analytical
Sources of Data	Primary and Secondary source
Population	Differently-abled entrepreneurs in Kerala
Sample Frame	975 Differently-abled entrepreneurs in Kerala
Sampling Technique	Cluster sampling
Sample size Determination	(Krejcie & Morgan,1970)
Sample Size	Pilot study- 60, Main study -276
Reliability	All variables above 0.7 taken for the study
Instrument for Data Collection	Questionnaire and Interview schedule
Scaling Technique	5-Point scale
Tools for Data Analysis	Percentage, Mean, Median, Standard deviation, Chi-square, One sample t-test, Paired sample t-test, Independent sample t-test, Correlation, Regression, Factor analysis One-way ANOVA, One-way MANOVA and Post hoc test

### 1.9.8 Variables Used in the Study

**Table 1.5**  
**Variables of stakeholder's support system**

<b>Dimensions</b>	<b>Indicators</b>		<b>Literature support</b>
Family support	Pre-phase of starting business	Arranging start-up capital for business	(Al-Tit et al., 2019), (Hutagalung et al., 2017).
		Helps to choose the business to be engaged	
		Planning and decision-making activities	
		They act as influencers.	
		They handle the formalities of paperwork.	

Family support	Post-phase of starting business	Management of working capital and day-to-day operations of business	
		Handling finance and arranging institutional credit	
		Marketing of products and services	
		Sharing the risk in entrepreneurship by providing mental and moral support	
		Procurement of raw materials for business	
NGOs	Helps in arranging necessary finance required for running business	(Bayan, 2013),(Salamzadeh et al.,2022)	
	Imparting vocational rehabilitation and skill training for entrepreneurial development		
	Organising coaching, seminars, and workshops helps provide valuable information required in the operation of enterprises.		
	NGOs act as mediators in resource mobilisation and the marketing of products and services.		
	Helps to form associations and build networking opportunities		
Government	Providing financial assistance to start a business	(Salamzadeh et al., 2022), (Al-Tit et al., 2019),(Agarwal et al., 2018)	
	Conducting seminars, entrepreneurial training and skill development programmes		
	Providing subsidies for repayment of credit		
	The government has established various institutions and implemented schemes to empower differently-abled persons through entrepreneurship.		
	The government has established various institutions and implemented schemes to empower differently-abled persons through entrepreneurship.		

**Table 1.6**  
**Variables of traits**

<b>Dimensions</b>	<b>Indicators</b>	<b>Literature support</b>
Innovation	Innovation leads to creative ideas in business	(Singh, 2013), (van der Zwan et al., 2016), (Santhosh Samuel putta, 2023),(Mani, 2007), (Gedik et al., 2015),(Pattanayak & Kakati, 2021),(Sobaih, 2022)
	Adopt modern and improved methods and technology.	
	Helps to reduce cost and increase profit	
	Helps to diversify activities	
Risk-taking	Positive approaches towards challenges	(Singh, 2013),(van der Zwan et al., 2016) (Santhosh samuel putta, 2023),(Pattanayak & Kakati, 2021),(Achola, 2021), (Lim et al., 2008),(Zhuang, 2022),(Sobaih,2022),(Shanimon S, 2018) (Shanimon S, 2018)
	A timely decision enables one to take a calculated risk.	
	High-risk offers higher returns and rewards.	
	Tolerance of ambiguity in business	
Self-efficacy	Believes in one's actions determine the reward	(Singh, 2013), (van der Zwan et al., 2016),(Baum & Locke, 2004),(Basar, 2018)
	Will be highly responsible for work	
	Believes in one's ability and potential	
	Overcoming unexpected difficulties	
Independence	Setting up of business aids in the independence of task	(Lim et al., 2008),(Agarwal et al., 2018),(Achola, 2021),(Lim et al., 2008), (Singh, 2013), (Shanimon S, 2018), (Van der Zwan et al., 2016)
	Working hours are flexible.	
	Helps to make decisions quickly	
	To Become own boss and like to manage others	
Information seeking	Changes plan according to dynamic environment.	(Osman & Rahim, 2014)
	Believes business will run for an extended period	
	Systematic planning and monitoring of activities	
	Up-to-date, thereby able to seek opportunities easily	

**Table 1.7**  
**Variables of competencies**

<b>Dimensions</b>	<b>Indicators</b>	<b>Literature support</b>
Opportunity competency	Easily identification of goods and services needed by the consumers	(Sarwoko & Hadiwidjojo, 2013),(Tehseen et al., 2020), (Osman & Rahim, 2014b), ,(Arafah, 2015), (Alam et al., 2018),(Nurulasiah et al., 2020),(Aidara et al., 2021),(Man et al., 2002), ,(Hazlina Ahmad et al., 2010), (Ibidunni et al., 2021)
	Focus on taking advantage of high-quality business opportunities.	
	Continuous searching and evaluation of business opportunities	
	Undertaking things before forced or requested by the events	
Relationship competency	Build good relationships with stakeholders.	(Alametal.,2018),(Nurulasiah et al., 2020),(Ibidunni et al., 2021), (Aidara et al., 2021),(Man et al., 2002), (Sarwoko & Hadiwidjojo, 2013), Hazlina Ahmad et al., 2010)
	Helps quick decision-making	
	Practical communication skills with the stakeholders	
	Persuasion and negotiation with others	
Organising competency	Organising the resources	(Alam et al., 2018), (Ibidunni et al., 2021) (Nurulasiah et al., 2020),(Aidara et al., 2021),(Man et al., 2002), (Sarwoko & Hadiwidjojo, 2013),
	Systematic planning and monitoring of activities	
	Helps to organisation run smoothly	
	Easily coordination of task	
Strategic competency	Redesign the organisations to achieve long-term goals.	(Alam et al., 2018),(Nurulasiah et al., 2020), (Tehseen et al., 2020),,(Aidara et al., 2021),(Man et al., 2002), (Sarwoko & Hadiwidjojo, 2013), (Ibidunni et al., 2021) Hazlina Ahmad et al., 2010)
	Highly oriented against strategic goals.	
	Evaluate results based on strategic goals	
	Monitor progress towards a strategic goal.	
Commitment competency	Willingness to hard work to reach the goal	Nurulasiah et al., 2020),(Aidara et al., 2021)(Van der Zwan et al., 2016),(Man et al., 2002), (Sarwoko & Hadiwidjojo, 2013), (Alam et al., 2018),
	Highly achievement-oriented towards the goals	
	Deep passionate in their work	
	Dedication towards work	

**Table 1.8**  
**Variables of motivation to start a business**

<b>Dimensions</b>	<b>Indicators</b>	<b>Literature support</b>
Pull motivation	Entrepreneurs like to become independent	(Van der Zwan et al., 2016),(Boylan,2002),(Mehmetoglu, 2020),(Jammaers & Williams, 2023),(Agarwal et al., 2018),(Cooney, 2008),(Dhar et al., 2022a), (Dawson & Henley, 2012),(Dhar et al., 2022),(Martínez-Cañas et al., 2023)
	Working hours will be flexible.	
	It creates a higher level of job satisfaction.	
	It creates more wealth, thereby enhancing financial security.	
	Enable social recognition and identity.	
Push motivation	Can do only particular business due to severity of disability	(Van der Zwan et al., 2016), (Boylan, 2002),(Mehmetoglu, 2020),(Jammaers & Williams, 2023), (Cooney, 2008),(Dhar et al., 2022a),(Dawson & Henley, 2012), (Cooney et al., 2020),(Martínez-Cañas et al., 2023)
	Difficult to find alternative job opportunities	
	Lower wages are paid in other jobs.	
	Pressure due to family conditions and to recover from poverty	
	Due to the funds, training and assistance the government/ institutions provide to do business.	

**Table 1.9**  
**Variables of business performance**

<b>Dimensions</b>	<b>Indicators</b>	<b>Literature support</b>
Social networking	The solution to business problems through experienced persons	(Al-Tit et al., 2019),(Norstedt & Germundsson, 2022),(Agarwal et al., 2018),(Gedik et al., 2015),(Jha & Makkad, 2018),(Zhuang, 2022)
	Interactions create more knowledge and education about business.	
	Due to networking, dignity in society has increased.	
	To build a good relationship with stakeholders	

Marketing management	Marketing through social media is cheap.	(Gedik et al., 2015)(Jha & Makkad, 2018),(Alqahtani et al., 2022)
	Concentrating on market-demanded products and services helps expand business.	
	Fixing a reasonable price for the product	
	Customer-focused marketing enhances customer satisfaction, hence quickly retaining customers.	
Organisational learning	You are engaging in training to enhance the knowledge and skills required for business.	(Jha & Makkad, 2018), (Purateera et al., 2011)
	Helps to appropriate technical skills to use tools and technique	
	Knowledge sharing contributes to gaining more skills and innovation in business.	
	The number of years of experience in business contributes to the performance of the business.	
Business environment	Meeting competition from rivalries	(Al-Tit et al., 2019),(Jha & Makkad, 2018)
	Following guidelines from the governmental institution	
	Quickly adapting to the dynamic environment	
	Awareness and attitude about overall policies and regulation	
Sustainable performance	Showing commitment towards society	(Raymond et al., 2011)
	Creation of value for the enterprise	
	Offering quality products to customers	
	Environmentally friendly products	
Organisational management	Ensuring the economic performance of the organisation	(Al-Tit et al., 2019),(Raymond et al., 2011),(Vaziri, 2016)
	Ensuring adequate infrastructural facilities with modern technology	
	Attainment of the objective of the organisation	
	Ability to raise and maintain adequate capital	

**Table 1.10**  
**Variables of barrier faced in entrepreneurship**

<b>Dimensions</b>	<b>Indicators</b>	<b>Literature support</b>
Personal barrier	It requires a lot of time and energy	(Salamzadeh et al., 2022),(Dhar & Farzana, 2017),(Kitching, 2014b), (Kefale&Hussein, 2020)(Cooney et al.,2020),(Mendoza, 2021).(Maziriri & Madinga, 2016)
	Lack of confidence	
	Limited mobility and inability to work for long hours	
	Limited aspiration to be an entrepreneur	
Financial barrier	Difficulty in obtaining loans from financial institutions	(Kitching,2014),(Boylan,2002),(Norstedt& Germundsson, 2022),(Dhar & Farzana, 2017),(Cooney, 2008), ,(Kefale & Hussein, 2020) (Cooney et al., 2020),(Achola, 2021),(Mendoza,2021)(Maziriri & Madinga, 2016) (Maziriri & Madinga, 2016) (Uakiah & Sakriya, 2020)
	Discrimination and aggressive approach on the part of officials of financial instructions.	
	Lack of assets to use as collateral	
	Delay in cash due to complicated paperwork	
Environmental barrier	An entrepreneur needs more raw materials and resources	(Salamzadeh et al., 2022),(Dhar & Farzana, 2017),(Kefale & Hussein, 2020),(Achola, 2021),(Maziriri & Madinga, 2016) (Uakiah & Sakriya, 2020)
	Lack of infrastructural facilities and outdated technology	
	Lack of business opportunities and suitable environment	
	Keen competition from Non-differently-abled entrepreneurs	
	There needs to be more support from part of the government.	
Informational barrier	There needs to be more awareness about the government's schemes and subsidies.	(Van der Zwan et al., 2016),(Kitching, 2014a),(Boylan, 2002),(Dhar & Farzana, 2017), (Cooney, 2008)(Achola, 2021),(Mendoza, 2021),(Maziriri & Madinga, 2016)
	Lack of support from business advisors	
	Due to immobility, I was unable to reach the training centres.	
	Lack of education/skill and experience in entrepreneurship	

Social barrier	Entrepreneurs face the problem of social networking.	(Salamzadeh et al., 2022), (Kitching, 2014a), (Boylan, 2002), (Kefale & Hussein, 2020), (Maziriri & Madinga, 2016)
	Differently-abled persons are excluded and marginalised from society	
	People need to recognise their abilities and talents.	
	Fear of loss of benefit trap and social security	
Operational barrier	Consumers need mainly branded products	(Kitching, 2014a), (Dhar & Farzana, 2017), (Vaziri, 2016) (Vaziri, 2016)(Uakiah & Sakriya, 2020)
	Unable to advertise products, thereby difficulty in finding new customers	
	Due to immobility unable to manage customers so need to rely on others	
	There is low demand for the product as suppliers are unwilling to take the product due to market prejudices.	

### 1.9.9 Period of the Study

The total period taken for the study is from 18<sup>th</sup> December 2018- 15<sup>th</sup> April 2024. The pilot study was conducted for two months from Oct-Dec 2021. The primary data for the study is collected from March 2022 to October 2022 for 8 months.

### 1.10 Limitations of the Study

The following limitation influences the present study

- Differently-abled persons constitute a wide range of diverse categories differing from the onset of disability, severity, types etc, each category and difference is unique in their circumstances.
- A detailed study of differently-abled entrepreneurs who currently operates any form of entrepreneurship was conducted rather than studying the entrepreneurial intentions of differently-abled persons who have yet not started any business.
- Data were not collected from Government institutions and NGOs that support differently-abled persons. Only data were collected from differently-abled entrepreneurs.
- As the researcher has been conducted this study for academic purposes, incorporating all the variables in the study was impossible.

- In this study, only non-financial performance scale was used to measure business performance rather than taking both financial and non-financial performance due to reliability issue.

### **1.11 Chapter Scheme**

The following chapters comprises the current study.

#### **Chapter One: Introduction**

This chapter composed of the preface of the thesis with a brief introduction about entrepreneurs, entrepreneurship, differently-abled persons, and differently-abled person's entrepreneurship, statement of the problem, significance, scope, objectives, hypotheses of the study, research methodology, conceptual model, study related variables and limitations.

#### **Chapter Two: Review of Literature**

Second chapter consists of a literature review related with the past studies, and a research gap is also identified based on the objectives and variables used in this study. International and national studies are classified into 6 heads based on the objective of the study and presented in a thematic style. Thus, a literature review helps access the required information for analysing the socio-economic dimensions of differently-abled entrepreneurs and their entrepreneurial development.

#### **Chapter Three: Entrepreneurship and Disability: A Theoretical Overview**

This chapter depicts the theoretical overview and conceptual aspects regarding entrepreneurship, theories of entrepreneurship, disability, models of disability, regulatory framework for differently-abled persons in global level and in India, welfare schemes and institutions for rehabilitating differently-abled persons in India and Kerala, various support system for stakeholders and entrepreneurship as career option for differently-abled persons.

#### **Chapter Four: Socio-Economic Profile and Support System for Differently-abled Entrepreneurs**

This chapter was divided into three parts. Section one gives details of the demographic profile of differently-abled entrepreneurs, section two deals with the business profile of differently-abled entrepreneurs, and the third deals with different analyses related to the stakeholder support system.

### **Chapter Five: Traits, Competencies and Motivation to Start a Business**

This chapter presents the theories and analysis of primary data relating to traits, competencies of entrepreneurs and motivation to start a business by differently-abled entrepreneurs. Various descriptive and inferential statistics were applied to obtain the result of primary data.

### **Chapter Six: Prospects and Problems Involved in Business Performance & Growth**

This chapter describes and analyses of the primary data of business performance and factors that hinder the growth of businesses run by differently-abled entrepreneurs. Various descriptive and inferential statistics were applied to obtain the result of primary data.

### **Chapter Seven: Model for Differently-abled Person's Entrepreneurial Development**

Measurement models of lower and higher order constructs were validated using factor loadings, construct reliability, convergent validity and discriminant validity, VIF, etc. and measured the direct and indirect effect of the structural model proposed for the study using SMART PLS 4.

### **Chapter Eight: Summary, Findings and Conclusion**

This chapter contains the summary of the whole research work, significant findings regarding the study, and a brief conclusion.

### **Chapter Nine: Recommendations, Implications and Scope for Further Research**

This chapter provides suggestions for improvement over the challenges a differently abled person faces in their socio-economic background and entrepreneurial activity and provides implications and scope intended for future research.

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## **CHAPTER-2**

### **REVIEW OF LITERATURE**

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- 2.1 *Introduction*
  - 2.2 *Disability, Entrepreneurship and Self-employment*
  - 2.3 *Stakeholder's Support System*
  - 2.4 *Traits & Competencies of Entrepreneur*
  - 2.5 *Motivational Factors/ Entrepreneurial Intention*
  - 2.6 *Prospects in Entrepreneurship*
  - 2.7 *Challenges and Issues in Entrepreneurship*
  - 2.8 *Research Gap*
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## **2.1 Introduction**

This chapter summarises the review of literature of previously published works related to the research problem and related schools of thought. The literature review aims to acquaint the reader with current research and the gap to be investigated. The literature review covers international and national studies consisting of disability, entrepreneurship and self-employment, supporting systems for entrepreneurs, traits and competencies, factors affecting motivation and entrepreneurial intention of an individual to engage in entrepreneurship, performance, success and growth of business and barriers encountered in entrepreneurship, which are collected through various sources such as articles of various journals, theses, magazines, working papers, reports, dissertations etc. The study of related review is classified and presented accordingly into the following heads. This chapter is divided into 6 parts based on the research objectives.

## **2.2 Disability, Entrepreneurship and Self-Employment**

In India, the differently-abled person's population are so large that their problem is complicated; resources available to them are scarce, and they face severe social stigma and discrimination(**Srivastava & Kumar, 2015**). The most significant difficulty faced by a person with disability (PWDs) is not only due to their activity limitation and impairment itself but also due to severe social barriers they have to overcome(**Barba-Sánchez et al., 2019**). Disability is an unavoidable condition for disabled entrepreneurs when entrepreneurial progress is measured. The severity of challenges faced by people with disabilities differs from person to person; some experience rejections, while others experience difficulty in activity limitation due to physical mobility and discrimination by society. People who experience disability in their early life can accept their disability, face challenges and be more successful in their business than those who are disabled in the later stage of their life due to an accident(**Saxena & Pandya, 2018**). PWDs are left behind in development policies, and several studies show evidence that there is a positive linkage between disability and poverty. In many countries, households with disabilities are prone to more poverty household with disabilities(**Pinilla-Roncancio & Cedeño-Ocampo, 2023**). An increase in the unemployment rate slows entrepreneurial activities in the economy. At the same time, a higher rate of entrepreneurship creates job

opportunities and reduces unemployment. The position of the labour market in the country mainly determines the linkage between entrepreneurship and unemployment. The researcher suggests entrepreneurial skill and potential can be improved by promoting entrepreneurial thoughts by policymakers of that economy. Small businesses often respond quickly to market demands as they are not rigid and highly labour-intensive (**Musa & Semasinghe, 2013**). Some of the major challenges faced by people with disability include a lack of basic education and medical facilities, the unemployment rate being higher among PWDs and there is less access to public spaces. Disabled women and children are more susceptible to physical abuse and sexual violence, and the mortality rates of PWDs are much higher than persons without disabilities (**Uromi & Mazagwa, 2014**). In India, Disabled women undergo more exploitation and discrimination in terms of access to education, health care, and career opportunities than disabled males. So, there arises a need to have diverse policies on disability based on gender. In obtaining vocational training, more discrepancies are faced by persons with locomotor disability because mobility restrictions prevent them from reaching the training institutes in remote areas (**Bincy & Thomas, 2022**).

For Persons with disabilities (PWDs) self-employment and starting a business provide viable opportunities towards overcoming employment disparities (**Ashley & Graf, 2018**). If PWDs are given the support and opportunities to develop themselves and improve their welfare through employment and self-employment opportunities by running their own business, their potential can be developed. It is also seen that most people with a disability run micro-enterprises (**Surwanti & Hinasah, 2018**). Entrepreneurship is essential for the socio-economic development of persons with disabilities (PWDs) and achieving superior social and labour inclusion (**Martínez-León et al., 2019**). An effective way to achieve independence and create earnings and economic empowerment is to support and encourage community activities like entrepreneurship (**Osman & Rahim, 2014**). Both positively and negatively, entrepreneurship offers more extensive individual freedom to EWDs (Entrepreneurs with Disabilities). In entrepreneurship, EWDs experience ambiguities in their freedom; without experiencing social freedom, the individual emancipation of EWDs nevertheless fails to promote collective social change (**Hidegh et al., 2022**). EWDs also expand their business through social media platforms by integrating various network circles with the help of social media apps in their

business(Shibli et al., 2021). In USA, entrepreneurship is the most popular employment alternative among PWDs. They are mainly engaged in starting home-based businesses. Despite their transportation and mobility challenges, the internet has made small entrepreneurs and PWD owners reach distant markets (Angelocci et al., n.d.). One effective way to include and integrate PWDs into our society is through entrepreneurship. It increases their self-assurance and advances several SDGs listed in the 2030 Agenda(Pérez-Macías et al., 2022). Imparting entrepreneurial skills and education in students with learning disabilities helps them to be independent and job creators by starting their ventures and contributing productively to the economy (Govindasamy et al., 2021). Cooney (2008), conducted a study to explore profile of EWDs who is the forgotten minority to understand why disabled people enter self-employment and the barriers they face through entrepreneurship. In contrast to individuals with disabilities who own "general" businesses, disabled entrepreneurs who own disability-related businesses were more likely to define their disability as a foundation of value for their enterprise (Jammaers & Williams, 2023). Differently-abled women entrepreneurs desire to turn out to be self-sustainable and independent. They are highly passionate about entrepreneurship and are mentally stronger than men. Suppose differently-abled women entrepreneurs who gain family support can be aware of the schemes available to start new ventures (Jaisinghani et al., 2022). Entrepreneurship is seen as a viable career option among persons with deafness for their livelihood. Six themes were used to understand the lived experience of entrepreneurs with deafness. Communication is the major problem faced by the deaf community(Atkins, 2011).



*Figure 2.1: Themes of deaf entrepreneurs (Atkins, 2011)*

In many countries, persons with disabilities and their caregivers typically rely on self-employment or micro-entrepreneurship as their primary source of income and livelihood. However, PWDs face heightened barriers to success in micro-entrepreneurship (**Banks et al., 2023**). PWDs can be successful entrepreneurs, as evidenced by their perceived level of skill in operation management, marketing, financial planning, business planning, and leadership. Crucially, PWDs are potentially involved in entrepreneurship as evidenced by their prospective engagement level in terms of marketing, operation management, financial planning, business planning, and leadership (**Mendoza, 2021**).

### **2.3 Stakeholder's Support System**

Rehabilitating a person with disabilities involves a multifaceted, multidimensional and complex process. It begins with medical rehabilitation, but a vital part is social and vocational rehabilitation. The role of social and vocational rehabilitation is not limited to stimulating the development of persons with disability. It increases the self-esteem of PWDs and inclusion and integration into the psychosocial environment (**Tomczyszyn, 2020**). In India, the optimal strategies for the empowerment and welfare of disabled persons can be integrated through vocational skill development training programmes and capacity-building programmes (**Bincy & Thomas, 2022**). The local governments and reGENCY/municipal government must facilitate employment opportunities for persons with disabilities through job training, self-employment, access to capital for business development, and cooperation and collaboration with business actors. Employment opportunities can be made through productive and sustainable self-employment and entrepreneurship, where they can establish an independent business or intrapreneurship, where PWDs can become workers (**Surwanti & Hinasah, 2018**). The government is advised to develop a policy framework for formulating, implementing, and evaluating issues about the entrepreneurial training of people with disabilities, arranging institutional credit and funds for commercial activities and regulating laws for disabled people to free from social stigmatisation and inclusivity of disabled (**Viriri & Makurumidze, 2014**). The Kerala government has implemented the `Kaivalya` scheme under National Employment Services by offering subsidised loans to uplift the disabled population of the state to become economically self-reliant by enabling them to undertake

business or allied activities like setting up textile shops, grocery stores, spare parts shop, fancy shop, school bag making, hardware store, water bottle making, soap making, umbrella making, candle making, notebook manufacturing, rubber shoe manufacturing, paper cover making etc(**Muthulakshmi & Jose, 2022**). Government policies and programs encourage entrepreneurship and individual participation in new ventures. Government policies and program are intended to promote entrepreneurship activity including the founding of a business or participating in a new venture(**Tende, 2014**). The government should undertake active participation in the empowerment of people with disabilities by providing motivational programmes in special schools and integrated buds schools to encourage the starting of new business ventures, as well as enhancing financial and marketing support programmes by implementing them effectively(**Mohan, 2011**). The Indian government has launched a number of programmes and policy measures aimed at promoting an innovative entrepreneurship culture in the nation, in order to benefit academia, investors, small and large entrepreneurs, industry, NGOs, and the most marginalised category in society (**Jayanthi, 2019**). In India, the government offers numerous schemes for empowerment and rehabilitation of differently-abled persons, which are implemented through state, national and apex-level institutions. One among them is NHFDC, which is vital in empowering differently-abled people by providing loans of up to 25 lakhs for starting businesses and economically viable projects. Engaging in entrepreneurship by differently-abled entrepreneurs was found to be more empowered than any other government schemes offered for their upliftment. Although NHFDC has begun in 1997, only a small number of people have become beneficiaries of the NHFDC programme. Several NGOs are actively working in vocational training and employment generation of disabled people. The government also offers vocational training services, but their coverage is low(**Shanimon & Shahul Hameedu, 2014**). NHFDC plays a vital role in fund disbursement or loans sanctioning to differently-abled persons for entrepreneurship in trading and service sectors, purchasing vehicles for commercial activities, setting up small industrial units, etc. (**Shanimon & Sunil, 2017**). The NHFDC supports differently-abled entrepreneurs with special education and special training through different programmes and schemes. NGOs and private organisations also provide handholding support to differently-abled entrepreneurs and offer low-cost training programmes through webinars and online channels like YouTube (**S Rajamohan**

**& E Saranya Devi, 2020).** NIEPVD is an important government organisation for empowering visually challenged persons of Government of India. For the inclusiveness of visually impaired persons, it offers research and skill development, technological and rehabilitation services, boosting education and employment opportunities by collaborating with various departments, HRD ministers, skill development entrepreneurship, etc. The services provided by NIEPVD are availing only to a few sections of the visually disabled persons, so the government should take necessary steps in creating awareness of practices, schemes, and functioning of NIEPVD through media and newspapers, magazines, campaigns, etc(**Devi, E. S., & S., 2022**). Earlier, rehabilitation of a person with a disability was considered a medical model. There has been a transformation from the medical model to a developmental and sociological one. Right to Person with Disability Act 2016 now deals with the rehabilitation of persons with multiple disabilities, and the government set up NIEPMD in 2005 for the development of human resources through rehabilitation training programmes and professional education(**Kumar, 2017**). Vocational rehabilitation professionals are highly qualified to provide many of the support and services that people with emerging disabilities need for making career-related decisions and securing employment(**Rumrill & Koch, 2018**). Half of the disabled entrepreneurs are unsatisfied with the role performed and the assistance provided by VRC (Vocational Rehabilitation Centres). VRC must gain knowledge and expertise in business, training, resources, leadership and guidance skills. VRC and rehabilitation practitioners should offer awareness and training related to self-employment and business management to PWDs to enhance efficacy, independence and quality of life(**Ashley & Graf, 2018**).

Worldwide, NGOs play a significant role in empowering and rehabilitating persons with disabilities. Initially, the NGO motto was based on a charity-based approach, but the present scenario focuses on a participatory community-based approach. It is practical to collaborate with the government and local communities to implement supporting initiatives for PWDs for social change(**Kandyomunda et al., n.d.**). Worldwide, NGOs have been pivotal in advancing rehabilitation services for disabled persons. NGOs initially took an institutional, charity-based approach, but currently, they are looking at a community-based participatory approach(**Melavanki, 2020**). In Kerala, Civil Service Organisations (CSOs) actively facilitate education and skill development

training for differently-abled persons using ICT to empower them and earn their livelihood(**Bayan, 2013**). NGOs and various associations should create a positive social attitude towards the efficiency of the PWDs in doing entrepreneurial and professional affairs (**Salamzadeh et al., 2022**). Several charity organisations provide guidance and business counselling for EWDs. Some voluntary organisations assist EWDs with business equipment(**Boylan, 2002**).

The degree of challenges was positively correlated with the amount of support system for individuals with psychiatric disabilities they utilise; they benefit only when the support system meets their specific needs and preferences. They frequently use informal or interpersonal support systems like friends, family, online resources, mentors and other business owners rather than organisations or institutions(**Ostrow et al., 2021**). The family who runs entrepreneurship motivates students to engage in entrepreneurship. However, motivation between students whose families engage in business and those with a business history have been same (**Kannan & Professor, 2015**). Entrepreneurship among people with disabilities could be promoted through vocational rehabilitation programmes, and social support from family, friends and trusted adults plays a crucial role in starting and operating a business (**F.E et al., 2023**). Society and social factors play an important role in entrepreneurial opportunities for the visually impaired. Society must encourage visually impaired people in business performance. The support of society and family contributes to significant success in business performance. Entrepreneurship development opportunities must be taken by the government, industries, institutions and universities to provide a platform for visually impaired persons to be engaged in entrepreneurship(**Abdullah & Mansor, 2012**). Family environments like family support, parent occupation, family attention, communication with family, and parental guidance induce entrepreneurial motivation(**Hutagalung et al., 2017**). Family is the most influential system of PWDs in society from childhood. Family history, ethnic background, socio-economic background, and relation with family members of people with disabilities will shape the educational and career choices or aspirations of disabled people. Single parents from low-income families will less support their aspirations and engender a negative perception of disability of disabled(**Shah, 2010**). Networks of friends or disability organisations can provide support not only financially but also in the forms of capital, such as workforce or knowledge about business, thereby reducing some of the

risks involved in business(Norstedt & Germundsson, 2022). Based upon the family model of PWDs such as overprotective,tutored autonomy, protective and emancipatory determines the attitude of PWDs towards entrepreneurship. Economic and emotional support helps in determining the fostering of entrepreneurship(López-Felipe & Manzanera-Román, 201 C.E.).

To solve the problem PWD entrepreneurs face in business National and Local government should take steps to formulate policies towards inclusive entrepreneurship for EWDs through entrepreneurial skills development, and business information to potential EWDs and arranging necessary finance to operate business through financial institutions (Mendoza, 2021).

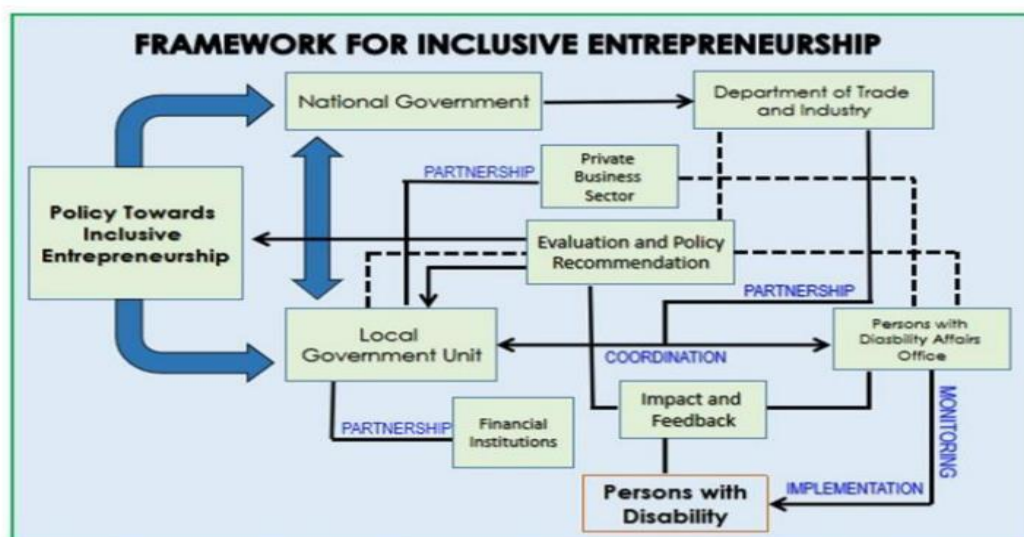


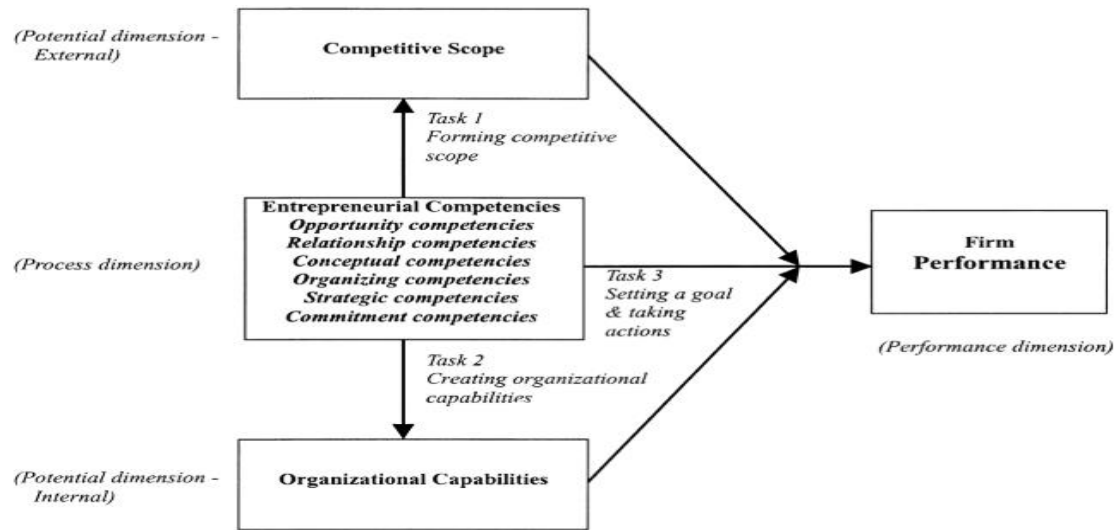
Figure:2.2: (Mendoza, 2021)Framework for inclusive entrepreneurship of PWDs

## 2.4 Traits and Competencies of Entrepreneur

Entrepreneurs with disability do not show any difference in traits from those of non-disabled entrepreneurs(Saxena & Pandya, 2018). Entrepreneurial characteristics have a positive impact on the performance of small-scale firms. Three main characteristics, risk-taking and innovativeness, significantly contribute to the performance of the business(Santhosh Samuel Putta, 2023). Personality traits and enterprise success have a strong positive correlation. The distinctiveness of traits is different for successful and unsuccessful enterprises. Personality traits are not the only

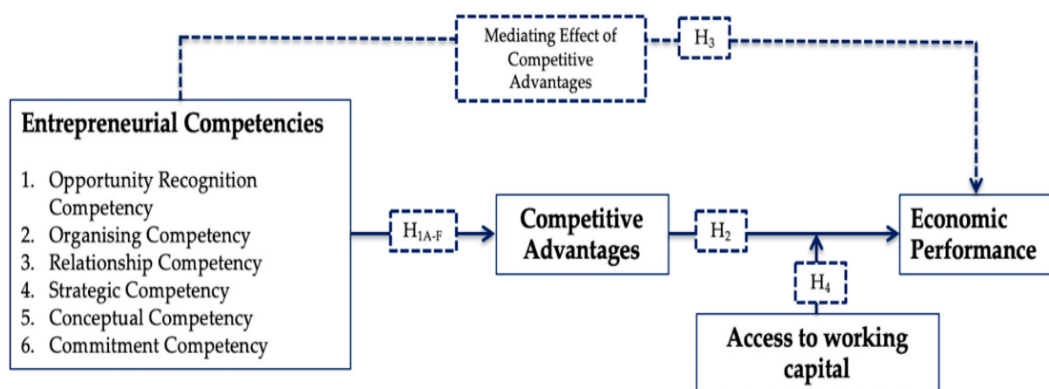
factor for enterprise success; other factors like financial, management, motivation and external factors also determine business success (**Pattanayak & Kakati, 2021**). Self-efficacy, communicated vision, and goals directly affect the growth of the firm. Factors such as passion, new resources and skills, and tenacity also mediate the role of venture performance and growth. Structural equation modelling shows various direct and indirect effects on the subsequent venture growth of specific trait, skill, and motivation components (**Baum & Locke, 2004**). The five major traits of food processing entrepreneurs in small enterprises largely depend upon the traits of the owner-manager of an organisation. The ability to take risks, innovator, futuristic mindset and commitment are essential traits of a successful entrepreneur. The higher the entrepreneurial trait, the higher the level of success in an organisation (**H. R. Singh & Rahman, 2013**). The role of entrepreneurs is to make decisions about the future of their enterprise effectively while least likely to work on projects and jobs, unable to earn a new perspective. Entrepreneurs with organisational membership have a high positive attitude. They prioritise innovative projects. Overall, they have a high rate of positive attitude and innovative characteristics, with an average score of 4.5 out of 5 (**Gedik et al., 2015**). Personality traits positively influence motivation towards entrepreneurship. Personality traits and entrepreneurial motivation can be nourished by inculcating entrepreneurial education in universities (**Zarnadze et al., 2022**). Using psychological factors as a basis, entrepreneurial traits among MBA students are examined. It demonstrates that students with an entrepreneurial inclination are more tolerant of ambiguity, exhibit amazing inventiveness, and are more willing to take chances than those without such an inclination (**Chye Koh, 1996**). People with dyslexia demonstrate a negative impact on entrepreneurial self-efficacy perceptions. Self-efficacy acts as a mediator in the association between dyslexia and entrepreneurial intention (**Powers et al., 2021**).

An entrepreneur's whole ability to complete tasks effectively is referred to as entrepreneurial competencies. Competencies are thought of as higher-level traits that comprise knowledge, skills, and personality traits. Opportunity, relational, commitment competencies conceptual, organising and strategic competencies were recognised as the six primary areas of entrepreneurial competencies (**Man et al., 2002**).



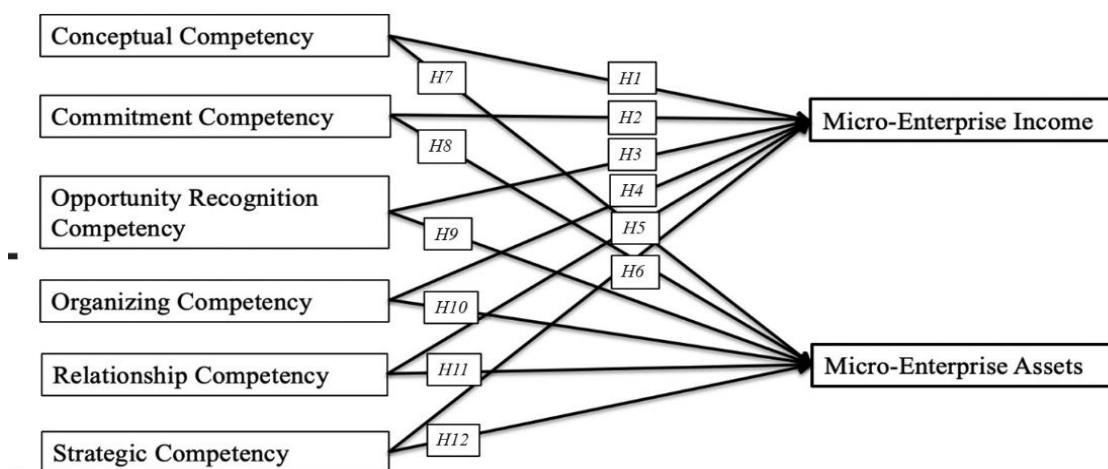
**Figure 2.3: (Man et al., 2002) on SME competitiveness**

Entrepreneurial competencies, such as opportunity competencies, human competencies, relationship competencies, strategic competencies and innovative competencies, directly and indirectly impact the long-term performance of SMEs, validated through organisational capabilities and competitive scope (Man et al., 2008). Entrepreneurship competencies are considered vital for sustainable entrepreneurship. The seven competencies (opportunity competency, strategic, conceptual, learning, ethical, personal and familism competencies) are vital for the achievement of socio-economic and environmental goals of Small and Medium Enterprises (SMEs) for achieving long-term sustainability and competitive advantage (Tehseen et al., 2020). Entrepreneurial competencies, such as conceptual, strategic, opportunity, and commitment competencies, significantly impacts the performance of agro-based firms. Entrepreneurial orientation had a statistically significant moderating influence on entrepreneurial competencies and business performance. Therefore, managers should keenly focus on adopting proactive innovative, and autonomy orientations as the significantly enhance entrepreneurial competencies on firms' performance (Ibidunni et al., 2018). Entrepreneurial competencies like commitment, opportunity, relationship, and organisation significantly impact informal entrepreneurship's economic performance. There exists a correlation between entrepreneurial competencies and economic performance, with competitive advantage functioning as a partial mediator. There is no direct influence of competitive advantage on economic performance (Aidara et al., 2021).



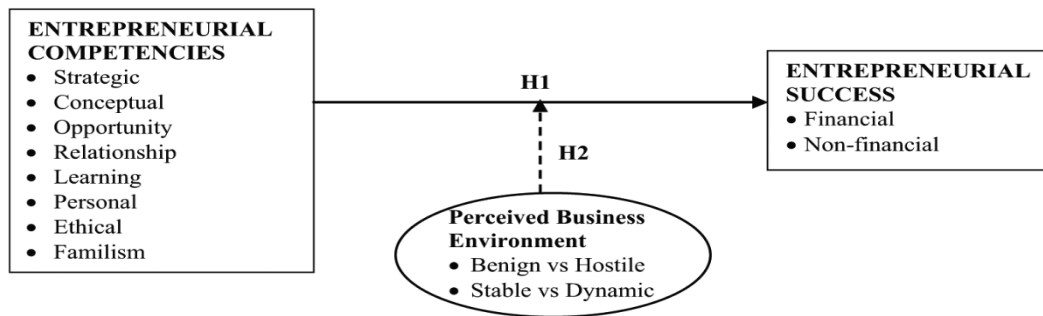
**Figure 2.4: Model of (Aidara et al., 2021)**

The ability to recognise opportunities and make commitments has a major and favourable influence on microbusiness revenue. On the other hand, the net worth of microenterprise assets is only favourably and considerably impacted by opportunity recognition competency. The concepts and understanding of entrepreneurial competences must be developed by government and non-government groups (Nurulasiah et al., 2020).



**Figure 2.5: Model of (Nurulasiah et al., 2020).**

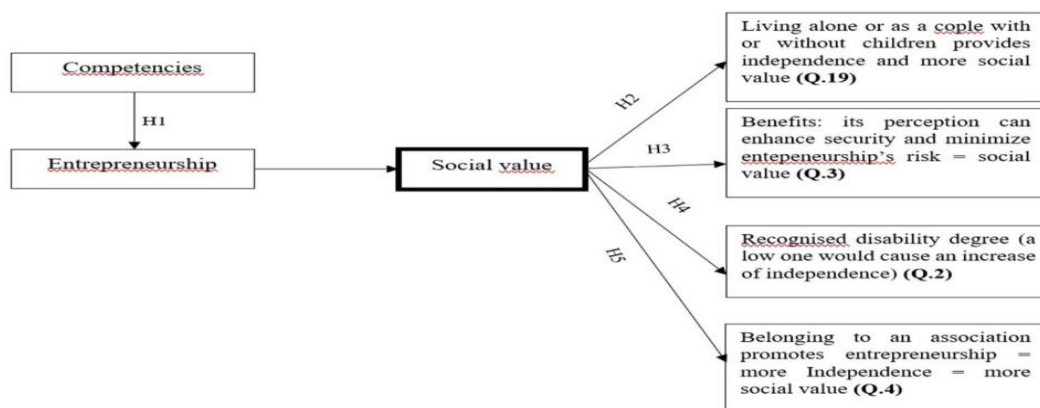
In SMEs, entrepreneurial competencies are a reliable indicator of business success. It became clear that, in contrast to more benign and stable settings, there was a stronger correlation between entrepreneurial competencies and economic performance in hostile and volatile contexts. If they are prepared to arm themselves with the necessary skills, entrepreneurs can reduce the detrimental effects of the business environment (Hazlina Ahmad et al., 2010).



**Figure 2.6**

***Effect of entrepreneurial competencies on business success (Hazlina Ahmad et al., 2010)***

(Arafah, 2015) has identified 3 critical clusters for competencies such as planning, achievement and power and 14 key competency models to understand the overall entrepreneurial competencies by validating using the soft computing-based entrepreneurial critical competencies model. Certain functional and personal qualities are possessed by entrepreneurs. The entrepreneurial self-efficacy, learning self-efficacy, and attitude competencies are included in the aspects of personal competency and entrepreneurial, commitment and social competencies are the three dimensions of functional competencies. Competence varies according to context; some competencies are dominant in specific contexts and paramount in other (Bagheri & Abbariki, 2017).



**Figure 2.7: Entrepreneurial social value of PWD (Bagheri & Abbariki, 2017).**

Competencies of entrepreneur influence direct of firm's performance of firm, competitive scope, and organisational capability. There is a significant effect on entrepreneurial characteristics and business performance. Organisational capabilities have a favourable impact on business performance and act as a partial mediator in the relationship between

firm success and entrepreneurial ability. Competitive scope is a powerful predictor of other performance factors including efficiency and relative performance, even if it is not substantially correlated with business growth. Competitive scope is strongly predicted by organisational capacity(Sánchez, 2012).

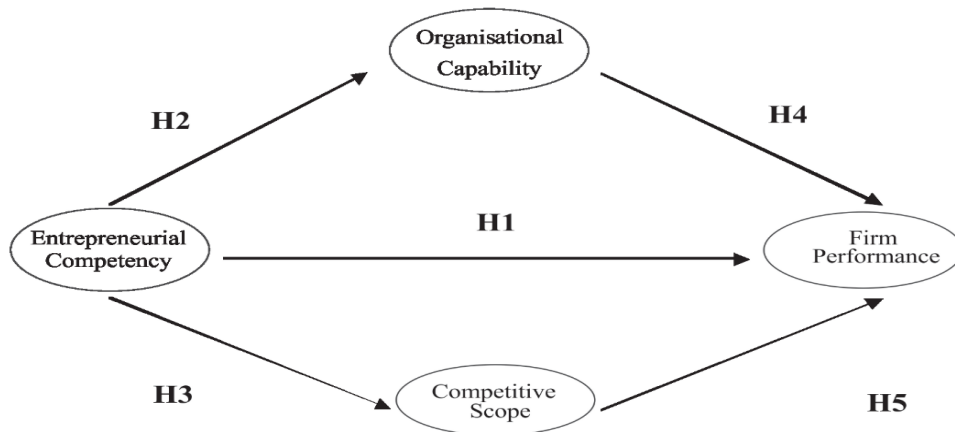


Figure 2.8: Competencies and firm performance model(Sánchez, 2012)

There is an increase in business performance when there is higher entrepreneurial competency; the higher or lower the competency and performance depend upon the entrepreneurial characteristics. Strong entrepreneurial characteristics will lead to higher competency and successful business performance. Uses SEM analysis to test empirically the direct relation between entrepreneurial characteristics and business performance and identifies the role of entrepreneurial competency as the mediating factor influencing the business performance among 147 Small and medium Enterprises (SMEs) (Endi Sarwoko, 2013).

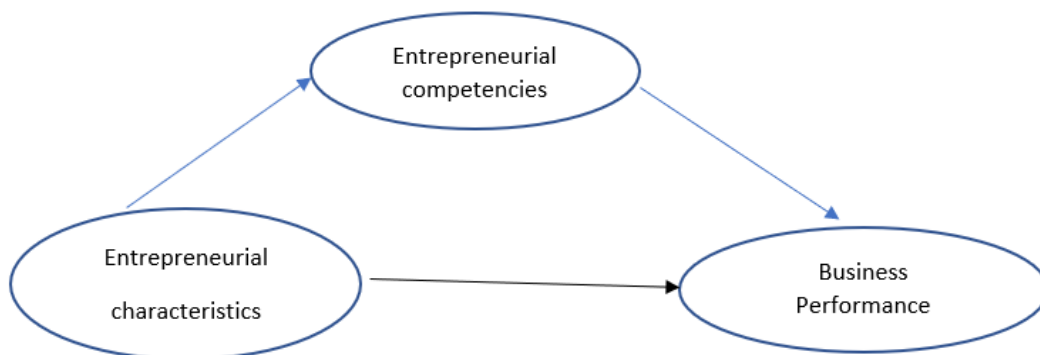
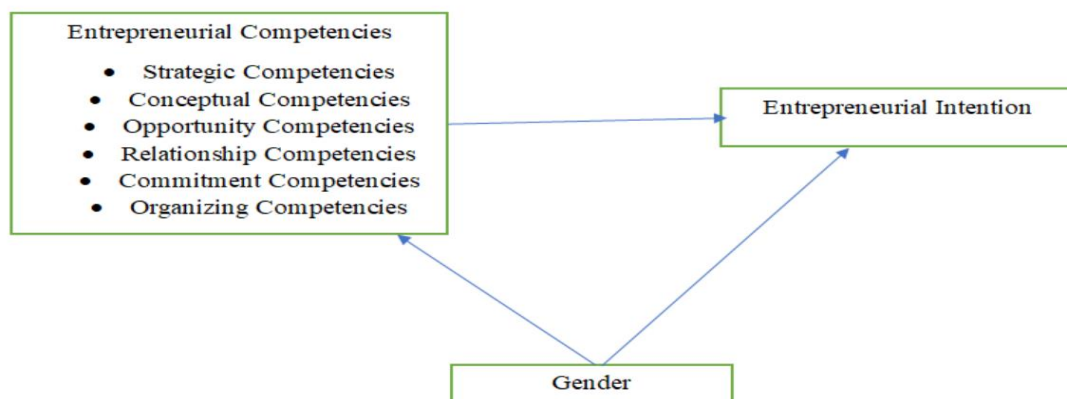


Figure 2.9: Model of (Endi Sarwoko, 2013)

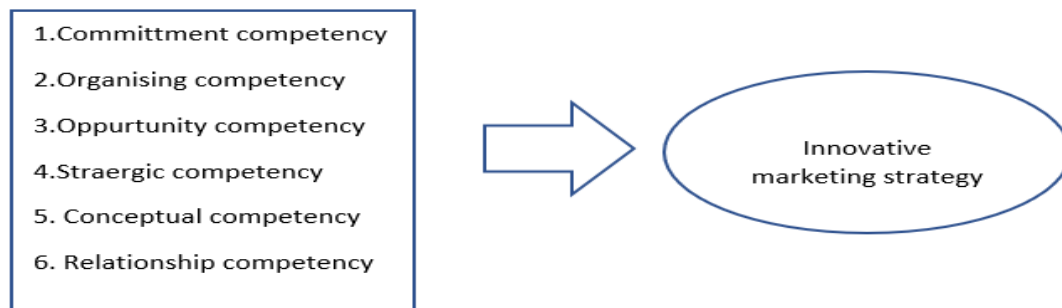
University students who practice experiential entrepreneurship education have strong personal competencies like self-confidence competencies, systematic planning and monitoring, persistence and goal setting. Personal competencies significantly impact entrepreneurial intentions to start a business (Kyguolienė & Švipas, 2019). Gender significantly moderates the relationship between entrepreneurial competencies (opportunity, strategic, relationship, commitment, conceptual and organising competencies) for the success of SME enterprises in Indonesia (Iskamto et al., 2020). The entrepreneurial competencies such as opportunity recognition and relationship possess a significant difference among gender of management students and show gender do not have a significant effect on the entrepreneurial intentions of management students. Strategic and organising competency have an influence on entrepreneurial intention of students. When students possess these competencies, they will have higher entrepreneurial intention (Devi, 2023).



**Figure 2.10: Framework development by (Devi, 2023)**

EWDs have a positive self-assessment competency than PWDs; it is also seen that the relationship between economic independence and entrepreneurship shows that the business started not to receive any benefit, and the linkage between autonomy and entrepreneurship indicates how entrepreneurship is generating social value in terms of socio-economic development of PWDs (Ortiz García & Olaz Capitán, 2021). Disability affects how people behave and react, and this has an impact on managerial and behavioural competences linked to entrepreneurial intention in disabled compared to non-disabled individuals. In behavioural competencies, only opportunity-seeking influences entrepreneurial intention, whereas, in managerial competencies, only

percussion skills positively influence the entrepreneurial competencies of people with disabilities (Osman & Rahim, 2014). Competencies like personal self-knowledge, self-management, alterity and social competence influence the entrepreneurial behaviour of EWDs and entrepreneurs without disabilities (EWDs), and there is a difference in the type of competencies (Barba-Sánchez et al., 2019). If the competencies of entrepreneurs are boosted, innovative marketing strategies will also be enhanced. Competencies have a significant effect on innovative marketing strategies. Organising, opportunity, relationship, conceptual, and strategic competencies have a significant impact on marketing strategies, whereas commitment and relationship competencies do not have a significant impact (Alam et al., 2018).



*Figure 2.11: Model of (Alam et al., 2018)*

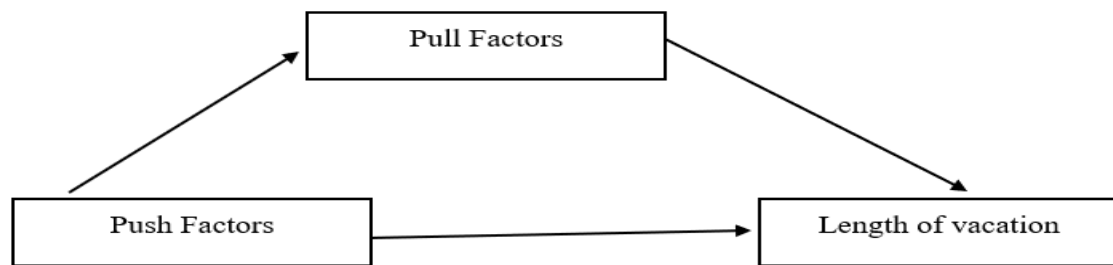
Through continuous improvement, entrepreneurs who are keen to improve their firm operations can also develop their entrepreneurial skills. Entrepreneurs having the necessary skills, a positive outlook, and a wide range of information sources are essential components of entrepreneurial competence, which is the foundation for success and business operation (Gunartin et al., 2023). It is necessary to undertake studies in all business sectors and stages in a variety of economic circumstances in order to establish a more comprehensive model of entrepreneurial competency. Failed enterprises ought to be included when evaluating entrepreneurial competencies, as this will provide a comprehensive understanding of the causes behind both the success and failure of an entrepreneur. Research should also consider the connections between the qualities and skills as well as the effects of different demographic characteristics like experience and education on entrepreneurial competencies (Wani & Butt, 1982).

## 7.5 Motivational Factors/Entrepreneurial Intentions

Studies argue that entrepreneurship is started due to necessity and opportunity-driven motivation. The study identifies the factors which induce to start of entrepreneurship at national and aggregate levels. One of the significant challenges PWDs face is finding a paid job. One of the ways to earn a living is to start a business. PWDs have different motives to start a business based on their type of disabilities or circumstances; they like to become independent, some have economic reasons to start a business, and starting a business helps in discrimination and personal development. To provide appropriate support to PWDs, stakeholders must understand why they started the business(Norstedt & Germundsson, 2023). Motivational factors determine special needs people to engage in entrepreneurial activity and the level of knowledge, skill, competence and attitude of special needs people towards entrepreneurship(Eyitayo Olufunmilayo Akinyemi, 2016). The factors that motivate disabled people to choose entrepreneurship as a career option include employment level, societal and external factors, and monetary and self-actualisation. Disabled entrepreneurs choose entrepreneurship as a career option due to push factors (compulsion) rather than pull factors (conviction) (Mohan, 2011). Entrepreneurial motivation occurs mainly due to social inclusion and acceptance, lack of job opportunities in the traditional workforce, economic empowerment, and breaking the social and family barrier (Dhar & Farzana, 2017). The motivation to establish one's own business of EWDs is due to pull and push motivation. Pull and push factors can be further classified into personal push and pull factors and social and economic push and pull factors. Personal pull motivation occurs due to motivation, which arises for fulfilling individual and professional goals such as earning a living, flexibility, autonomy, independence, and self-determination. Personal push motivation arises from overcoming personal barriers of everyday life, coping with personal disadvantage and previous vague experiences. Pull and socio-economic factors occur mainly due to family support, networking and role models. fighting social acceptance and existential independence, facilitating social change and becoming role models are some of the push and socio-economic motivations to engage in entrepreneurship(Csillag et al., 2022). Entrepreneurship facilitates the prospects of PWDs in three ways: promoting oneself, ensuring financial security, and maintaining exclusivity. Participation in entrepreneurship enhances self-power and self-reliance and

is not merely a source of income for PWDs(Norafandi & Diah, 2017). In Australia, disabled people are motivated to entrepreneurship due to pull and push factors. Pull factors include independence, the ability to accommodate flexibility in working hours, location of work, and individual lifestyle needs. Push factors include lack of opportunities, employer discrimination, lower wages, and lack of recognition of abilities(Maritz & Laferriere, 2018).. Motivation to enter self-employment by EWDs can be due to pull and push factors. Positive motives include rebuilding self-esteem, flexibility in working hours and conditions, independence and the need to work for themselves and negative motives rooted in a last resort(Cooney, 2008). Disabled people start businesses primarily for survival needs, to be self-reliant and gain social status(Martínez-León et al., 2019). An increase in wealth motive demonstrates the connection between socio-economic factors and the desire to become an entrepreneur. High job growth and export-oriented entrepreneurship are positively correlated in nations with a greater propensity to increase wealth motivation. Social security coverage is inversely correlated with innovation, rapid job development, and export-focused entrepreneurship in a nation(Hessels et al., 2008). Countries with a higher incidence of wealth-oriented entrepreneurship tend to perceive positively export-oriented and high job growth rates instead. In contrast, countries focusing on social security perceive negative job growth rates and export-oriented entrepreneurship. Becoming self-employed intends to increase wealth, mediating the relation between socio-economic variables and entrepreneurial aspiration(Hessels et al., 2008). People with disabilities are forced out of traditional employment because it is inaccessible to them. They were mainly pushed to entrepreneurship due to inaccessibility than pull factor like interest or passion(Adams et al., 2019). Self-employment of PWD seeks an opportunity for more flexible employment(Norstedt & Germundsson, 2022). Persons with disability are forced to start ventures or enter into self-employment mainly due to discrimination they face and negative perceptions or attitudes by employers in the labour market. The motivation to start entrepreneurship for a person with a disability is due to the willingness to take calculated risks and the level of freedom or flexibility in running own business (Achola, 2021). Social and cultural elements including family, religion, ethnicity, physical characteristics, financial status, and education can have a favourable or negative impact on the rise of entrepreneurship in a community(Akhter & Sumi, 2014).The relationship

between push and pull factors is indeed interrelated. Push factors lead to pull factors, which affect demand via push factors. Push and pull factors have a significant effect on the length of vacation. Push and pull have a significant indirect effect, and the effects are the same for the variables(Mehmetoglu, 2020).

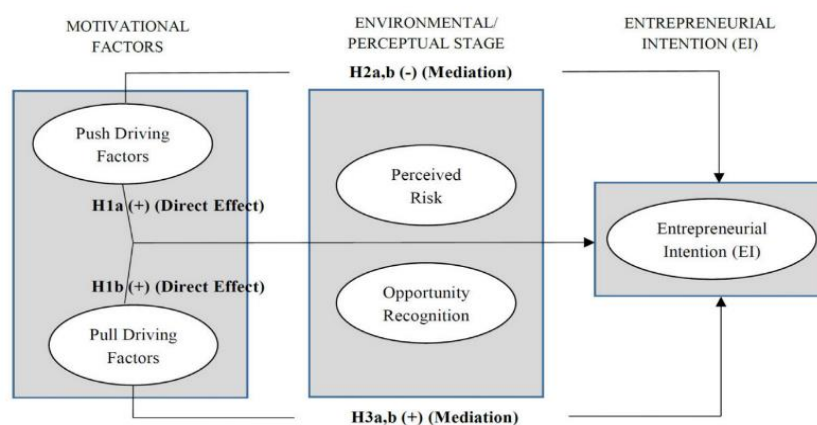


*Figure 2.12: Model of (Mehmetoglu, 2020)*

Push and pull theory is used for comparing the potential gender differences in entrepreneurial motivation. Men and women are identical regarding push and pull factors of motivation. Three incidences of motivation were found to be different among gender. Men are mainly dissatisfied with their jobs, while women are influenced by independence and consider children as their motivation more than men do(Kirkwood, 2009). There is constructive relationship between pull and push motivation factors leading to women's entrepreneurial success. Earning is the most influential factor contributing to the success of women's entrepreneurship(Agarwal et al., 2018). Men and women significantly differ in pull and push factors in motivation to be self-employed. Independence is the most important reason for entering into business. Most men choose entrepreneurship due to pull factors, while women enter business due to push factors like family commitment(Dawson & Henley, 2012). Disabled women tend to be less motivated to start a business than men. Women have entrepreneurial initiatives mainly due to necessity factors, but for men, opportunity is the main factor to start a business. PWD women are involved in starting the service sector, while men prefer to run the industry. Most disabled women run businesses without employees. Both men and women leave business mainly due to a lack of profitability(Ortiz García & Olaz Capitán, 2019). Motivational factor inducing women entrepreneurs is a blend of pull and push factors. Pull factors such as economic freedom, self-fulfilment higher income, personal development and achievement, and push factors like lack of career prospects and job dissatisfaction were

found as prominent entrepreneurial motivators(Dhar et al., 2022). Small and medium-sized entrepreneurs mainly use personal savings to start their businesses; men take more actively in entrepreneurship than women. There is a positive relationship between entry into entrepreneurship and unemployment, indicating the necessity of entrepreneurship. Necessity entrepreneurship creates jobs and income in the short run. As they are dissatisfied with their entrepreneurial involvement, they easily quit when they find alternative jobs, whereas opportunities employ innovative and sustain long-term run-in businesses(Garba et al., 2013). Disabled students are intended towards entrepreneurship mainly due to pull factors rather than push factors. The pull factors that mainly influence them are self-sufficiency and independence(Kannan 2015).

Studies comprehensively cover the influence of regional factors on entrepreneurial intention within the theory of planned behaviour (TPB). TPB model constitutes three antecedents for entrepreneurial intention: attitude, subjective norm and perceived behavioural control. The study demonstrates that regional factors indirectly impact entrepreneurial intention and TPB. There is no mediation effect; however, there are several moderation effects on all three antecedents of TPB(Kibler, 2013). Pull and push driving factors are important motivational factors of entrepreneurial intention. Pull factors positively influence entrepreneurial intention whereas, the intention to start a business is negatively impacted by push forces. The interaction between pull variables is mediated by opportunity recognition, but the perceived risk was seen as not mediating the relationship between pull factors(Martínez-Cañas et al., 2023).

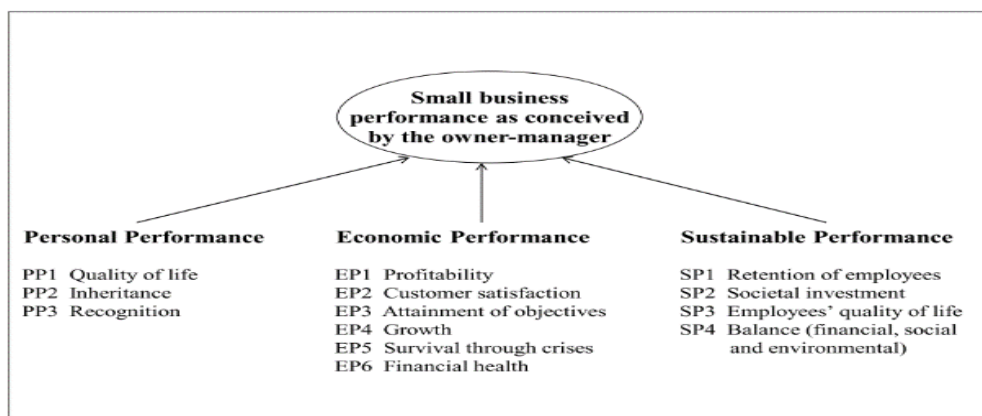


**Figure 2.13: Theoretical Model: Push-Pull Factors Relationship to Entrepreneurial Intention of (Martínez-Cañas et al., 2023)**

Personality traits positively influence motivation towards entrepreneurship. Personality traits and entrepreneurial motivation can be nourished by inculcating entrepreneurial education in universities. Entrepreneurial motivation is positively influenced by infrastructure ecological and technological issues (Zarnadze et al., 2022). Personality factors (proactiveness, autonomy, risk-taking propensity, internal locus of control, innovativeness, general self-efficacy, optimism, and competitiveness) are more predominant among opportunity-seeking entrepreneurs than necessity-seeking entrepreneurs. There needs to be more financial support and access to start-up information for necessary business owners rather than opportunity-seeking business owners (Van der Zwan et al., 2016). Using PLS SEM it is identified that various factors of motivation such as pull factors, self-confidence and openness to change have a positive effect on entrepreneurship competencies. Whereas motivational factor need for achievement doesn't have positive relationship between entrepreneurial competencies (Fazal et al., 2022).

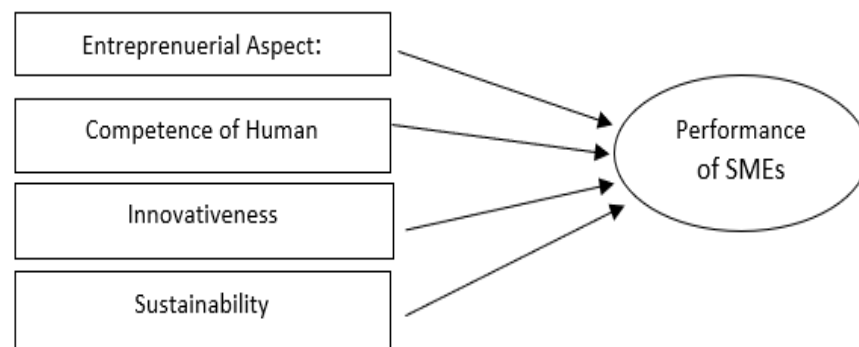
## 2.6 Prospects in Entrepreneurship (Performance, Success and Growth of Enterprise)

Business performance as conceived by the owner through economic performance can be understood as attaining the objectives of the organisation, growth of the firm and greater profit than a comparable firm in small business performance sustainable performance can be attained through employee retention, the satisfaction of employees, the satisfaction of customer need and quality life to employees (Raymond et al., 2011).



**Figure 2.14: Model of Small Business Performance from the Owner-manager's Perspective (Raymond et al., 2011)**

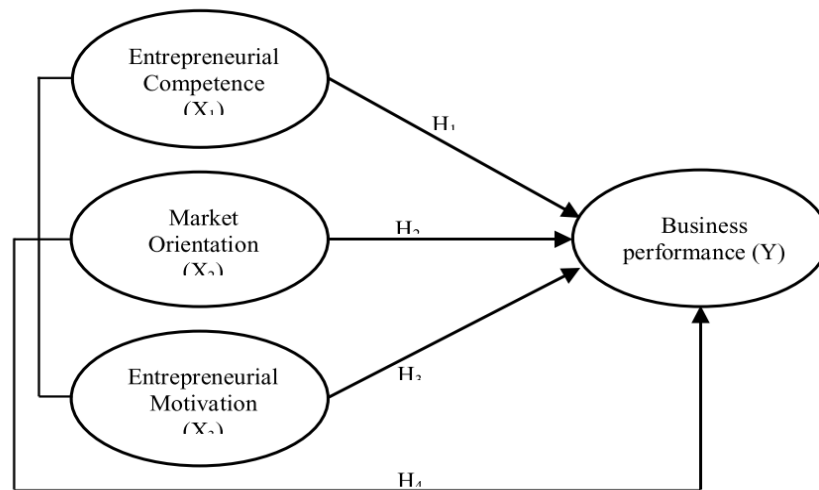
In India, entrepreneurs in relatively aged categories are more successful in business, successful entrepreneurs have inherited the business skills from their family and learning by employing in other's enterprises. Previous business experience and family background in manufacturing and trading influence success. While measuring the factors influencing the performance of SMEs, it shows that entrepreneurial aspects have much more effect on the performance than the competence of human resources because owner's characteristics can lead to the success of business enterprises. Factors such as sustainability and innovativeness do not affect the performance of SMEs(**Anggadwita & Mustafid, 2014**).



**Figure 2.15: Theoretical Model for the performance of SMEs**

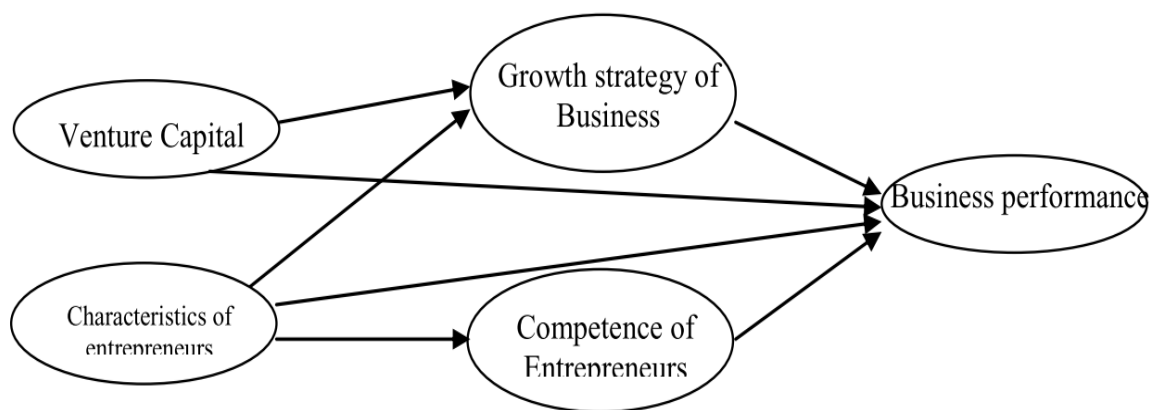
*(Anggadwita & Mustafid, 2014).*

The business performance of SMEs coffee shops is positively and significantly impacted by entrepreneurial motivation (profit, freedom, personal dreams and independence), entrepreneurial competence (financial, marketing, technical and human relationship competence), and market orientation (information dissemination, market intelligence, marketing, and responsiveness). These factors also partially and simultaneously influence each other.(**Adawiah et al., 2020**).



**Figure 2.16: Conceptual framework of (Adawiah et al., 2020)**

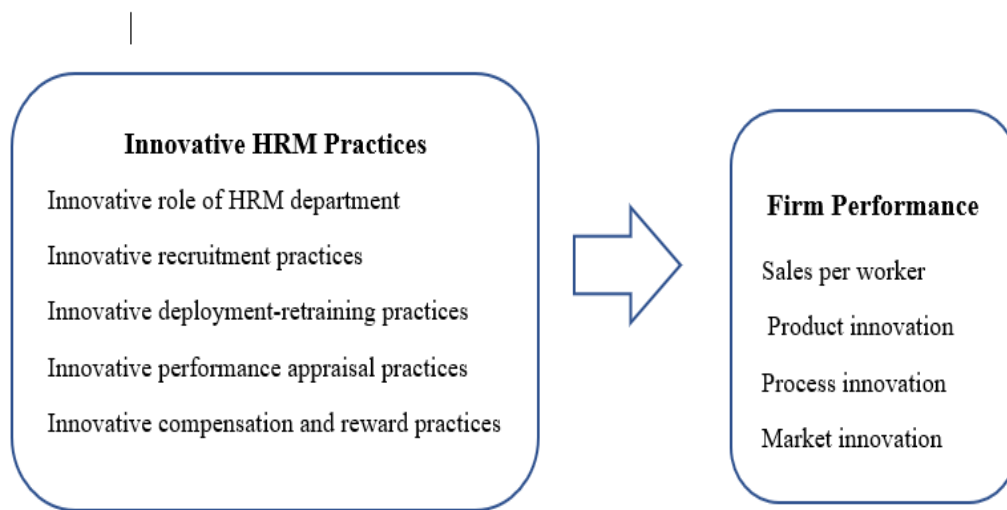
Entrepreneurial competencies, entrepreneurial training, access to infrastructure, microfinance and government support significantly influence the performance of small-scale firms. Government support mediates the role of access to microfinance and entrepreneurial training and substantially impacts firm performance (Zhang & Ayele, 2022). Market orientation, entrepreneurial orientation and networking have a strong and positive influence which are essential for a firm for the business performance of SMEs in a competitive world (Bengesi & Roux, 2014). The performance of SMEs' businesses was significantly impacted by their venture capital and business growth strategy. Business performance is strongly impacted by entrepreneurial traits and competencies in business growth strategies. The performance of SMEs business is significantly impacted by the competences of owners. The performance of businesses is also positively and considerably impacted by entrepreneurial traits. Growth strategies, however, have no significant impact on the performance of businesses. While business growth strategy is one way that venture capital significantly affects the performance of businesses. Entrepreneurial competence and business growth strategy have a major mediating effect on entrepreneurial traits and business performance (Heslina et al., 2016).



**Figure 2.17: Conceptual framework of (Heslina et al., 2016)**

Factors contributing to the success of small business firms are entrepreneurial human capital, which is knowledge and skills acquired by the entrepreneur, technology acquisition policies of the firm, positive attitude towards entrepreneurship based on knowledge rather than emotions, personal achievements of owners contribute to motivation and performance, finance and capital are the crucial element the success of business firms and creativity which contribute as the starting point to innovations(Purateera et al., 2011). Marketing, financial management, entrepreneurial skills, conceptual and decision-making, technical skills, time management and creativity skills are some of the major skills desirable to successfully run an SME and therefore for improving skills more investment and training must be put in place(Edoun et al., 2019). The success of SMEs mainly depends upon the human capital of the owner. An entrepreneur's success mainly depends on the success of the firm, higher entrepreneurs possess entrepreneurial traits the rate of success will be higher(R. H. Singh, 2013). Purateera et al., (2011) believe that "to survive in the global perspective, the entrepreneur must adopt best management technique suitable to each situation". The researcher observes seven factors affecting the management of small enterprises such as knowledge and skill, technology, owner's attitude, motivation, performance, financial capital and creativity. Based on exploratory factor analysis, the six success factors are management factors, business support, individual factors, business characteristics, capital availability and business environment are the determining factors to success of business. Business support, like financial support and support from family, friends, and the

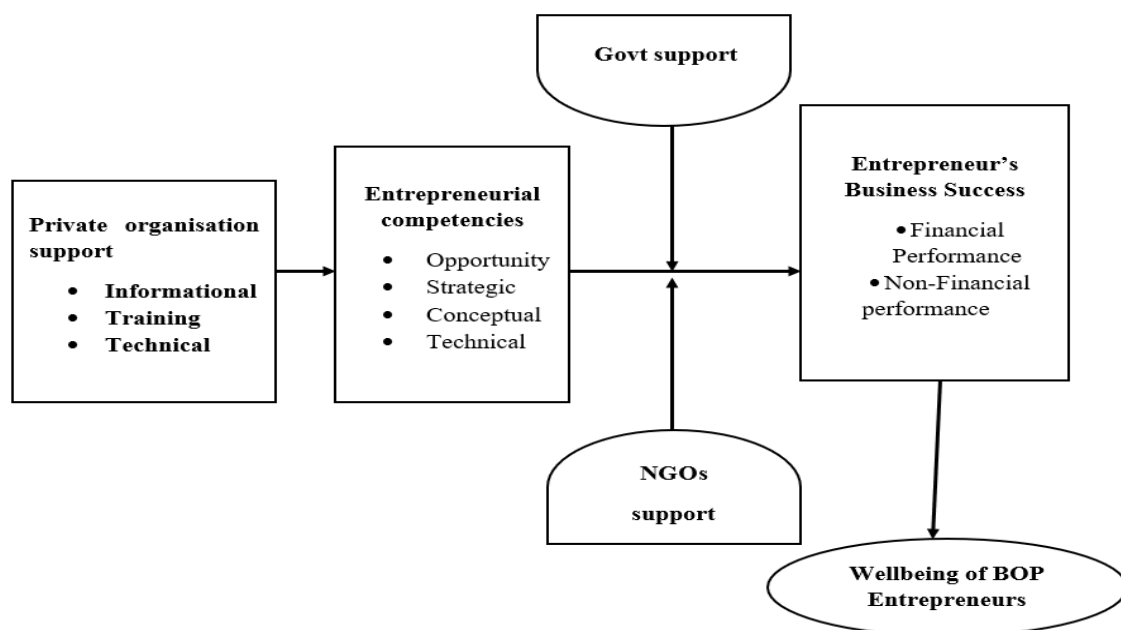
government, is the most influential factor for the success of the small-scale business. At the same time, business environment and business characteristics do not significantly impact enterprises' success (Al-Tit et al., 2019). In order to realise their potential for future growth, SMEs in a nation should recognise the advantages of focusing more on cutting-edge HRM practices. Four cutting-edge HRM techniques were employed to better understand SME performance, and the results showed that these approaches improve SME performance (Aslam et al., 2023).



*Figure 2.18: Theoretical framework of (Aslam et al., 2023)*

The major success factors determining entrepreneurship success in Pakistan's mountainous regions are decision-making ability, optimism, managing risk, achievement orientation, tenacity, networking, commitment and advancement drive (Saleem & Zaim-UL-Abidee-, 2011). Concentrating more on success factors can increase the percentage of successful ventures. Value creation, innovative business, capital control, adequate knowledge about business, and positive personal traits will ensure success in ventures, whereas fear of failure, improper financial management, lack of focus and vision, and doing by self-lead to the failure of the enterprise(Mani, 2007). Entrepreneurs start their businesses mainly by using their sources, and budgets are performed according to the needs of the business. The primary reason for holding back the company's growth is competition and the financial institutions' lacks funding and credit facilities (Olmos et al., 2014). The performance of an entrepreneurial service firm belonging to the transport sector in Spanish is measured by variables such as experience, ability to take risks, networking, self-confidence, creativity, dynamism and leadership, energy and diligence,

independence, initiative, need for achievement, flexibility, optimism, versatility etc. In the transport sector, the success of entrepreneurship is affected by factors such as administration and availability of resources(Lim et al., 2008). Organisations with highly self-efficacious entrepreneurs will perform well since highly self-efficacious human agency is an essential aspect in the success of every organisation in a constrained environment of an underdeveloped and unstable political economy. So, a higher level of efficacious entrepreneurs helps improve an enterprise's performance(Herath et al., 2013).Private organisation holds more effective and efficient resources than other organisations, they can provide technical, information, and training support to the SMEs to develop their competencies. When competencies are developed they achieve success. A successful entrepreneurial business leads to the well-being of the BOP entrepreneurs (Rahman et al., 2013).



*Figure 2.19:(Rahman et al., 2013) proposed model for business success.*

Entrepreneurial competencies and entrepreneurial motivation (pull factors, self-confidence, and need for achievement) have positive influence on business sustainability performance. Competencies mediate the relationship between entrepreneurial motivation (self-confidence, pull factors and openness to change) and sustainability performance of enterprises(Fazal et al., 2022). There are several indicators of business performance such as market growth, marketing sales growth, additional workforce, capital growth, and

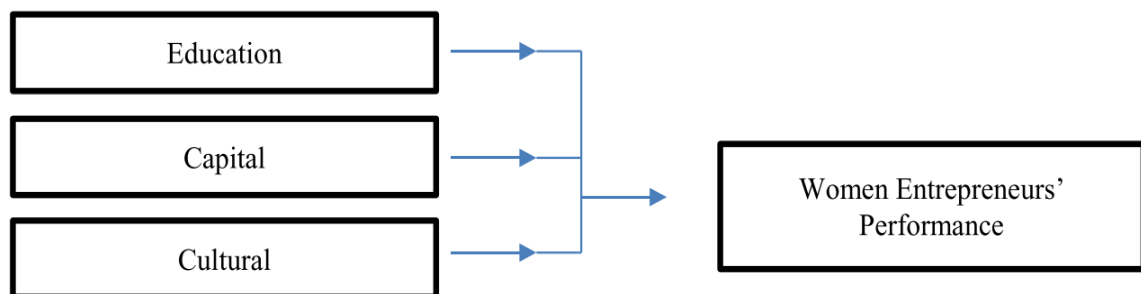
profit growth. Competencies and motivation positively influence business performance and both simultaneously influence on business performance(Mulyadi et al., 2021). Motivation is a driving motive to perform or achieve particular business goals. Motivation can also be viewed as an approach or desire for success and evade failure in entrepreneurial decisions. When entrepreneurs are motivated in business, they will have a positive outlook to do something to satisfy their desires. Entrepreneurial motivation has partially and simultaneously had a significant effect to SMEs' business performance(Machmud, 2016).

(Shibli et al., 2021) opines that social media platforms play a vital role in the performance and prospects of businesses run by entrepreneurs with disabilities. Popular social apps like Facebook and WhatsApp enable fast access to audio and videos and also intensify the role of successful integration of business networked circles through posting business content online and discussing the business policies that affect them. Dependency on one social platform, including embedded text, and using clarified content can reduce challenges social media marketing faces to a certain extent. It is better to integrate technological platforms into the entrepreneurship journey, such as using apps by entrepreneurs with and without disabilities to establish mutual interconnection and share common goals, ideas, concerns, experiences, best practices, etc. Apps enable persons with disabilities who face barriers to mobility to facilitate and interact with disabled and non-disabled person(Pérez-Macías et al., 2022). EWDs can powerfully contribute by better understanding the digital economies that already transform societies(Boellstorff, 2019).

Post-secondary education and potential training to entrepreneurs and entrepreneurs should follow a holistic, multidisciplinary and outcomes-based approaches that focuses on the development of abilities and skills those identified as success factors of entrepreneurs(Nieuwenhuizen & Kroon, 2002). Social factors influencing entrepreneurship development identified are age, sex, educational level, form of the organisation, family background, caste, location and industrial estates. The outcome demonstrates that entrepreneurship is influenced by interactions and a confluence of various social elements rather than by a single factor. Government policy, social recognition and the education system play a vital role in the development of entrepreneurship(J Mary Suganthi Bai, 2014). Successful people in business have different levels of education and personal qualities. Business success can be achieved by

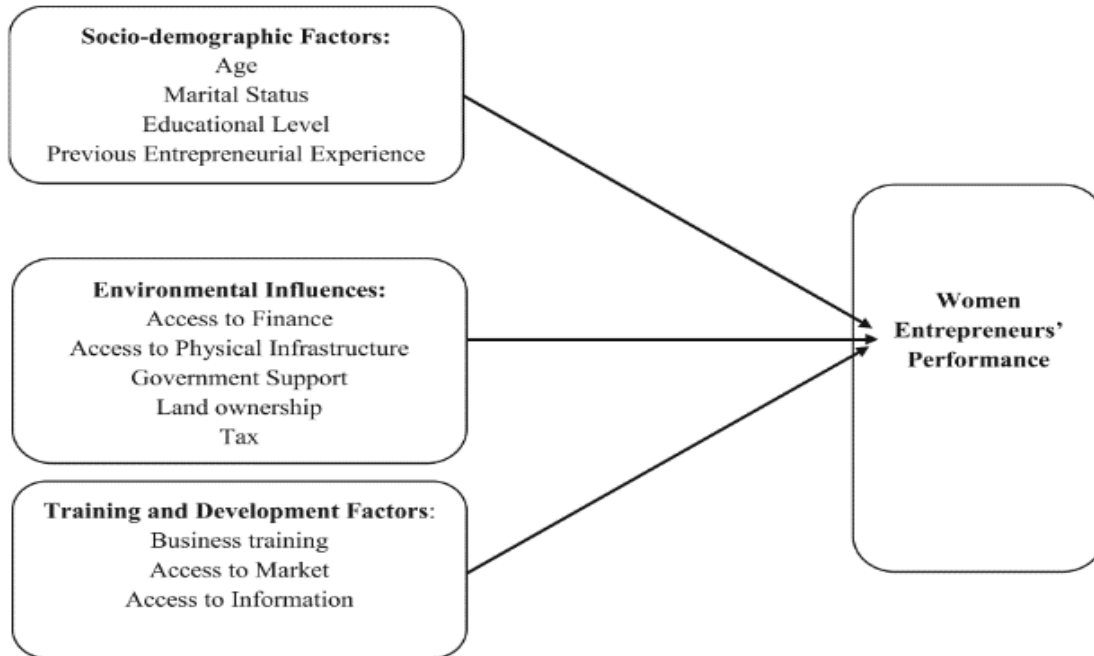
entrepreneurs, not only those with the necessary depth of knowledge about business management. However, for those who constantly try to learn and determine short-term and long-term goals, the unique, innovative idea keeps the business special in the market, selects competent staff and provides training and a favourable working environment(Makarenko et al., 2019). There is a significant relationship between CAFE (Caring Family Enhancement) programmes, which offer assistive devices (limbs and wheelchair), and entrepreneurial skill acquisition received by the person with a disability, and this leads to a drastic change in the socio-economic well-being of PWDs, (Nnachebe student & Peace, 2019). The satisfaction level of owners with psychiatric disabilities is highly positively correlated with the number of years of business(Ostrow et al., 2021). Business education and training has unique position to make business performance. It could be used fostering independent entrepreneurship amongst disabled people(Anderson & Galloway, 2012). PWDS have the capacity to succeed as an entrepreneur. Repeated customers, positive comments, and better premises. are the reasons why physically challenged entrepreneurs succeed in their endeavours(Mwangi, 2013).

Factors such as training, access to credit, and technological usage positively impact business performance, while marital status does not. Gender also moderates the relationship between business performance factors (J M K Balasuriya & P J Kumarsinghe, 2020).The level of education, capital and cultural influence are substantial in determining the women entrepreneurs in success and their performance(Saidi & Rashid, 2017).



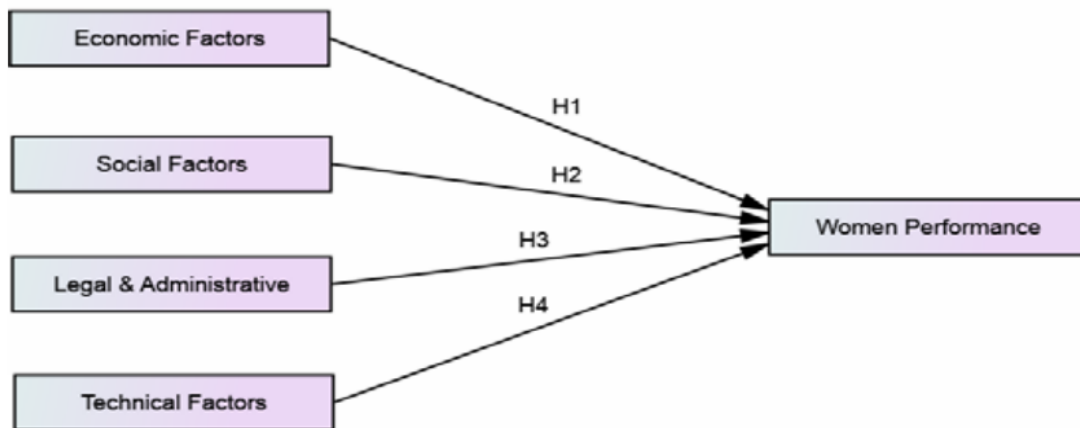
*Figure 2.20: Conceptual framework for women entrepreneur's performance (Saidi & Rashid, 2017)*

Women entrepreneurs performance mainly depends on level of educational, previous experience in entrepreneurship, access to business training, access to business information, access to finance, government support, and tax(Alene, 2022).



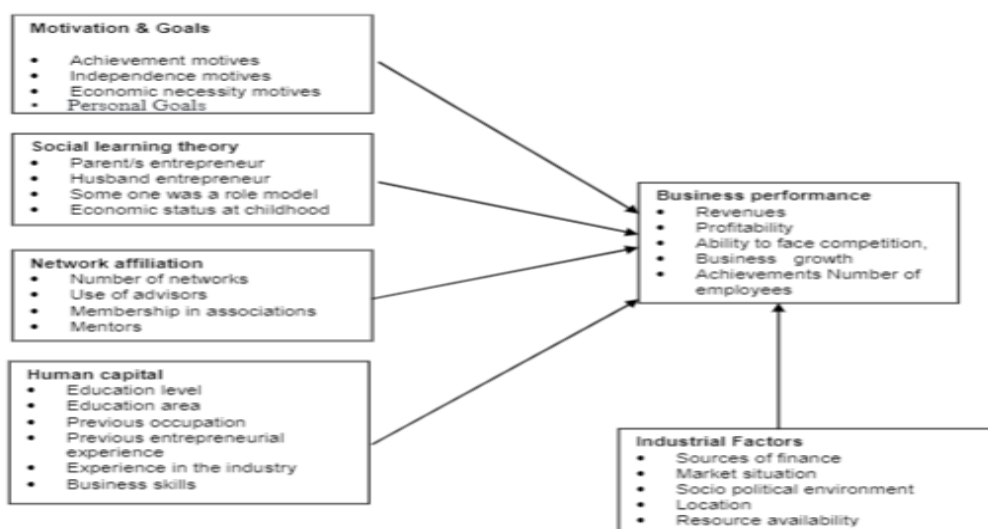
**Figure2.21: Conceptual framework of (Alene, 2022).**

The major dimensions evaluated for identifying women's entrepreneurial performance are financial performance, business environment, motivation, training and skill development, market information, networking, and social-cultural dimensions. Customised training programmes for entrepreneurs at each stage create business performance. When appropriate training is received for using social media in business the potentiality of entrepreneurs will increase. Government schemes customised for particular entrepreneurs will enhance performance. Regulations available by the Government and NGOs will boost entrepreneurs' business performance. Informal social networking keeps us aware and updated about the changes in the environment that are essential for conducting business. An entrepreneur and his business will grow when there is proper networking(Jha & Makkad, 2018). Factors influencing the performance of business vary from culture to culture. Socio-economic, administrative and legal factors significantly influence the performance of women entrepreneurs. A wide range of gender discrimination affects the business performance(Ali et al., 2019).



*Figure 2.22. Theoretical model on women's performance (Ali et al., 2019).*

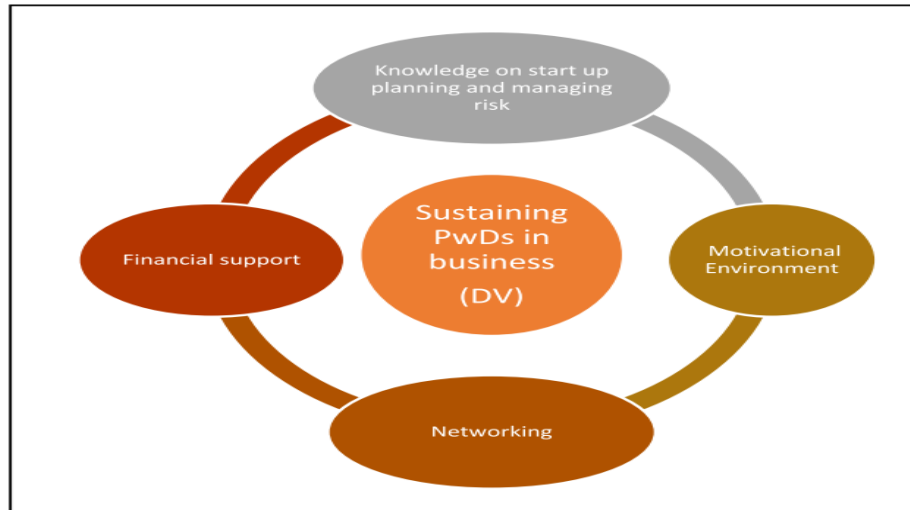
Female EWD entrepreneurs who participate in the online marketplace produce greater earnings than those who have not. Female trainees who participate in training are able to meet their families' financial needs (Gan et al., 2022). When comparing the business performance of female entrepreneurs to these factors, there is a clear positive association between their motivation and social learning theory, goals, human capital, and network affiliation. Industry variables indicate a very high positive association between small business women entrepreneurs' performance and their business (Dharmaratne, 2013).



*Figure 2.23: Conceptual Framework of (Dharmaratne, 2013)*

For disabled entrepreneurs, while running entrepreneurship, their impairment conditions and experience of discrimination from their childhood or disabled condition have indirectly influenced behaviour, social skills, and networking, which plays a crucial role

in the success of EWDs(Saxena & Pandya, 2018). Factors that support to sustain PWDs in business is knowledge, networking, motivational environment, and financial support(Rofe & Marzuki, 2022).



*Figure 2.24: Conceptual model of (Rofe & Marzuki, 2022)*

Policymakers need to concentrate on the capacity building of prospective entrepreneurs. Improving the business environment and attracting foreign and domestic investment opportunities act as catalysts in the capacity building of entrepreneurs(Saleem & Zaim-UL-Abidee-, 2011).

## 2.7 Challenges and Issues in Entrepreneurship.

A person with a disability, like the non-disabled, have a number of general obstacles while trying to enter the labour market, but they also encounter unique challenges, particularly in the area of entrepreneurship, like access to start-up capital, benefit trap, lack of relevant business knowledge and skills, lack of confidence, discrimination by consumers and unhelpful attitudes of business advises(Kitching, 2014). In contrast, some challenges are more unique to this group, and more severe challenges are lack of confidence, access to finance, travel problems due to disabilities, and access to advice and relevant support for their needs. The key conclusion is that disabled entrepreneurs need additional attention and support than entrepreneurs without disability because they are pushed into entrepreneurship due to inaccessibility issues (Adams et al., 2019). Some of the challenges faced by PWDs in self-employment are

similar to than those without disabilities. Aspiring EWDs have less business knowledge and lack of awareness about business resources. "One-size-fits-all" training programs do not cater to the specific needs of aspiring entrepreneurs with disabilities. There is a need for customised training that focuses on improving human capital(**Tihic, 2019**).

The barriers to starting a business identified by PWDs are mainly due to lack of financial capital and other support, access problems, non-cooperative attitudes of adviser's professionals, and discrimination of the general public(**Boylan, 2002**). Physically challenged people face several obstacles when starting a business, including difficulty acquiring start-up funds, lack of skills, mobility restrictions, and finding adequate premises(**Mwangi, 2013**). Barriers occur mainly due to difficulty in obtaining start-up capital, lack of access to appropriate training and support, unhelpful attitudes of business advisers the loss of cash benefits from social security, lack of transport facilities, loss of health care benefits loss of housing and other subsidies, fear of losing the security of regular benefit income, due to poor credit ratings inability to access venture capital, lack of advertising of services available and lack of customers(**Cooney, 2008**). The foremost complications faced by disabled is deficiency in financial resources to start a business. EWDs have limited funding from banking sources, so they must find from their own or family sources (**Martínez-León et al., 2019**). Systematic barriers like lack of infrastructural facilities and money, discrimination, and lack of formal support from vocational counsellors and institutes faced by disabled persons make it challenging to start or continue to operate the business (**F.E et al., 2023**). PWDs face plenty of challenges and barriers that impede and even prevent them from starting a business such as a lack of business resources such as public relations, funding, employees or suppliers, Due to immobility they are to unable to manage customers, so they need to rely on others they cannot maintain good customer relationship, it is difficult to have face to face communication with customers and adapt to technological advancement (**Vaziri, 2016**). Lack of financial capacity, difficulty obtaining bank credit, lack of business information and data, incompetent business skills, lack of drive, lack of family support, market competition, and a diverse workforce are among the perceived obstacles faced by EWDs in entrepreneurship(**Mendoza, 2021**). Only a small segment of differently-abled populations are benefited by the government's supported development activities, In India Differently-abled persons face numerous challenges in in their entrepreneurship mainly

shortage of capital, problems of advertising, raw material shortage, heavy competition from other structured entrepreneurs, high production cost, they have a low-risk capacity as compared to non-disabled entrepreneurs, discrimination from the part of society, lack of training to entrepreneurs(Uakiah & Sakriya, 2020). Entrepreneurs in Pakistan are facing bundle of problems like huge interest rate and complicated access to finance from the financial institutions, law and order situation, presence of inflation in the economy and infrastructural facilities, etc. (Tariq Izhar & Shabib-ul-Hasan, 2015). The significant challenges faced by disabled entrepreneurs during the COVID-19 pandemic in running their business were financial burden, restricted movement, risks during the pandemic, and limited business operations(Mansor et al., 2023).

Some of the obstacles faced by people with disabilities who want to pursue entrepreneurship include difficulties managing working capital effectively, a lack of interest-free business loan options, a lack of timely information access, operational obstacles, a lack of necessary entrepreneurial traits, an inability to produce high-quality goods, a lack of training opportunities and a lack of business knowledge. To get beyond the financial obstacle, adaptable lending options and fund management education should be provided. Ensuring training on quality and time management can help lower operational hurdles. Both non-financial and financial entrepreneurship are supported by private-public participation and cooperation (Dhar & Farzana, 2017). People who are physically disabled discover limitations in their capacity to actively engage in social and economic life. To improve entrepreneurs' lives with a physical disability, the government should formulate essential policies and schemes to easily acquire start-up capital for entrepreneurs, equipment and machinery still in the introductory stage to improve their intellectual capacity. The government should also take necessary steps to strengthen the tertiary education system(Maziriri Eugene Tafadzwa et al., 2017). Entrepreneurial failure and barriers that entrepreneurs confront with physical disability occur mainly due to lack of education and training discrimination, hardship in obtaining start-up capital, lack of knowledge about support centres lack of equipment and machinery, and lack of business networking. The study recommends the government invest in entrepreneurial education and skill-conscious entrepreneurial support schemes (Maziriri & Madinga, 2016). Major challenges that hinder the success of disabled entrepreneurs are cultures, entrepreneurial skills, lack of start-up capital, and personal attitudes. To get out of these

challenges, the government, financial institutions, concerned bodies should simplify the procedure to start entrepreneurship, and the government should avail subsidies and credit facilities at low cost to expand and succeed in entrepreneurship (Kefale & Hussein, 2020). The challenges faced by people with disability in starting a business are categorised into financial, societal and personal. The policy recommendation proposed includes increased awareness, entrepreneurial skill training, and advisory training skills (Maritz & Laferriere, 2018). For overcoming personal challenges, the need identified by creating a self-development opportunity; financial challenges identified the need by the development of financial and fund management skills; environmental challenges can be by creating active business associations and mentoring them; operational challenges need operational efficiency, and informational challenges need identifying by creating awareness among them informational challenges by access to digitalisation (Dhar & Farzana, 2017). Entrepreneurial challenges of the PWDs can be limited to a certain extent by the support of the government and nation as well as to assist PWDs in increasing personal motivation and belief through individual empowerment and modifying the society attitudes and families of PWDs (Salamzadeh et al., 2022).

Women entrepreneurs don't receive any professional training and skills thus affects their performance. Women entrepreneurs also face rigorous procedures to obtain start-up capital and due to the need for collateral, this affects their business performance (Ali et al., 2019). Women entrepreneurs face challenges to credit/ capital; only some have availed subgrants to the government. Most women entrepreneurs are unaware of institutions for entrepreneurship development, such as DIC, APPAREL, KSIDC, SIDCO, KFC, SISI, and CFSC. Favourable social, familial and psychological factors contribute to the growth and success of women's entrepreneurship. Government policies and procedures should be made easily accessible as well, and training must be given based on socio-cultural, familial, and psychological factors (Cruz, 2003).

## **2.8 Research Gap**

Differently-abled people are one of the most unrepresented categories of Indian society who face severe stigmatisation and marginalisation. Inclusive development of differently-abled persons can be attained by providing job opportunities and self-employment, so one of the best solutions is starting a business. The differently-abled

entrepreneur is a new and emerging breed of entrepreneurs in India. The title "Socio-Economic Dimension and Entrepreneurial Development of Differently-abled Entrepreneurs in Kerala" concentrates on a significantly and relatively under-explored area of research. This study has a big impact on how differently abled people in Kerala grow their entrepreneurial careers. Differently-abled entrepreneurs possess unique traits and competencies to be successful in their business, such as innovation, risk-taking, independence, and adaptability, which enable them to navigate the challenges they face from society and business. The motivation to start a business by differently-abled person is due to pull and push factors, which is often due to an innate desire for independence, societal inclusion, and financial security. They can only do a particular job due to their disability. The business environment may influence the performance they strive for, and social networks, organisational learning, and support systems hinder the development of tailored policies and programs to support their entrepreneurial ventures effectively.

There are a plethora of studies focusing exclusively on entrepreneurship done by different categories, but there are only a few studies on disability entrepreneurship. A prominent research gap in this framework is the need for comprehensive studies exploring dimensions of differently-abled entrepreneurs in India or Kerala. Almost all of the disability entrepreneurship literature in India and outside India contributes and is involved in studying barriers, challenges and difficulties faced by differently-abled entrepreneurs while starting and running their entrepreneurial endeavours. Researchers haven't adequately highlighted the success factors and strategies that have enabled differently-abled entrepreneurs to overcome obstacles and thrive in their businesses. There are only a few pieces of literature focusing on the innate traits and competencies of differently-abled entrepreneurs, how socio-economic factors impact entrepreneurial motivation, accessing the growth and performance for business success, how these challenges can be overcome and controlled and how well these differently-abled entrepreneurs navigate the social norms predominant in Kerala. Research also needs to include the role of a stakeholder support system in facilitating differently-abled persons' entrepreneurship through familial influence, NGOs and government policies and programmes for promoting entrepreneurship. There were no conceptual models available to understand the influence of the interrelation between the innate traits of entrepreneurs, competencies,

motivation to start a business that affect successful business performance for socio-economic development through entrepreneurship.

This research is intended to fill the gap in the body of current literature by providing insights into the traits and competencies entrepreneurs possess; the stakeholders' support system for promoting entrepreneurship in Kerala is run by the most disadvantaged section of the society. This study also tried to understand the motivational pull and push factors influencing differently-abled persons to start a business and their current business performance. Research also tried to assess the barriers that hinder entrepreneurs from their immediate environment. A conceptual model is also developed to understand the entrepreneurial development procedure of differently-abled persons in Kerala.

## **2.9 Chapter Summary**

The literature review is presented in this chapter according to the objective of the study, research gap is also identified based on the inferences from various former studies. This review of the chapter is divided into 6 sections consisting of 1) disability, entrepreneurship and self-employment 2) stakeholder's support system 3) traits and competencies of entrepreneurs 4) motivational factors and entrepreneurial intention 5) prospects of entrepreneurship and 6) challenges in entrepreneurship. A total of 141 literature reviews were included in this chapter from articles from various journals, theses, magazines, working papers, reports, dissertations etc to find the research gap in existing literature. National and International studies of different periods up to 2023 were taken. Based on the research gap research questions, research objectives and research hypotheses were formulated in this study. The literature review also helped to choose the methodology required for this study.

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**CHAPTER-3**

**ENTREPRENEURSHIP AND DISABILITY:**

**A THEORETICAL OVERVIEW**

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- 3.1 *Entrepreneurship: An Overview*
  - 3.2 *Theories of Entrepreneurship*
  - 3.3 *Entrepreneurship in Developing Country*
  - 3.4 *Who Becomes an Entrepreneur*
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### **3.1 Entrepreneurship: An Overview**

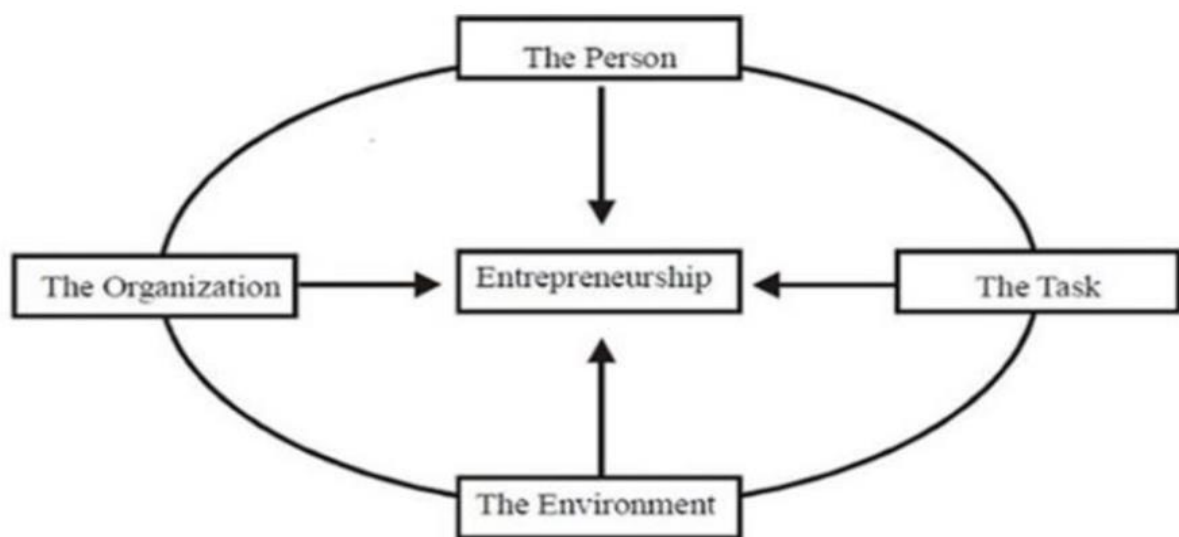
The term entrepreneur is originated from the French word “enterprendre”, which means “to undertake”. The first person to use the term entrepreneurship was French Economist Richard Cantillon in 1975 as ‘the individual who undertakes the risk and bears the uncertainty of an activity’. According to the modern concept, “an entrepreneur is an individual who intends to add value to the economy by introducing a new business undertaking by effectively utilising their knowledge, passion, innovation, dreams, and desires”.

The topic of entrepreneurship is multifaceted and complex level. Entrepreneurship is a dynamic process of creating new enterprises to make a profit. J. A Timmons: "Entrepreneurship is creating and building something from practically nothing. Fundamentally, human creative activity is finding personal energy by initiating, building and achieving an enterprise or organisation rather than just watching, analysing or describing one. It requires taking a calculated risk and reducing the chance of failure". Accordingly, “Entrepreneurship is the process of seeking investment and production, organising an initiative to start a new production process, raising capital, acquiring labour, arranging materials, finding a location for business, introducing new techniques, methods, and commodities, discovering sources of raw materials for the day to day operations of the business”.

The entrepreneurship process involves a series of interconnected stages that individuals undertake to establish and grow a new business. It typically begins with opportunity identification, where entrepreneurs recognise gaps or unmet needs in the market. Once an opportunity is identified, entrepreneurs engage in feasibility analysis to assess the viability and potential success of their business idea. Following this, they proceed to business planning, developing a comprehensive strategy that outlines the vision, mission, and operational details of the venture. Subsequently, entrepreneurs secure the necessary resources, including capital, talent, and technology, to bring their ideas to fruition. Implementation and execution come next, involving the actual establishment and operation of the business. Continuous adaptation and learning are crucial as entrepreneurs navigate challenges and capitalise on opportunities. Finally, the process may include scaling the business, refining operations, and seeking sustainable growth. Throughout this

dynamic process, entrepreneurs exhibit resilience, creativity, and a willingness to take calculated risks, essential qualities in the journey of building and sustaining a successful venture.

Entrepreneurship development encompasses a multifaceted approach aimed at fostering and enhancing the skills, mindset, and capabilities of individuals to embark on entrepreneurial ventures. It involves a combination of educational programs, mentorship initiatives, access to financial resources, and a supportive ecosystem that encourages innovation and risk-taking. Entrepreneurship development seeks to empower aspiring entrepreneurs by equipping them with the necessary knowledge, networking opportunities, and practical experiences needed to identify, evaluate, and pursue business opportunities. This process contributes not only to individual economic empowerment but also to overall economic growth by fostering a culture of creativity, job creation, and value addition within a community or society. Successful entrepreneurship development initiatives not only nurture new businesses but also cultivate a dynamic environment that promotes sustainable innovation, resilience, and adaptability in the face of evolving economic landscapes. Entrepreneurship development can be made through a joint effort of qualified individuals and the role played by the Government and other agencies in entrepreneurship.



*Figure 3.1: Conceptual model of John Kao on entrepreneurship*

### **3.2 Theories of Entrepreneurship**

The connection between theories and entrepreneurship is decisive for understanding, elucidating, and forecasting entrepreneurial behaviour and outcomes. Different thinkers have brought forward different theories of entrepreneurship. They are as follows:

#### **1. Opportunity Theory:**

According to this theory, entrepreneurs are seen as individuals who identify and exploit business opportunities. This theory highlights the proactive nature of entrepreneurs in recognising gaps in the market and taking advantage of them. The opportunity theory of entrepreneurship postulates that entrepreneurship arises from the identification and optimum utilisation of opportunities in the environment. According to this theory, persons with an entrepreneurial outlook actively seek and recognise gaps in the market, and unmet needs, or identify the areas for improvement within the socio-economic landscape. These opportunities may arise from changing consumer preferences, regulatory changes, technological advancements, or other changes in the business environment. Entrepreneurs, driven by creativity, vision, and risk-taking tendencies, capitalise on these recognised opportunities to produce and grow successful businesses. This theory highlights the proactive and dynamic nature of entrepreneurship, emphasising the importance of perceiving and taking initiatives on opportunities to drive creativity, innovation and economic development.

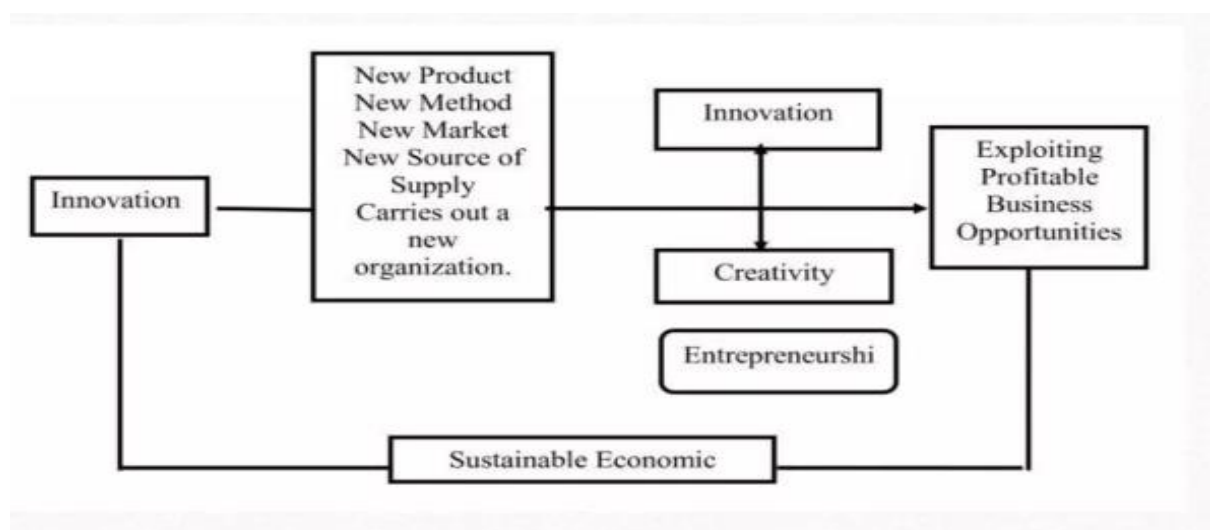
#### **2. Psychological Trait Theory**

In psychological trait theory of entrepreneurship, is examined in terms of individual psychological characteristics. A person's predisposition to engage in entrepreneurial activities is thought to be influenced by certain traits, such as the drive for achievement, willingness to take risks, and internal locus of control. Psychological characteristics are formed in early childhood for an entrepreneur. Psychological trait theory in entrepreneurship perceives the inherent traits and characteristics of a person that contribute to their proclivity for entrepreneurial behaviour. This theory proposes that certain psychological attributes, such as the locus of control, drive for achievement, propensity to take risk, and tolerance for ambiguity, play a critical role in shaping a

person's entrepreneurial inclination. This theory establishes that individuals possess distinct personality traits that drive them to identify opportunities, navigate uncertainty and persevere in facing challenges. Understanding these psychological traits can attain valuable insights for predicting entrepreneurial growth and success, informing educational plans and programs, and guiding the selection of a person likely to prosper in entrepreneurial roles.

### 3. Innovation Theory

Entrepreneurship is closely tied to the introduction of innovations in business. Well-known economist Joseph Alois Schumpeter proposed the innovation theory in 1949, which changed the entrepreneurship perspective. He defines entrepreneurship as a creative activity. Entrepreneurs are agents of change, bringing new products, services, or processes to the market and creating economic value through innovation. Schumpeter also specified that entrepreneurs bring innovation in two ways: a) by cutting down the cost of production and b) by increasing the demand for certain goods.



*Figure 3.2: Theory of innovation*

### 4. Economic Theory

Irish French Richard Cantillon propounded the economic theory. Cantillon explained that there is always instability in prices in the market for entrepreneurs. He says an entrepreneur will act as a producer and an exchanger. Entrepreneurs act as agents

who buy significant factors of production at a specific price and combine them with the view of selling at fluctuating prices. So, entrepreneurship involves risk-taking.

### 5. Need for Achievement Motivation

American psychologist Mc Clelland proposed the need for achievement theory of motivation in his book 'The Achieving Society'. Money, rewards, or external incentives do not influence individuals with high achievement motivation. They are merely a yardstick of the dimension of success with high achievement-oriented entrepreneurs. Individuals with low achievement will put more emphasis on money and reward. According to him, three needs for motivation arise a) the need for achievement b) the need for affiliation and c) the need for power. A potential entrepreneur has a high need for achievement.



*Figure 3.3: Need for achievement motivation theory*

### 6. Sociological Theory

Sociological theory analyses entrepreneurial activities from the viewpoint of social context and processes. Sociologists argue entrepreneurship emerges under specific social culture, social sanctions, and role expectations. This theory studies how people, groups, units, and organisations form collectively to identify and seize opportunities to start new ventures or businesses. According to Cochran (1965), entrepreneurship denotes society's model personality. Entrepreneurs' performance is based upon three factors: (i) the role expectations held by sanctioning groups, (ii) the entrepreneur's attitude towards his career, and (iii) the job-related requirements of work. Sociological theory was propounded by Max Weber and specified that entrepreneurs should agree to use the system of a society to develop entrepreneurs and their ventures. Hoselitz (1964) proposed social-cultural

theory on the supposition that specific individuals are capable of creative power in any social or cultural group and develop diverse attitudes while involved in social conduct.

## **7. Risk Theory**

The American professor Knight proposed the theory of profit or risk. According to him, the reward of profit in business is the amount of risk or uncertainties taken in business by the entrepreneur. Profit is the residual return for bearing and taking in uncertainties in business. One of the primary functions of an entrepreneur is to make decisions and anticipate future events. The decision-making during uncertainties proves how an entrepreneur earns profit during uncertainties.

### **3.3 Entrepreneurship in Developing Economy**

Entrepreneurship in developing economies is vital in driving economic growth, fostering job creation, increasing national income and addressing societal challenges. Industrialization and economic progress are facilitated by entrepreneurship. The following are some of the ways that entrepreneurs are crucial to economic development:

#### **Increasing per capita income and Gross National Product**

Entrepreneurs build markets for the expansion and development of the economy, find and seize business opportunities, assist in mobilising financial and talent resources, and introduce new goods and services to the market. This helps to raise a nation's gross national product and per capita income of its citizens. A country's economy is growing when it shows an increase in both its gross national product and per capita income.

#### **Generation of employment opportunities**

India is struggling with serious unemployment. Unemployment and economic independence are major issues faced by educated youth and weaker sections of society in a developing country like India. By starting a new venture, an entrepreneur helps in generating employment opportunities for himself and others. Entrepreneurship directly and indirectly create job opportunities to a huge number of persons by setting up small and large-scale enterprises.

#### **Balanced regional development**

By establishing industries in undeveloped or underdeveloped areas, entrepreneurship contributes to the elimination of regional inequities. The public benefits

from the development and expansion of industries and businesses in these areas in the form of improved transportation, health, education, and other infrastructure. As a result, establishing industries in undeveloped areas promotes balanced regional growth and further develops these areas.

### **Improvement in living standard**

Entrepreneurship not only enhances large-scale employment opportunities thereby generating income or wealth, but it also improves the quality of life of an individual by developing products and services that add value to their lives. Entrepreneurship removes the scarcity of essential commodities by introducing new products and services in the market. Increasing people's standards of living is a key component for the nation's economic growth and development. By utilising the most recent inventions and technological developments to produce a wide range of goods and services on a big scale and at a lower cost, entrepreneurship significantly contributes to raising people's standards of life. As a result, people's standard of life is raised since they may purchase higher-quality goods and services for less money.

### **Economic independence**

Entrepreneurial activities lead to economic independence for individuals which leads to the self-reliance of individuals and nations. Entrepreneurship reduces the dependence of a country on imported goods through production in its own country. Production of goods can be exported and create a demand in the international market.

### **Capital formation**

To finance new company ventures and promote economic growth, resources must be accumulated, such as through savings and investments. Entrepreneurship can increase a nation's capital formation by drawing in investment. Furthermore, the establishment of new companies as well as the expansion and development of already-existing ones can assist create a more dynamic and diverse economy, which in turn fosters capital formation and a variety of investment options. By mobilising the public's savings, entrepreneurs promote capital formation. To establish their businesses, they both gather resources on their own and borrow them from a variety of sources. A nation's economic progress greatly depends on the production of value and accumulation of riches that come from entrepreneurial endeavours.

### **Promotes export trade**

An important component of economic development is the promotion of a nation's export trade, which is aided by entrepreneurship. Entrepreneurs engage in mass production of items in order to generate enormous sums of foreign exchange through export sales. From now on, economic prosperity and independence are ensured via export promotion and import substitution.

### **Wealth creation and distribution**

Entrepreneurial activities stimulate the equitable distribution of income and wealth across the country to almost all persons and geographic areas, consequently benefiting a larger section of society. Entrepreneurship also generates more activities in the economy and stretches a multiplier outcome in the economy.

## **3.4 Who Becomes an Entrepreneur:**

### **➤ Professional youth**

More often young individuals with solid educational qualifications opt to bypass working in traditional employment in established organisations. Instead, they are directly moving into establishing their business ventures.

### **➤ Inventor**

An inventor is an individual who has developed an innovation and chosen to pursue a career by introducing that innovation to the market. This innovation could manifest as a novel product or an idea for a new service, and it might involve high-tech or be rooted in traditional technology.

### **➤ Excluded community**

Certain persons opt for an entrepreneurial career when conventional opportunities are unavailable. Minority communities, including people with disabilities, often face exclusion from the broader economic community due to a multifaceted interplay of social, cultural, political, and financial factors. Therefore, these marginalised groups may start their internal networks, engaging in trade among themselves as a means of economic empowerment and self-sufficiency (Workie et al., 2019).

### **3.5 Understanding Disability**

According to the WHO, disability is "an umbrella term covering impairments, activity limitations, and participation restriction. Impairment is a problem in the body's function or structure. An activity limitation is an individual's difficulty executing a task or action. At the same time, a participation restriction is a problem experienced by an individual in involvement in a life situation. Thus, disability is a complex phenomenon, reflecting an interaction between a person's body features and the society in which he or she lives"(WHO, n.d.).The NSS 76th round July- December 2018 defines "Person with a disability as a person with a long-term physical, mental, intellectual or sensory impairment which, in interaction with barriers, hinders his full and effective participation in society equally with others"(NSS 76 RS Report, n.d.).

Disability is a multifaceted, challenging, and argumentative issue in the world(Kefale & Hussein, 2020). There is a lot of debate on the terminology of disability. Some individuals and activists prefer to use differently-abled persons while others prefer disabled persons. Earlier the term handicapped was widely used and nowadays the term handicapped seems to be problematic. More disparaging terms were also used like lame, crippled, imbecile, impaired, invalid etc. Due to the evolution of disability movements, things started to change as a whole. The term 'Disabled' was adopted and accepted as part of the self-determination process. This evolution in the terminology of disability also reflects the fight for asserting rights(IGNOU, n.d.). Differently-abled persons constitute a wide range of diverse categories differing from the onset of disability, severity, types, etc. The onset of disability is caused by birth defects, diseases, genetic or environmental factors and disability is also caused at the latter stage of life due to accidents, old age and diseases.

### **3.7 Model of Disability**

The models of disability are references that provide different perspectives on how society looks forward and responds to disability. Models of disability help to comprehend and analyse the experiences of differently-abled persons and guide society in developing policies, programmes, laws and practices for differently-abled persons. Some of the key models are:

### **a) Moral Model**

The oldest form of disability, known as the moral model or religious model, is found in a number of religious traditions and behaviours, including the Judeo-Christian culture (Muephy & John T. Pardeck, 2005). Disability based on this concept mentions that disability is the punishment from God for a particular sin committed by the differently-abled persons or sins that may have been committed by their parents or ancestors (Rerief & Letšosa, 2018). This was a common belief during low enlightened times, but the philosophy rests just above the human emotional reactions and, depending on the situation, is subject to reappear. During those times, differently-abled persons were much stigmatised and ostracized to a greater extent than today. These models tend to blame the victim or the ancestors of the victim (Henderson & Byran, 2011). Thus, the moral model of disability reflects that disability is caused by a moral lapse in character, thoughts, or sins of an individual or their family.

### **b) Medical Model**

The medical model is defined as “a disability as a physical or psychological impairment of the individual and its personal and social consequences, the limitations faced by people with disabilities as resulting primarily, or solely, from their impairments”. It is sometimes called a 'personal tragedy' (Thomas & Woods, 2003). According to the medical model of disability, an illness, trauma, or other health issue results in disability, which is an impairment or condition of the body that impairs cognitive or physiological functions of the body (Charles E Drum, n.d.). It focuses on medical treatment, diagnosis and rehabilitation of differently-abled persons to mitigate or eradicate the effects of the disability or impairment. The critics view that the medical model of disability tends to pathologize and stigmatise individuals and create dependency on medical aids and interventions, leading to a shift towards a social model of disability.

### **c) Social Model**

Mike Oliver has introduced and coined the phrase 'Social model of disability', which stresses that the social and environmental interaction of disabled categories imposes limitations (Oliver, 1981). The social model is also referred to as the minority model. When a person with an impairment interacts with their surroundings through social,

attitude, physical, and communicative barriers, it is considered as social model disability. In order to empower differently-abled persons and consider their experiences, it highlights the need for society to shift its perception towards differently-abled persons (Shanimon & Sunil, 2017).



*Figure 3.4 Social model of disability*

#### **d) Human Rights Model**

The concept or model of disability is not central to the human rights model. Rather, it provides guidelines on the needs for disability policies. The human rights approach provides a prescriptive, as opposed to descriptive, response to the question, "What should we do?" in order to help disabled persons improve and progress.(Lawson & Beckett, 2020). By integrating differently-abled persons into all aspects of society, this paradigm seeks to create an environment free from discrimination. Differently-abled persons have demanded a political voice and have now been politically active against social pressures, hence the emphasis has switched from reliance to independence(Amponsah-bediako, 2013).

#### **e) Charity Model**

The charity model is based on helping differently-abled persons to do things. The charity model is a positive reflection of society as a helping spectrum. The charity model has a benevolent approach toward humans. This approach often results from money donations and verbal support for meeting the needs of differently-abled persons.(Henderson & Byran, 2011) They are seen based on sympathy or pity. The Charity Model sees people with disabilities as victims of their disabilities (Rerief & Letšosa, 2018). The differently-abled community see the charity model as a negative

influence because the charity model treats the disabled as highly dependent, depressed, and undervalued.

#### **f) Economic Model**

The economic model defines disability as an individual's inability to engage in work or employment and considers the extent to which a disability affects a person. Policymakers primarily use the economic model to determine how much benefit should be provided to people who are unable to engage in economic activities (Amponsah-bediako, 2013).

#### **g) Rehabilitation Model**

The medical model of disability is strongly associated with the rehabilitation paradigm. With the help of specialists, this approach counterbalances the medical model of disability or impairment. Following World War II, this approach became more significant as a result of the necessity to reintegrate many injured veterans into society (Amponsah-bediako, 2013). This model believes that when differently-abled persons are given vocational rehabilitation they can outweigh their disabilities.

#### **h) Bio-Psycho-Social Model.**

The International Classification of Functioning, Disability and Health (ICF) developed the Bio-Psycho-Social paradigm. According to this paradigm, disability is a dynamic interface that exists between environmental and personal contextual elements as well as health-related factors. It shows how medical and social models can be applied practically (Shanimon & Sunil, 2017).

### **3.6 A Glance on Policy Framework for Differently-abled Persons**

#### **3.6.1 Global Scenario of Disability**

Globally, numerous initiatives and provisions have been made to support, strengthen and protect the rights and lives of differently-abled persons to the fullest level. World Bank and WHO in its World Report on disability, “state that around 15 % world's population or a billion people across the world live with some sort of difficulty impairment or disability. Disability is part of the human condition; most people experience temporary or permanent difficulties at a certain point in their lives and those who continue to survive to old age will experience greater difficulties in

functioning”(World Health Organization. & World Bank., 2011). The United Nations Convention on the Rights of Persons with Disabilities (UNCRPD) was adopted at the UN headquarters New York on 13 Dec 2006 and came into force on 3<sup>rd</sup> May 2008. This convention ensures the rights and freedom of differently-abled persons at their fullest level. It also aims at changing the social attitude towards persons with disabilities. UNCRPD adopt a social model of disability by extending works for social development rather than emphasis upon medical treatment, charity, and social protection. This treaty aims to ensure fundamental freedom to persons with all types of disabilities(Degener, 2017). Article 27 of UNCRPD “recognise the right of persons with disability to work, on an equal basis with others; this includes the opportunity to gain a living by work freely chosen or accepted in the labour market and work environment that is open, inclusive and accessible to persons with disability”. The UNCRPD forbids discrimination in the workplace in all its manifestations, encourages access to vocational training, fosters opportunities for self-employment, and demands reasonable accommodations in the workplace (Shenoy, 2011). The United Nation’s general assembly in 1992 also declared that every year on 3<sup>rd</sup> December to be observe as the international year of disability. The 2015 Sustainable Development Goals (SDGs) aims at of inclusive development by pledging “no one leaving behind" in Agenda 2030. The main focus of SDGs is promoting the human rights and dignity of persons with disabilities. Out of 17 SDGs which include poverty and hunger eradication, equality, high-quality education, good jobs, and economic growth. Out of them, 11 are particularly concerned with the rights of disabilities. Millennium development goals (MDGs) point out 8 major concerns like poverty and hunger, gender equality, women’s empowerment etc. The only viable solution to differently-abled persons in the policy framework is to find an appropriate way to achieve the MDGs. Incheon Strategy is a regional-level cooperation in the Asia-Pacific region based on UNCRDP, to “make the right real” for the inclusive development of a PWDs.

### **3.6.2 Regulatory Framework for Disability in India**

In India, according to 2011 census data, differently-abled persons constitute 2.21%of the total nation population. The number of differently-abled persons increased dramatically from 21.9 million in 2001 to 26.8 million in 2011.Indian constitution ensures equal rights and protection to all citizens including the differently-abled and mandates an

inclusive society for everyone. Articles 15 and 21 fundamental rights in the Indian constitution ensure equal rights, freedom, justice and dignity to disabled individuals for an inclusive society. Article 41 of the directive principle of state policy (DPSP) declares that “the state shall make adequate provision for securing and delivering the right to education, to work, and to public assistance in cases of unemployment, sickness, old age, and disability” and article 46 lays down an obligation on “the state to promote with special care the educational and economic interests of the weaker sections of the people, and protect them from social injustice and all forms of exploitation”. India was also signatory member of UNCRD and ratified the UNCRPD for disability in 2007. The eleventh and twelfth five-year plans for India pledged additional attention and care for differently-abled persons and other vulnerable groups, with an inclusive development strategy towards them. However, In India potential and skills of differently-abled persons remain under-utilised, untapped, or under developed. So differently-abled persons are among the most impoverished community in the country. Thus, there arise bring forward regulation and laws for protection and inclusive development of these people

Some of the important acts framed by the Government of India for the protection and welfare of different are:

**a) Mental Health Act,1987**

In order to improve provisions for mentally ill persons property and affairs, as well as for matters related or incidental to them, and to harmonise and update the laws governing their treatment and care. The Mental Health Care Act, 2017, which replaced with the Mental Health Act, 1987, was passed by the Indian government on April 7, 2017. Its goals are to protect, promote, and uphold the rights of individuals with mental illness while they are receiving mental healthcare and services, as well as for matters related to or incidental to that care(PWDs in India-A Statistical Profile: 2021, n.d.).

**b) The Rehabilitation Council of India Act, 1992**

The Rehabilitation Council of India Act, 1992 was passed to establish the Rehabilitation Council of India, regulate the education of rehabilitation specialists, maintain a Central Rehabilitation Register, and address other matters incidentally or connectedly to these activities. The Act also establishes penalties for unfit individuals

who provide services to people with disabilities. The Rehabilitation Council of India (RCI) was established in 1986 and registered as a society. The RCI Act was passed by Parliament in September 1992 and became a Statutory Body on June 22, 1993. In order to give it more scope, Parliament revised the Act in 2000. The Rehabilitation Council establishes policy guidelines for many facets of education and training in the field of rehabilitation, and the Rehabilitation Act of 1992 mandates that all institutions apply for RCI registration. A list of authorized training facilities is accessible to the general public via the Person with Disabilities Act of 1995 (PWDs in India-A Statistical Profile: 2021, n.d.).

**c) Person with Disabilities Act 1995**

On February 7, 1996, the Persons with Disabilities Act 1995 (the Equal Opportunities, Protection of Rights, and Full Participation Act) came into force. This was a historic moment that marked a big advancement in ensuring that differently-abled persons have equal opportunities and fuller participate in the development of the country. The Act covers aspects of rehabilitation that are both preventive and promotional, such as education, employment and vocational training, job reservation, research and manpower development, barrier-free environment creation, rehabilitation of differently-abled persons, unemployment benefits for the differently-abled persons, special insurance plan for the differently-abled employees, and the construction of homes for individuals with severe disabilities, among other things. Person with Disabilities Act 1995 Act was limited to 7 disabilities like lower vision, blindness, Leprosy-cured, hearing impaired, Locomotor disability, mental illness and Mental Retardation (PWDs in India-A Statistical Profile: 2021, n.d.).

**d) The National Trust for the Welfare of Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities Act, 1999**

On December 30, 1999, the Government of India passed the National Trust for the Welfare of Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities Act, 1999. The purpose of this legislation is to establish a national body for the welfare of people with autism, cerebral palsy, mental retardation, and multiple disabilities, as well as to handle issues related to or arising from these conditions. The trust manages properties bequeathed to it and strives to provide complete care to those with cerebral palsy and mental impairment. This Act seeks to address a prevalent need

among families who want a dependable plan for their severely impaired loved ones (PWDs in India-A Statistical Profile: 2021, n.d.).

#### **e) Rights of Persons with Disabilities (RPWD) Act, 2016**

The Persons with Disabilities Act of 1995 was replaced by Rights of Persons with Disabilities (RPWD) Act, 2016 Act came into force on 19.04.2017. It satisfies India's duties under the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD), to which it is a signatory. The covering types of disabilities have been increased from 1995 act from 7 to 21 disabilities. Building institutional infrastructure to meet the needs of people with disabilities is another provision of the RPWD Act of 2016. It is required that Special Courts be established in every area. The cases pertaining to the violation of differently-abled persons rights will be heard by these courts. State governments will also establish committees at the district level and a distinct State Fund specifically designated for differently-abled persons welfare. Likewise, a fund at the national level will be established. It also increased the reservation in government employment from 3 to 4% (PWDs in India-A Statistical Profile: 2021, n.d.).

### **3.7 Government Institutions for Empowerment of Differently-abled Persons**

#### **A) National Level**

##### **1.NHFDC (National Handicapped Finance and Development Corporation)**

NHFDC was registered under section 8 of the Companies Act 2013 and section 25 of the Company Act 1956 as a not-for-profit organisation on January 24, 1997 under the Ministry of Social Justice and Empowerment, Government of India. NHFDC is managed as a corporation with a board of directors nominated by the Central Government. NHFDC act as an apex body in empowering and benefiting all categories of differently-abled persons in India and offers credit-based and noncredit-based assistance and handholding support to differently-abled persons for income-generating activities, skill development and entrepreneurship development. Funds to the beneficiaries are channelised through various state channelising agencies, public sector banks, regional rural banks, and implementing agencies with which the corporation has agreed to provide financial assistance to differently-abled persons. In Kerala, funds are mainly distributed through

state channelising agencies such as Kerala State Differently-abled Persons Welfare Corporation and Thiruvananthapuram. Some major schemes NHFDC provides include Divyangjan Swalamban Yojana, Vishesh Udayammitra, Vishesh Finance Yojana and EKAM Fest(NHFDC Report 2022).

**Table 3.1**

**Category wise disbursement of loan 2021-2022**

Disability Type	Physical		Financial	
	No of Beneficiaries		(Amount Released)	
	Nos	%	(Rs in Cr.)	%
Orthopedically Handicapped	13382	80.07	88.02	78.06
Mentally Retarded	1229	7.35	9.63	8.54
Visually Impaired	797	4.77	5.39	4.78
Hearing Impaired	1305	7.81	9.72	8.62
<b>Total</b>	<b>16713</b>	<b>100</b>	<b>112.76</b>	<b>100</b>

Source: Annual report of NHFDC (2022).

**Table 3.2**

**Category wise disbursement of loan 2021-2022**

Disability Type	Physical		Financial	
	No of Beneficiaries		(Amount Released)	
	Nos	%	(Rs in Cr.)	%
Orthopedically Handicapped	1,86,278	85.33	1,144.01	84.91
Mentally Retarded	7,231	3.31	45.36	3.37
Visually Impaired	12553	5.75	82.98	6.16
Hearing Impaired	12,249	5.61	75.02	5.57
<b>Total</b>	<b>2,18,311</b>	<b>100</b>	<b>1,34.37</b>	<b>100</b>

Source: Annual report of NHFDC (2022).

Based on the category wise disbursement of loan by NHFDC in the year 2021-2022, it seems NHFDC mainly disburse loans to four category of disabilities such as orthopedically handicapped, mentally retarded, visually impaired, hearing impaired. Among them orthopedically handicapped (80.07%) receive highest amount (78.06%) and lowest is for the category of visually impaired (4.77%) and receive low amount of loans (4.78%). Based on the category wise disbursement of loan by NHFDC up to the year 2022, it seems NHFDC mainly disburse loans to orthopedically handicapped (85.33%) receive they highest amount (84.91%) and lowest is the category of hearing impaired (4.77%) and receive lowest amount of loans (5.57 %).

**Table 3.4**

**Disbursement of loans in various sectors in 2021-2022**

Schemes/ Sector	Physical		Financial	
	Beneficiaries		Amount Released	
	Nos	%	Rs in Cr	%
Trading/ Sales	7,726	46.2	59.92	53.14
Service sector	3,026	18.103	22.07	19.57
Agricultural (Allied)Activity	754	4.51	5.65	5.01
Agricultural activity	463	2.77	5.39	4.78
Manufacturing/ production	169	1.01	1.3	1.16
Vehicle Loan	1,002	6.00	8.03	7.12
Education Loan	7	0.04	0.22	0.20
Vishesh Micro Finance Yojana	3,537	21.34	10.16	9.01
<b>Total</b>	<b>16713</b>	<b>100</b>	<b>112.75</b>	<b>100</b>

Source: Annual report of NHFDC (2022).

**Table 3.4****Disbursement of loans in various sectors up to 2022**

Schemes/ Sector	Physical		Financial	
	Beneficiaries		Amount Released	
	Nos	%	Rs in Cr	%
Trading/ Sales	1,06,145	48.62	629.77	46.74
Service sector	44,823	20.53	286.95	21.30
Agricultural (Allied)Activity	35,332	16.18	181.71	13.49
Agricultural activity	3,679	1.69	48.72	3.62
Manufacturing/ production	3,599	1.65	25.30	1.885
Vehicle Loan	5,359	2.45	99.68	7.40
Education Loan	279	0.13	9.81	0.73
Micro credit	4,182	1.92	5.27	0.39
Vishesh Micro Finance Yojana	14,913	6.83	60.13	4.46
<b>Total</b>	<b>2,18,311</b>	<b>100</b>	<b>1,347.37</b>	<b>100</b>

Source: Annual report of NHFDC (2022).

Based on the scheme wise or sector wise disbursement of loan by NHFDC in the year 2021-2022, it seems NHFDC disburse loan to various entrepreneurial activities such as trading, manufacturing, sectors etc. NHFDC mainly disburse loans for trading activities (46.2%) with a loan amount of 59.92 crore. Based on the scheme wise or sector wise disbursement of loan by NHFDC up to the year 2022, it seems NHFDC mainly disburse loans for trading activities (48.62%) with a loan amount of 629.77 crore.

**Major functions of NHFDC**

- To promote economic or income-generating activities to benefit differently-abled persons in the country.

- For the promotion of self-employment and creation of ventures for economic rehabilitation of differently-abled persons.
- NHFDC offer entrepreneurship development through skill training programmes.
- Rendering concessional loans to differently-abled persons through state channelising agencies and banks
- Helping in marketing products and exhibition of products produced by differently-abled persons.
- To assist disabled people in improving their technical and entrepreneurial abilities so they can operate production units in a suitable and effective manner.
- Establishing common facility centres, training programmes, process technology and development initiatives, and other infrastructure-related initiatives for the appropriate rehabilitation and advancement of differently-abled persons in support of their economic activities
- To provide loans to differently-abled persons so they can pursue general, technical, professional, or graduate-level training in education.
- It offers refinance facilities to state-level organisations dealing with the development of differently-abled persons (NHFDC Report 2022)..

## **2. National Institute for the Empowerment of Persons with Visual Disabilities (NIEPVD)**

NIEPVD is a renowned institute in India that was established in 1943 in Dehradun to empower people with visual disability. Chennai served as the location of a regional office that catered to visually impaired people in southern India with regard to vocational training, employment, and rehabilitation needs. In 2016, the National Institute for the Visually Handicapped (NIVH) was renamed to NIEPVD. It offers an education with qualified teachers, rehabilitation professionals, production, sale and distribution of Braille appliances and textbooks in accessible formats to visually impaired persons, and providing appropriate technologies and model services to the visually disabled (NIEPVD & Empowerment, n.d.).

### **Major functions of NIEPVD**

- To conduct, co-ordinate, and provide funding for research on various aspects of education and rehabilitation to visually impaired persons in collaboration with NGOs, research organisations and universities.
- Undertaking, coordinating, sponsoring, or subsidising biomedical engineering research that results in the development of new special appliances or instruments, appropriate surgical or medical procedures, or an efficient, practical evaluation of special appliances/instruments.
- To undertake or provide funding to train trainees and specialised professionals, including teachers, psychologists, vocational, employment officers, and other personnel, as deemed necessary.
- The aim is to oversee the distribution of all devices meant to support the visually impaired in their job, education, and rehabilitation while also encouraging the production of prototypes and offering subsidies for their production (NIEPVD & Empowerment, n.d.).

### **3. National Institute for the Empowerment of Persons with Intellectual Disabilities (NIEPID)**

NIEPID, formerly the National Institute for Mentally Handicapped, was founded in the year 1984 as an independent organisation under Government of India. Its headquarters are located in Secunderabad, Telangana. It has seven departments: Rehabilitation Psychology, Community Rehabilitation, Medical Sciences, Therapeutics, Special Education, Adult Independent Living, Project Management and Library and information. To improve the quality of life for people with intellectual disabilities, it provides services, research projects, and training(NIEPID, 2023).

#### **Major functions of NIEPID**

- To create a labour force and develop human capital so that people with intellectual disabilities can receive necessary services.
- To organise, carry out, and supervise studies on intellectual disabilities.

- To identify and develop acceptable forms of rehabilitation and care that are suitable for Indian individuals with intellectual impairments and that fit their cultural context.
- To offer NGOs to advice services about intellectual disabilities.
- Serving as a clearinghouse for records and data on a variety of aspects related to intellectual disability.
- To develop community-based rehabilitation programmes for low-income and rural populations.
- To assist with programmes for outreach and extension pertaining to intellectual disability (NIEPID, 2023).

#### **4. National Institute for Empowerment of Persons with Multiple Disabilities (NIEPMD)**

NIEPMD is a national-level apex institution that was established in Tamil Nadu in 2005 to provide empowerment and rehabilitation to persons with two or more disabilities. It is the first institute in Asia dedicated exclusively to multiple impairments. Rehabilitating and developing the human resource base of individuals with various disabilities is the primary objective, which is achieved through community-based rehabilitation, occupational therapy, employment, research, education, and vocational training (NIEPMD, 2022).

##### **Major objectives**

- To carry out human resource development programmes in a range of functional areas that address multidisciplinary, interdisciplinary, and transdisciplinary activities for the empowerment of people with multiple disabilities through rehabilitation intervention, such as career, education, employment, therapy, and social activities; additionally, to enable greater participation through community rehabilitation, capacity building, and non-governmental organisation (NGOs) project management.
- To carry out and support research in all fields related to multiple disabilities, as well as to create transdisciplinary models and social rehabilitation techniques that cater to the requirements of various groups of individuals with multiple disabilities via non-governmental organisations.

- Through NGOs or institute to carry out, coordinate, fund, and support research in all areas related to the education, rehabilitation, and independent living of people with various disabilities.
- To conduct and support the training of instructors and experts in the fields of community rehabilitation, early intervention, special education, early childhood education, vocational training, and employment, as well as therapists.
- To create, manufacture, market, or provide funding for the production of assistive devices intended to support individuals with multiple disabilities in all facets of education, therapy, and rehabilitation (NIEPMD, 2022).

#### **5. Ali Yavar Jung National Institute of Speech and Hearing Disabilities (AYJNISHD)**

AYJNISHD was established as an independent organisation on August 9, 1986, in Mumbai. It provides clinical, educational, research and development and rehabilitation services for persons with speech and hearing disabilities.

##### **Major Objectives**

- It undertakes workforce development through rehabilitation programmes for persons with speech and hearing disabilities.
- It offers undergraduate and postgraduate programs to people with speech and hearing disabilities.
- It researches identification, technological development, educational approaches, and remedial teaching methods.
- To manufacture teaching aids for educating and audiovisuals for the hearing and speech disabled.
- To serve as an information centre and document and disseminate the latest information on speech and hearing disabilities.

#### **6. Pandit Deendayal Upadhyaya National Institute for Persons with Physical Disabilities (PDUNIPPD)**

PDUNIPPD was established in 1960 as an NGO by the Society for the Disabled and Handicapped. The government took over it on 22 May 1975 and converted it into an autonomous institute in 1975. The major function of PDUNIPPD is rehabilitation services

to persons with physical disabilities, children with cerebral palsy, and associated persons with speech and hearing impairment. It also offers degree-level and long-term training courses in occupational therapy, physiotherapy, prosthetics, and orthotics. Additionally, it provides devices and assistance to enhance mobility and support physical rehabilitation for individuals with physical disabilities ( Report of PDUNIPPD, 2020).

### **Major Objectives**

- To impart training to occupational therapists, physiotherapists, prosthetists and orthotists providing services to differently-abled persons.
- To undertake education, training, and other rehabilitation services to persons with orthopaedic disabilities or persons with or without mental retardation.
- To manufacture and distribute products and appliances needed to educate, train and rehabilitate persons with physical disabilities.
- To provide services such as organising conference, seminar, and symposium. For encouraging the rehabilitation and education of people who are physically disabled.
- To start, fund, or conduct additional research to provide more efficient methods for the treatment and rehabilitation of physical impairments.
- To collaborate and plan in research or similar activities with national, state, or local agencies in order to promote the creation of services for people with disabilities ( Report of PDUNIPPD, 2020).

### **6. Swami Vivekanand National Institute of the Rehabilitation Training and Research (SVNIRTAR)**

National Institute for Prosthetic and Orthotic Training (NIPOT), which was founded in 1975 was renamed as SVNIRTAR which is an affiliated unit of the artificial limbs Manufacturing Corporation of India, Kanpur. On February 22, 1984, the Indian government's Ministry of Social Justice and Empowerment started it with the goal of developing human resources and facilitating community-based rehabilitation. It is one of the top facilities in the nation for rehabilitation of people with physical disabilities(SVNIRTAR Report, 2022).

## **Major Objectives**

- It offers short-term and long-term courses and training for the rehabilitation of personnel deemed necessary, like doctors, prosthetists, physiotherapists, occupational therapists, etc.
- Promotion, distribution and manufacture of aids and appliances required for differently-abled persons.
- Vocational training placement and rehabilitation of differently-abled persons.
- Documenting and disseminating relevant data regarding rehabilitation and disability.
- Services for outreach and extension.
- To conduct biomedical engineering research and coordinate it in order to produce aids or suitable surgical or medical equipment (SVNITAR Report, 2022).

## **7. National Institute for Locomotor Disability (NILD)**

NILD was founded as the National Institute for Orthopedically Handicapped in Calcutta, West Bengal, in 1978. It is an independent organisation that supports and empowers persons with locomotor disabilities to have equal rights with the non-disabled through rehabilitation, education and training, human resource development, library, documentation and dissemination of information (NILD Report).

## **Major Objectives**

- To carry out, organise, support, or financially assist research in any area related to the instruction, rehabilitation, and training of individuals with locomotor disabilities, which encompasses neurologically impaired people who have trouble moving or coordinating.
- To conduct, plan, fund, or otherwise support biomedical engineering research aimed at creating assistive technology or suitable surgical or medical equipment.
- To supervise or provide funding for training programmes, instructors, employment officials, psychologists, vocational counsellors, and any other staff members thought essential for advancing the education, training, and rehabilitation of people with locomotor disabilities.

- To advertise, disseminate, or finance the production and distribution of assistive devices intended to support any facet of the therapy, education, or rehabilitation of individuals with locomotor disabilities (NILD Report)..

## **8. Vocational Rehabilitation Centers (VRCs)**

The governments of India and the United States inked an agreement in 1968 for the establishment of two vocational rehabilitation centres in order to evaluate the vocational and psychological needs of differently-abled persons in India and offer them rehabilitation support. Currently, there are 21 vocational rehabilitation centres for differently-abled persons in the country. VRC at Vadodara is exclusively for the rehabilitation of differently-abled women. Seven VRCs have been equipped with seven skill training workshops to help expedite the rehabilitation of people with disabilities. Skill Training Workshops provide non-formal training in the most suitable trades for each disabled person. Through mobile camps and Rural Rehabilitation Extension Centers, the VRCs have provided doorstep rehabilitation services to disabled people in rural areas.

### **Functions of VRCs**

- Interview disabled person to know their family, social, economic, and educational background to their adjustment problems
- Assessing differently-abled persons to ascertain their degree of physical efficiency as well as psychological strengths and weaknesses concerning their aptitude, hobbies, psychomotor dexterity, IQ, personality traits, and areas of adjustment to reach their maximum potential.
- Assessing the abilities, traits, and residual potential of various differently-abled persons categories.
- A panel of medical specialists will evaluate differently-abled persons to determine the extent of their disabilities and functioning abilities, and they will provide recommendations for corrective measures.
- Evaluating differently-abled persons abilities in a range of industries recognised by VRC programmes: electronics, general mechanics, electrical, radio and television repair, commercial practice, air conditioning and refrigeration, automobiles, cutting and tailoring, computer applications, woodworking and chair canning, arts and crafts, screen printing, photography, metal trades, secretarial work, painting etc.

- Providing workshop training to help individuals change their work habits and on-the-job sustainability so that their new position best plays to their strengths and shortcomings.
- Helping physically challenged individuals at the centre create a career plan that will help them advance their knowledge and abilities in line with the demands of the local labour market and encourage, support, and guide them to pursue self-employment.
- Offering differently-abled persons customised vocational training and non-formal on-the-job training to enhance their skills and find employment.
- They are sponsoring and supporting differently-abled persons to use reservation policies and systems for seats in various training and educational facilities, and they advise financial institutions to provide differently-abled persons with loans to start their own businesses at varying interest rates.

## **B) State Level**

### **1. National Institute of Speech and Hearing (NISH)**

On March 23, 1997, the Kerala government established NISH as a society and registered it under the Travancore Cochin Literacy and Scientific Charitable Societies Act 1955. In the state, NISH functions as a comprehensive, multipurpose facility for the education and rehabilitation of differently-abled persons who have speech and hearing problems.

### **2. Kerala State Differently-abled Welfare Corporation**

Kerala State Differently-abled Welfare Corporation Ltd was formerly known as Kerala State Handicapped Persons Welfare Corporation was established in the year 1979 at Thiruvananthapuram which recently renamed as Kerala State Differently-abled Welfare Corporation Ltd in October 2023. This institution aims at formulating, promoting and implementing schemes for rehabilitating or improving the living conditions of differently-abled persons in Kerala. Presently two units are working under this institution a) Commissionerate of Person with Disabilities and b) Kerala State Council for Child Welfare.

### 3.9 Welfare Schemes and Programmes for Differently-abled Persons

#### A) National Level

##### 1. Vishesh Micro Finance Yojana

NHFDC offer Vishesh microfinance yojana as prompt and need-based finance to differently-abled persons partnering with Microfinance institutions (MFI) which are registered with RBI, self-help group federation, section- 8 MFI, NGO-MFI, state government and organisations like livelihood mission swatch Bharat mission etc. to do micro and small-scale business and developmental activities. It provides loans of up to 60,000 per beneficiary or project with a repayment period of 3 years with a reasonable interest rate. The pattern of charging interest rates is as follows:

**Table 3.5**  
**Pattern of charging interest**

<b>Implementing agencies</b>	<b>Partner agency</b>	<b>Beneficiaries</b>
4.5% per annum	Upto 8% per annum	Upto 12.5 per annum

*Source: Secondary data*

NHFDC share shall be ninety per cent of the total cost balance, and 10% will be met by implementing partners or other organisations acting on behalf of the implementing agency of NHFDC. The repayment period for the Vishesh microfinance yojana loan amount shall be in quarterly instalments within three years, including three months of the moratorium period(Vishesh Microfinance Yojana (VMY), n.d.).

##### 2. Divyagan Swavalamban Yojana

This scheme is proposed by the Government of India under the NHFDC institution. The primary purpose of this scheme is to offer concessional credit and long-term loans for the benefit of differently-abled persons. To empower differently-abled persons, loans can be utilised to start any economic activities that directly or indirectly generate employment and income for differently-abled persons, pursue higher education, take skill development courses, provide vocational training, and purchase assistive devices. Any differently-abled persons aged 18 or above with a severity of more than

40% certified by an authority can also apply for concessional credit. The loan can be sanctioned a maximum of up to 50 Lakhs with a differential interest rate of 5 to 9 % per annum with a repayment period of 10 years. For differently-abled women, a rebate of 1% is given for taking loans up to 50,000(Divyangjan Swavalamban Yojana, n.d.)

### **3. Deendayal Disabled Rehabilitation Scheme (DDRS)**

A centrally sponsored scheme was implemented under Government of India for delivering financial assistance, grant aid and support to the NGOs actively working in the area of rehabilitation and empowerment of differently-abled communities for the development of education, skill, training research, etc., with effect from 1-4-2003 “Scheme to provide voluntary actions for PWDs” was renamed as DDRS (Deendayal et al. Scheme).

#### **Major Objectives**

- To ensure a favourable environment to provide equal opportunities, equity, empowerment and social justice for differently-abled persons.
- Encouragement of voluntary activity to ensure the safe and efficient implementation of the Right of People with Disabilities (RPWD) Act of 2016.

#### **Eligibility criteria**

- Organisations registered under the ‘Societies Registration Act, 1860’, or Act and various other relevant State/Union Territory Acts.
- A public trust temporarily registered with the Act.
- A charitable organisation that holds a licence based on Section 25 of the Companies Act (1958).
- The organisation must have operated for at least the past two years.
- The organisation must have a duly constituted governing board with written documentation outlining its power, duties, functions, and obligations.
- The organisation must have the resources, capacities, facilities and experience to start the proposed project.
- The organisation should run with the aim of not for the profit of any persons or a body of persons.

- Society should not discriminate against any person related to sex, religion, caste, or creed.

#### **4. National Action Plan for Skill Development**

In 2015, the central government introduced a new scheme under the central government to strengthen the skill development among differently-abled persons and empower them to be a productive part of the nation. Skill development and training programmes are enabled through various institutions and organisations like NGOs, empaneled training partners, and government institutions. In the year 2021, recognition for prior learning was launched. Another major initiative introduced was the Association of Sector Skill Councils and Memorandum of Understanding (MoU) with numerous e-commerce handling companies for aiding skill training and employment through e-commerce platforms.

#### **Benefits**

- Both short-term and long-term vocational skill training is offered through a network of skill training partners (Government, public sector, training institutions such as VRCs, NGOs and private training institutions).
- A national cluster that specialises in offering skill training with high employability rates is responsible for delivering partners' training.
- The Ministry of Skill Development and Entrepreneurship, in collaboration with the National Skill Development Corporation and the business sector, established the Skill Council for differently-abled persons.
- It develops training programmes in collaboration with industry confederations, subject matter experts, sector-specific associations, and other pertinent organisations to promote self-employment and address the unique needs of differently-abled persons.

#### **5. National Award for The Empowerment of Persons with Disabilities.**

From 1969 onwards, every year on 3<sup>rd</sup> December in the occasion of International Day for Disability, Government of India under its ministry honors with national awards in recognition of the skill and contribution of differently-abled persons, individuals and institutions to work and engage in the empowerment of differently-abled persons. The President of India gives awards for 14 different categories, such as best differently-abled

persons self-employed, best employee/ employer, individual and institution working for encouraging differently-abled persons, best agency, district state, etc.

## **6. Divya Kala Mela**

Every year, a one-week exhibition in the different cities of India showcases the skills, products and craftsmanship of various differently-abled entrepreneurs and artisans across the country. Divya Kala Mela makes available a platform to display and sell products of diverse products like food products, home decor, handlooms, textiles, craftwork, toys and gifts, hand embroidery, cosmetics and jewellery eco-friendliness products, etc. Recently, in 2023, the mela was showcased in Bengaluru, Karnataka.

## **7. Vishesh Udayami Mitra**

NHFDC launched the Vishesh Udayami scheme for supplying handholding support and concessional credit to entrepreneurs with disability to start self-employment, partnering with State channelising agencies, NGOs, training organisations, the Banking and insurance sector, and numerous entrepreneurship development institutions such as NEISBUD (National Institute of Entrepreneurship and Small Business Development). The Vishesh Udayami Mitra's primary objective is to assist the needy differently-abled persons in support, information, and guidance for procedural or documentation formalities required for getting concessional credit.

### **Role and Responsibilities of Vishesh Udayami Mitra**

- Identification of eligible beneficiaries among persons with disability with the potential and interest in starting self-employment ventures.
- Identify suitable products/projects/enterprises and prepare project reports for banks.
- They are filling out loan applications to scrutinise concessional credit under the NHFDC scheme through SCAs/RRBs/banks.
- Provide direction to differently-abled entrepreneurs related to various registrations/clearances/licenses/ No Objection Certificates related to their business activity.
- Monitor and follow up on the functioning of the initiative and provide support service in overcoming various financial, managerial, and operational problems.

## **8. Unique Disability ID Project (UDID)**

Under the Ministry of Social Justice and Empowerment, the Indian government established the UDID project in 2016.

- The primary objective of the UDID project is to create a national database of differently-abled persons and to deliver Identity Cards for disability to such persons.
- At all implementation levels (village, block, district, state, and national), this initiative will also assist in reorganising and monitoring the recipients' financial and physical advancement.

## **9. Assistance to Disabled Persons for Purchase / Fitting of Aids / Appliances (ADIP)**

ADIP was launched in January 1981 by central government under its social justice ministry. The primary aim of the ADIP scheme is to assist differently-abled persons who are economically disadvantaged in obtaining durable, highly technologically advanced, scientifically produced standard aids and appliances that can lessen the impact of their disability and promote physical, social, and mental recovery. The equipment and appliances supplied by the scheme to have ISI mark. Implementing agencies such as societies and branches under the Societies Registration Act, 1860, registered charitable trusts, State Handicapped Development Corporations, District Rural Development Agencies, National/Apex Institutes including ALIMCO, Local Bodies such as District Autonomous Development Councils, Zilla Parishad, Municipalities, and Panchayat, etc. will carry out the ADIP scheme. The distribution and usage of appliances and aids, as well as the use of mass media, exhibitions, workshops, and other events, are all included in the expanded scope of the ADIP.

## **10. Sugamya Bharat Abhiyan (Accessible India Campaign)**

Sugamya Bharat Abhiyan, also known as the Accessible India Campaign. On 3<sup>rd</sup> December 2015, the central government launched it under the Ministry of Social Justice. The main aim of this programme is to make a barrier-free and conducive environment all over the country. The Accessible India Campaign aims to create an empowered and accessible India. On March 2, 2021, they virtually launched a mobile app 'Sugamya Bharat App' and a handbook, 'Access-The Photo Digest' to improve accessibility. Accessible India mainly covers increased accessibility in government buildings and environments such as through double-height handrails, wide entry gates,

building ramps, accessible staircases, tactile paths in corridors, disabled-friendly toilets and reserved parking, etc (Ministry of Information and Broadcasting, n.d.).

- Accessibility in transport sectors and franchising services like airports, railways, roadways, and related services should also be turned off and friendly like enquiries, ticket booking, booking status and booking of special assistance, etc.
- Assessability in Information and Communication Technology Ecosystems includes accessible websites, sign-language interpreters of public television news and programmes and public documents, media content on TV.

### **11. National Fund for Persons with Disabilities**

This was a scheme of central government initiative, under the ‘Accessible India’ to support the livelihood and provide financial support for the welfare of differently-abled persons, which is not covered by government budgetary schemes. It organises workshops or exhibitions at the National and regional levels (Five regions, north, south, east, west, and north eastern regions of India), State level, or to exhibit products, including paintings, handicrafts, etc., made by differently-abled persons. At the national level, the maximum fund provided is 20 lakhs; at the regional level, it is 15 lakhs; and at the state level, the maximum amount is 10 lakhs. The fund will be provided by granting 50 % in advance and 50 % after completing the project(Department of Empowerment and Persons with Disabilities, n.d.).

## **B) State Level**

### **1. Kaivalya**

Kaivalya scheme is a comprehensive employment rehabilitation assistance scheme brought forward by the Kerala government in the year 2016 for employment assistance of differently-abled under the national employment service. This scheme comprises 4 components such as a) Capacity building b) Vocational and career guidance c) Coaching classes for competitive exams d) Interest-free loans for self-employment ventures. The age limit for getting the Kaivalya scheme is 21-55 age. This scheme aims at framing the goals of social inclusion and equal opportunity for all differently-abled persons. For setting up self-employment ventures each individual or group is provided a maximum of up to Rs 50000, there are also provisions for sanctioning a loan amount of up to one

Lakh subject to condition and validity of the project and 50% of the loan is provided as subsidy.

## **2. Athijeevanam**

It is a comprehensive scheme implemented by the Social Justice Department of Kerala for the rehabilitation and development of differently-abled persons in Kerala. The main aim and objective of the schemes are strengthening the role of voluntary organisations for effective implementation of the RPWD Act 2016, community-based rehabilitation to differently-abled persons, providing an integrated unified system to differently-abled persons etc. Major model projects under this scheme are Vocational training centres, Daycare centres, Empowerment through ICT-based training, and other innovative projects.

## **3. Samgra**

It is a special employment scheme for differently-abled persons in Kerala implemented under the Kerala Knowledge Economy Mission in association with the Kerala Social Justice Department with the aim and objective of ensuring the participation of the differently-abled community in the field of knowledge work. The major objective of implementing this scheme is employment through skill training personality development training, career counselling etc.

### **3.10 Stakeholders for Empowering Differently-abled Persons**

The stakeholder's support system for differently-abled persons involves collaboration between various entities to develop an inclusive and supportive environment. Followings are the critical stakeholders for empowering differently-abled persons.

#### **Family**

A robust family support system is an indispensable part of differently-abled persons; they act as the underpinning for their well-being and overall quality of life of differently-abled persons. Families play a crucial role in offering economic support, emotional support, education and encouragement, fostering entrepreneurship for

differently-abled persons. Family help in mobility support or helps in accessibility needs that contributes to the independence of differently-abled persons. Moreover, for promoting an inclusive and accommodating environment for differently-abled persons, the role of families is unavoidable in breaking down societal stigmas and marginalisation, developing a sense of empowerment and dignity for persons with disabilities. A supportive attitude in the family system is a foundation stone for holistic well-being and social inclusion and nurtures the entrepreneurial skills of differently-abled persons.

### **Friends and Peer**

A supportive network of friends and peers is priceless for differently-abled persons. They contribute significantly to increasing their confidence, social integration encouragement, and emotional support by valuing their unique ability, creating a sense of acceptance, and evading the isolation that differently-abled persons experience daily. In entrepreneurship, friends and peers can help generate business ideas, provide constructive feedback, and collaborate. Networking within the disability community can lead to mentorship opportunities and partnerships, enhancing expertise and business success. The support system of friends helps break down societal barriers and promotes an inclusive environment where persons with disabilities can thrive personally and professionally.

### **Non-Governmental Organisations (NGOs)**

NGOs play a critical role in supporting and empowering differently-abled entrepreneurs by providing tailored programmes and training to address the unique challenges faced in entrepreneurship. NGOs focus on skill development, training and mentorship, social networking, and business management to navigate the entrepreneurial landscape with persons with disabilities. NGOs also work to break down barriers by providing an environment and advocating with financial institutions to ensure financial thrive in business ventures. Moreover, NGOs often collaborate with educational institutes, private sector partners and government agencies to provide equal access to resources and opportunities for differently-abled entrepreneurs. NGOs tries to change attitudes towards showcasing the success stories and capabilities of differently-abled entrepreneurs.

## **Government Organisations**

Government support for differently-abled entrepreneurs is crucial for nurturing and developing entrepreneurship and fostering an inclusive and accessible environment. All over the world, policymakers implement initiatives and programmes aimed at empowering differently-abled entrepreneurs by providing financial assistance, rehabilitation training and skill development programmes; in addition, anti-discrimination laws and regulations are crucial for promoting equal opportunities, changing society's perception and avoiding discrimination.

## **Funding Agencies**

Funding agencies provide financial assistance and resources to empower differently-abled persons in various aspects of life, including entrepreneurship, education, and accessibility. These agencies often provide grants, loans, or subsidies tailored for differently-abled persons led initiatives, businesses, or educational pursuits. Additionally, funding agencies may collaborate with disability-focused organizations to design programs that address the unique needs and challenges faced by differently-abled persons. The support extends beyond financial aid, encompassing training programs, mentorship opportunities, and awareness campaigns to ensure differently-abled persons has the necessary skills and knowledge to succeed.

## **Social Communities**

The support system for differently-abled persons within social communities involves a multi-faceted approach to ensure inclusivity, accessibility, and equal opportunities. This system typically includes accessible infrastructure, such as ramps and elevators, to enable physical accessibility. Social awareness campaigns and education programs help reduce stigma and increase understanding about various disabilities. Employment support services, including reasonable workplace accommodations, vocational training, and job placement assistance, are crucial in fostering economic independence. Additionally, community-based programs often provide recreational activities, social events, and peer support networks to enhance differently-abled persons overall well-being and integration into society.

## **Business Incubators**

Business incubators typically offer resources and assistance tailored to the unique needs of differently-abled persons, aiming to create an inclusive environment for their entrepreneurial endeavors. Support may include accessible infrastructure, adaptive technologies, mentorship programs, and networking opportunities accommodating diverse abilities. Furthermore, business incubators often collaborate with disability advocacy organisations to ensure differently-abled persons entrepreneurs receive specialised guidance and assistance. By fostering an inclusive and supportive ecosystem, business incubators contribute to breaking down barriers, empowering differently-abled entrepreneurs, and promoting diversity within the startup and business community.

## **Social Entrepreneurship**

Social entrepreneurs help establish and sustain support systems for differently-abled persons. Through their innovative and socially impactful initiatives, these entrepreneurs work to address the barriers faced by differently-abled persons, ranging from accessibility barriers to employment opportunities like entrepreneurship. Social entrepreneurs may create platforms that connect differently-abled persons with accessible resources, support policy changes to enhance inclusivity, and develop products or services that cater to the specific needs of differently-abled persons by collaboration between businesses, communities, and differently-abled persons; social entrepreneurs contribute to building a more inclusive society, empowering differently-abled persons to lead fulfilling lives and actively participate in economic and social spheres.

## **Disability Associations and Organisations**

Disability associations and organisations work mainly to protect the rights of differently-abled persons. They also offer various services and resources to enhance the well-being and empowerment of differently-abled persons. Vocational training programs, assistance accessing education and employment opportunities, counselling services, and community outreach initiatives. Additionally, these organizations often act as valuable networks, connecting differently-abled persons with peers and mentors who can share experiences and advice (Norstedt & Germundsson, 2022).

### **3.11 Entrepreneurship as a Career Option for Differently-abled Persons**

Differently-abled persons continue to turn to self-employment entrepreneurship as a viable alternative that delivers greater control, independence and flexibility in terms of mobility, work schedule, environment and career advancement. Entrepreneurship is increasingly emerging as a feasible career option for differently-abled persons. It delivers opportunities to develop interests, passion and skills for starting a business (Balcazar et al., 2023). One of the effective ways to introduce differently-abled persons to livelihood options can be by self-employment through entrepreneurial endeavours, so enabling them to become self-reliant and integrate into the workforce. Entrepreneurship creates social value and contributes to the socio-economic development of the environment it occurs. The expanding influence of this social value is made clear in society when vulnerable communities of differently-abled persons engage in entrepreneurial activity (Ortiz García & Olaz Capitán, 2021). The best way to strengthen a nation's economy is through entrepreneurship. Additionally, entrepreneurial skills mold a person to be a job creator rather than a job seeker by encouraging innovation and productivity to improve a nation's economy. Thus, entrepreneurship skills are a crucial component of improving students with learning difficulties' ability to live independently and productively (Govindasamy et al., 2021). Entrepreneurship skills are regarded as an opportunity or alternative road for differently-abled persons to participate in the work market in many developed countries (Widoyoko et al., 2018). Compared to individuals without disabilities, differently-abled persons are less likely to be in gainful employment and will make less money. Perceived and real discrimination are among the many causes of these disparities. Being self-employed offers differently-abled persons an alternative career path that offers the freedom, flexibility, and independence that come with it, along with independence from access-related challenges like transportation, exhaustion, inaccessible work environments, and the requirement for personal assistance (Cooney, 2008). Everyone in the disability community must be provided the opportunity to rethink self-employment as a career option. Any initiative should begin with a broad awareness campaign for differently-abled persons, disability advocacy organisations, government departments enterprise support agencies, and all other related stakeholders, highlighting the pros and cons of self-employment (Cooney et al., 2020).

### 3.12 Chapter Summary

This chapter picturises the relevant theories in the field of entrepreneurship, disability studies at global, national and state levels especially in Kerala. Terms related to entrepreneurship, entrepreneurship development, disability and disability entrepreneurship are highlighted in this chapter. Opportunity theory, innovation theory, trait theory, risk-taking theory, achievement theory, economic theory etc are some of the theories related to entrepreneurship. A developing country like India acknowledges the need for entrepreneurship to increase per-capita and national income, balance regional development through entrepreneurship, capital formation, export promotion, increasing the standard of living of individuals. Globally, nationally and state level there are numerous policy frameworks, institutions and welfare schemes for rehabilitation, empowerment of differently-abled persons communities. Recent years stakeholder's have shown huge interest in the upliftment of differently-abled person in a country. So, one of the best methods to uplift this underrepresented and weaker section can be through choosing their career in entrepreneurship.

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## **CHAPTER- 4**

### **SOCIO-ECONOMIC PROFILE & SUPPORT SYSTEM FOR DIFFERENTLY-ABLED ENTREPRENEURS IN KERALA**

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- 4.1 Introduction*
  - 4.2 Demographic Profile*
  - 4.3 Business Profile*
  - 4.4 Association between Demographic and Business Profile*
  - 4.5 Stakeholder's Support System*
  - 4.6 Chapter Summary*
- Work Cited*

## 4.1 Introduction

This chapter comprises two parts: A) the socio-economic profile of respondents and B) the stakeholders' support system. The respondent's socio-economic profile consists of the demographic profile of 276 differently-abled entrepreneurs and their business profile. The second part of the section addresses the first objective to evaluate the effectiveness of the stakeholder's support system in promoting and empowering differently-abled persons through entrepreneurship.

The information collected from 276 entrepreneurs was analysed using descriptive and inferential statistics such as Percentage, Mean, Standard deviation, Chi-square test, Paired sample t-test, Independent sample t-test, One-way ANOVA, One-way MANOVA and Post-hoc test. Before performing the inferential statistics, the researcher ensures that all the assumptions and criteria are met for the statistical test.

### Section-A

## 4.2 Demographic Profile of Differently-abled Entrepreneurs

To understand the demographic profile of differently-abled entrepreneurs in Kerala, 276 respondents were selected from six districts (Malappuram, Kozhikode, Ernakulam, Palakkad, Alappuzha and Thiruvananthapuram) of Kerala. The variables used to understand the demographic profile of differently-abled persons are gender, age, educational qualification, marital status, type of family, type of disability, onset of disability, and severity of disability. The detailed analysis and characteristics of differently-abled entrepreneurs are summarised below.

**Table 4.1**

**Demographic profile of differently-abled entrepreneurs**

<b>Profile</b>	<b>Label</b>	<b>Frequency</b>	<b>Percentage</b>
Gender	Male	203	73.6
	Female	73	26.4
	<b>Total</b>	<b>276</b>	<b>100</b>

Age	18-30	31	11.2
	31-45	168	60.2
	46-60	64	23.2
	Above 60	13	4.7
	<b>Total</b>	<b>276</b>	<b>100</b>
Educational qualification	Below SSLC	98	35.5
	SSLC	75	27.2
	Higher Secondary	43	15.6
	UG	43	15.6
	PG & Above	9	3.3
	Diploma	8	2.9
	<b>Total</b>	<b>276</b>	<b>100</b>
Marital status	Married	164	59.4
	Unmarried	105	38
	Divorced	6	2.2
	Widow	1	0.4
	<b>Total</b>	<b>276</b>	<b>100</b>
Family type	Joint	37	13.4
	Nuclear	239	86.6
	<b>Total</b>	<b>276</b>	<b>100</b>
Disability type	Locomotor Disability	248	89.9
	Visual Impairment	15	5.4
	Speech and Hearing	4	1.4
	Multiple Disabilities	9	3.3
	<b>Total</b>	<b>276</b>	<b>100</b>
Onset of disability	Congenital Disorder	90	32.6
	Polio	55	19.9
	Accident	101	36.6
	Other Diseases	30	10.9
	<b>Total</b>	<b>276</b>	<b>100</b>

Severity of disability	40-60	90	32.6
	61-80	164	59.4
	81-100	22	8.0
	<b>Total</b>	<b>276</b>	<b>100.0</b>

*Source: Field survey*

Table 4.1 shows the demographic profile of differently-abled entrepreneurs in Kerala. From the above table, it is clear that 203 entrepreneurs are male (73.5%) and 73 entrepreneurs are female (26.4%) out of the total 276 differently-abled persons. The study reveals that in Kerala, differently-abled women should actively participate and engage in entrepreneurial activities. Most of them heavily depend on their family or friends to meet their livelihood needs.

In the table, the age of the respondents has been classified into four heads; the 18-30 age group belongs to young adults, 31-45 belongs to middle-aged adults, 46-60 belongs to late-aged adults, and the age group above 60 belongs to old age categories. Here, the respondents who engage in entrepreneurial ventures are mainly in the middle-aged adult (31-45) group categories (60.2%) and seen a higher rate of participation and interest in entrepreneurial activities. This is the period of an individual's life when they are getting married. A need for self-employment or employability arises for contributing to income to families or becoming self-independent. A desire arises to be no longer a burden to society or to their family. Thus, there arises a high intention to start entrepreneurial ventures. The late-age adult group (46-60) also constitutes a sizeable number (23.2%) and shows interest in entrepreneurial activities. The old-aged adult group (4.7%) is the dependent group and shows the most negligible section in participation of entrepreneurial undertakings.

The result reveals that educational qualifications possessed by differently-abled persons are miserable in an era of a knowledge-based socio-economic system. This is one of the primary reasons they need to be adequately represented in terms of employability. Most of the respondents possess low education qualifications, i.e., below SSLC (35.2%) or SSLC (27.2%). Only 15.6% of respondents have UG and 15.6% have PG and above as educational qualifications. Persons with higher educational qualifications prefer white-collar jobs or government jobs.

Marital status shows that out of 276 respondents, 164 differently-abled persons are married (59.4%), and there has been a high rate of unmarried persons (38%). They remain single due to marginalisation and the negative attitude of society, and a small portion of respondents is divorced (2.2%) and widow (0.4%).

Based on the family type, the family has been classified into joint and nuclear. Here, a joint family denotes a family consisting of members with two or more generations from the same parental lines. At the same time, a nuclear family here denotes families consisting of a father, a mother, and their children. Results show that today, more than 3/4<sup>th</sup> of differently-abled persons live in nuclear families, and only 13.4% live in traditional joint family setups.

In India, the RPWD Act 2016 has increased the type of disabilities from 7 to 21 sorts of disabilities from the previous act of 1995. Here, this study took into only mainly 4 types of disabilities out of 21 sorts of disabilities, which include locomotor disabilities, visual impairment, hearing impairment, and speech and language impairment. Multiple disabilities in this study means the persons with a mix of all four disabilities or a mix of some of the four disabilities mentioned above. Out of the respondents (89%) are with locomotor disabled persons are highly involved in entrepreneurial activities. Locomotor disability is a condition with restriction in the movement of muscles, bones, and limbs. There is a low rate (1.4%) of entrepreneurial participation among speech and hearing-impaired persons. Here, all the respondents with hearing impairment also have speech impairments.

The onset of disability can occur due to congenital disorders, polio, accidents, and other diseases (illness, fever, sugar, muscular dystrophy). Entrepreneurial attitude can be seen chiefly among persons with disabilities due to accidents. Here, the most of the differently-abled persons (36.6%) who engage in entrepreneurial activities whose disability had happened due to accidents at some point in their lives. Persons with the onset of disability due to accidents are previously employed in some sectors of the economy, earlier their families depend on these differently-abled persons income for living, thus raising a need for continue for employment and income. However, disability hinders them from previous employment, and they prefer to start entrepreneurship. Out of total disabled 32.6% of disability is caused by congenital disorders, who have disability during birth itself. It can occur prenatally and sometimes be identified before or after

birth. Polio is another important cause of disability (19.9%) among entrepreneurs. Polio is caused by infection of the polio virus, which affects the nervous system and sometimes paralyses a person.

Here, the severity of disability has been classified broadly into three categories; low (40-60%), moderate (61%-80) and high (81-100%). A medical officer determines the severity of the disability, and determination varies based on the type of disability. Among them 59.4% of the differently-abled persons have a moderate disability.

### 4.3 Business Profile of Differently-abled Entrepreneurs

Profile of differently-abled person's enterprises represents the organisational nature and characteristics of operating a business. The business profile of enterprises is evaluated in terms of source of finance, area of operation, nature of ownership, type of business, mode of selling, previous business experience, and period of business.

**Table 4.2**  
**Business profile of entrepreneurs**

<b>Profile</b>	<b>Label</b>	<b>Frequency</b>	<b>Percentage</b>
Source of finance	Government source	33	12
	Own source	66	23.9
	Loans	45	16.3
	Sponsorship	49	17.8
	Family	47	17
	NGO	36	13
	<b>Total</b>	<b>276</b>	<b>100</b>
Nature of ownership	Sole Proprietorship	236	85.5
	Partnership	14	5.1
	SHG (Shelf Help Group)	13	4.7
	Company	13	4.7
	<b>Total</b>	<b>276</b>	<b>100</b>

Type of business	Manufacture	131	47.5
	Service	39	14.1
	Trading	106	38.4
	<b>Total</b>	<b>276</b>	<b>100</b>
Mode of selling	Direct selling	212	76.8
	Online Selling	64	23.2
	<b>Total</b>	<b>276</b>	<b>100</b>
Area of operation	Panchayat	196	71
	Municipality	70	25.4
	Corporation	10	3.6
	<b>Total</b>	<b>276</b>	<b>100</b>
Business experience	Yes	41	14.9
	No	235	85.1
	<b>Total</b>	<b>276</b>	<b>100</b>
Period of operation	Less one year	28	10.1
	1-3	103	37.3
	3-7	79	28.6
	7-10	18	6.5
	More than 10	48	17.4
	<b>Total</b>	<b>276</b>	<b>100</b>

*Source: Field survey*

Table 4.2 shows the business profile of 276 differently-abled entrepreneurs in Kerala. One of the significant obstacles faced by differently-abled entrepreneurs in starting a business is the need for access to start-up capital. Due to a lack of start capital, 23.9% of entrepreneurs are forced to find capital through own sources by selling their personal properties like land, gold assets, etc, using their own earlier savings in business. Another primary source of capital, i.e. 17.8%, is obtained through sponsorship from friends, various organisations, and associations; they sponsor capital to enhancing differently abled people to make a living. Among them 17% of respondents obtained start-up capital from their family members or relatives, or they continued taking over their families' existing businesses. It is a complicated procedure for obtaining loans from

financial institutions, so only 16.3% take loans from financial and non-financial institutions. Government institutions and NGOs need to provide adequate funds to start a business.

Based on the nature of ownership, enterprises are classified into sole proprietorship, partnership, SHG (Self-Help Groups), and company. Due to a lack of start-up capital, 85.5% of entrepreneurs operates sole proprietorship form of business. The rest, 14.5%, are operating partnership, SHG and company. Along with differently-abled persons, non-disabled persons also join to operate partnership and companies. A group of differently-abled people operates SHGs with the aim of self-employment and independence, commonly under the support of NGOs.

Differently-abled entrepreneurs have mainly chosen manufacturing types of businesses (47.5%) like food production and processing, food and beverages, umbrella making, soaps and detergent production, jewellery making, paper pens, eco-friendly handicrafts, automobile industries, electronic and electrical equipment, bag making, garment industry, footwear manufacturing and wood products, etc. Entrepreneurs also engaged in trading business (38.4%) like and provisional stores, selling agricultural products and allied products, food items, lottery ticket shops, direct selling like multilevel marketing, timber business, juices and bakery shops, cloth and garment business, bookstalls, perfumes, etc. Some entrepreneurs (14.1%) manage service industries like common service centers, DTP and photostat centers, consultancy services, educational institutions, electronic repairs, tailoring shops, etc.

Majority entrepreneurs (71%) operate their business in rural or panchayat areas. Out of the total entrepreneurs 25.6% operate businesses in municipalities, and only 3.6% operate in corporations because operating in corporation areas requires huge expenses and payment of higher taxes, which differently-abled persons cannot bear. It is also seen that differently-abled persons operates their business as home based or nearer to their home due their inability to bear the cost of business or lack of accessibility to enterprises.

Three-fourths of entrepreneurs sell their products or services to their customers or suppliers mainly through direct selling. Entrepreneurs who prefer to sell products or services through online sell their products commonly through online platforms like business websites and social media like Facebook, WhatsApp, and other apps.

Most entrepreneurs (85.1%) have no previous business experience, and only 14.9% have previous business experience and knowledge through operating their family business or some other business.

Most of the differently-abled entrepreneurs have only started operating their businesses between 1-3 years (37.3%). From this, it is evident that differently-abled entrepreneurs are a new breed of entrepreneurs. 28.6% have started operating their business in 3-7 years and 17.6% of differently-abled people have more than 10 years of experience in the business.

#### 4.4 Association between Socio-Economic Profile

The Chi-square of independence test was carried out to understand the linkage between demographic profile and organisational profile of enterprise of differently-abled entrepreneurs.

##### 4.4.1 Association between Gender and Type of Business

H1: There is an association between gender and type of business.

**Table 4.3**  
**Crosstabulation table of gender and type of business**

Gender	Type of business			Total	Chi-square	Sig
	Manufacture	Service	Trading			
Male	92 (33.3%)	26 (9.4%)	85 (30.8%)	203 (73.6%)	4.094	0.129
Female	39 (14.1%)	13 (4.7%)	21 (7.6%)	73 (26.4%)		
Total	131 (47.5%)	39 (14.1%)	106 (38.4%)	276 (100%)		

Source: Field Survey

Table 4.3 tests whether there is an association between gender and the type of business engaged. The chi-square value is 4.094, and the P value is 0.129, which is more than the 5% of level of significance, which denotes there is no linkage between gender and type of business engaged in manufacturing, service or trade. Both male (33.3%) and female (14.1%) are most likely to engage in manufacturing, and both male (9.4%) and female (4.7%) are least engaged in the service sector.

#### 4.4.2 Association in between Gender and Mode of Selling

H1: There is an association in between gender and mode of selling.

**Table 4.4**

**Crosstabulation of gender and mode of selling**

Gender	Mode of selling		Total	Chi-square	Sig
	Direct	Online			
Male	155 (56.2%)	48 (17.4%)	203 (73.6%)	0.90	0.764
Female	57 (20.7%)	16 (5.8%)	73 (26.4%)		
Total	212 (76.8%)	64 (23.2%)	276 (100%)		

Source: Field survey

Table 4.4 shows the chi-square result of gender and mode of selling. The results indicate that they are not statistically significant; the chi-square value is 0.90, and the P value is 0.764 which is more than 0.05; thus, there is no significant association between gender and mode of selling. The crosstabulation table shows that both male (56.2%) and female (20.7%) differently-abled entrepreneurs prefer direct selling.

#### 4.4.3 Association between Onset of Disability and Type of Business

H1: There is an association between the onset of disability and the type of business.

**Table 4.5**

**Cross tabulation of onset of disability and type of business**

Onset of disability	Type of business			Total	Chi-square	Sig
	Manufacture	Service	Trading			
Congenital disorder	31 (11.2%)	19 (6.9%)	40 (14.5%)	90 (32.6%)	22.647	<b>0.001</b>
Polio	25 (9.1%)	8 (2.9%)	22 (8%)	55 (19.9%)		
Accident	65 (23.6%)	6 (2.2%)	30 (10.9%)	101 (36.6%)		
Other diseases	10 (3.6%)	6 (2.2%)	14 (5.1%)	30 (10.9%)		
Total	131 (47.5%)	39 (14.1%)	106 (38.4%)	276 (100%)		

Source: Field survey

Table 4.5 tests whether there is an association between the onset of disability and the type of business engaged. The chi-square value is 22.647, and the P value of 0.001, less than the 5% level of significance, denotes an association between the onset of the disability and the type of business engaged. Thus, the result indicates that the onset of disability and type of business are statistically significant, and the null hypothesis is rejected. Persons with accidents are mainly engaged in the manufacturing business (23.6%), and persons with congenital disorders are mainly engaged in the trading business (14.5%) as well as in service business persons with congenital disorder is seen to be most engaged.

#### 4.4.4 Association between Onset of Disability and Mode of Selling

H1: There is an association between the onset of disability and the selling mode.

**Table 4.6**

**Cross tabulation of onset of disability and mode of selling**

Onset of disability	Mode of selling		Total	Chi-square	Sig
	Direct	Online			
<b>Congenital disorder</b>	76 (27.5%)	14 (5.1%)	90 (32.6%)	13.981	<b>0.003</b>
<b>Polio</b>	48 (17.4%)	7 (2.5%)	55 (19.9%)		
<b>Accident</b>	66 (23.9%)	35 (12.7%)	101 (36.6%)		
<b>Other diseases</b>	22 (8%)	8 (2.9%)	30 (10.9%)		
<b>Total</b>	212 (76.8%)	64 (23.2%)	276 (100%)		

*Source: Field survey*

Table 4.6 tests whether there is an association between the onset of disability and the selling mode. The chi-square value is 13.981, and the P value is 0.003, which is less than a significant value of 0.05, which denotes an association between the onset of disability and the mode of selling. Thus, the above result indicates that the onset of disability and mode of selling are statistically significant, and the null hypothesis is rejected. Persons with congenital disorders mainly use direct selling (27.5%). Persons with accidents (23.9%), persons with polio (17.4 %), and other diseases (8%) also prefer

direct selling (23.9%). However, online business is mostly preferred by persons with accidents.

#### 4.4.5 Association between Type of Family and Source of Finance

H1.: There is an association between the type of family and the source of finance.

**Table 4.7**  
**Crosstabulation of type of family and sources of finance**

Type of family	Source of finance						Total	Chi-square	Sig
	Govt	Own	Loans	Sponsorship	Family	NGOs			
<b>Joint</b>	5 (1.9%)	5 (1.9%)	12 (4.6%)	5 (1.9%)	5 (1.9%)	5 (1.9%)	37 (14.3%)	11.147	<b>0.04</b>
<b>Nuclear</b>	28 (10.8%)	60 (23.2%)	28 (10.8%)	42 (16.2%)	37 (14.3%)	27 (10.4%)	222 (85.7%)		
<b>Total</b>	33 (12.7%)	65 (25.1%)	40 (15.4%)	47 (18.1%)	42 (16.2%)	32 (12.4%)	259 (100%)		

Source: Field survey

The chi-square test result reveals an association between the type of family and the source of finance. Here P value is 0.040, which is  $< 0.05$ . So, the null hypothesis failed to be rejected. The nuclear family mainly prefers to find funds from its own source, through sponsorship and from their own families. At the same time, persons from joint families find finance to start businesses from loans from financial institutions.

### Section-B

#### 4.5 Stakeholder's Support System for Differently-abled Persons

This part explains the studies first objective to evaluate the effectiveness of the stakeholder support system in promoting and empowering differently-abled persons through entrepreneurship. The primary stakeholders for supporting differently-abled persons taken in this study are family, government, and NGOs. The supporting system of the family during the pre and post-phase of the business is analysed. All three constructs of the supporting system were measured using a 5-point scale. Family support was

measured using 10 indicators, NGO support with 5 indicators, and government support with 5 indicators. Descriptive statistical tools like Mean and Standard Deviation, whereas inferential statistical tools such as Independent sample t-test, Paired sample t-test, One-way ANOVA, Post-hoc test and One-way MANOVA are used in the study. All the assumptions of the inferential test are also satisfied.

#### **4.5.1 Role Played by Stakeholders in Supporting Entrepreneurs**

Stakeholders play a crucial role in supporting differently-abled entrepreneurs by contributing to a more inclusive and supportive business environment. In this study mainly supporting role of family, NGOs, and Government is studied. Collectively, these stakeholders help in break down barriers, fostering a supportive ecosystem, and enable differently-abled entrepreneurs to thrive in the business world.

##### **Family**

Family is considered the most influencing agency in shaping and developing education and the career choice of a differently-abled person. Differently-abled persons may not be able to socialise like their own non-disabled siblings or peers due to the influence of the medical model thinking of disability. This has made many families unsure of what to expect of differently-abled persons, thus excluding them from many important patterns of socialisation and social processes (Shah, 2010). Family background and family structure positively influence differently-abled persons entry into entrepreneurship. There is a direct influence of family structure on entrepreneurial process and the behaviour. Discrimination and deprivations faced in early childhood can impact the personality of a differently-abled person (S, Shanimon, 2018). The family attitude is one of the foremost aspects determining entrepreneurship differently-abled persons. Families of differently-abled persons with attitudes of protective, overprotective, tutored autonomy, and emancipatory can impact the attitude of differently-abled persons that will hinder or foster entrepreneurship. On the other hand, a family's economic, educational, emotional, or moral support maintains a direct relationship in enhancing or creating entrepreneurship of disabled people (López-Felipe & Manzanera-Román, 201 C.E.). Financial support and investment from family members can be critical factors during the initial stage of a business, helping to cover preliminary costs and contributing to the business's overall success. Practical support, such as assistance with daily tasks in business, is also crucial

for the success of differently-abled entrepreneurs. With the help and support from family and friends, it is possible to build a new career as an entrepreneur for differently-abled person (Csillag et al., 2022) The family background and orientation of individual are foundations for entrepreneurial characteristics and the emergence of them as entrepreneurs(Akhter & Sumi, 2014).

In this section, the variables that are used to analyse the support system of the family includes.

#### **Supporting level of the family during the pre-phase of business**

- Arranging start-up capital for business.
- It helps in choosing the business to be engaged.
- Planning and decision-making activities.
- They act as influencers.
- They handle the formalities of paperwork.

#### **Supporting level of family during post-phase of business**

- Management of working capital and day-to-day operations of the enterprise.
- Handling finance and arranging institutional credit.
- Marketing of products and services.
- Sharing the risk involved in entrepreneurship by providing mental and moral support.
- Procurement of raw materials for business.

#### **Non-Governmental Organisations (NGOs)**

A non-governmental organisation is a non-profit organisation whose primary goal is to help those in need of appropriate physical or mental support so they can function well in society. NGOs are essential to enable differently-abled persons to integrate into society at large, (Yasmin, 2022). NGOs, acknowledged by governments as non-profit or welfare-focused entities, serve as integral institutions actively involved in advocacy, service provision, activism, and research across various aspects of human and social development. These organizations play a vital role in addressing and advancing issues related to societal well-being, acting as advocates for positive change, providers of

essential services, and conducts for research and activism that contribute to the broader landscape of human and social development(Melavanki, 2020). It is recognised that non-governmental organisations (NGOs) have been instrumental in the global development of rehabilitation programs for differently-abled persons. This was initially done using an institutional, charity-based method, and it has been done regularly without government involvement. Current advancements, on the other hand, support a community-based, participatory strategy that works with all the stakeholder groups and complements government programs and services(Kandyomunda et al., n.d.). NGOs can contribute to differently-abled persons social transformation and empowerment effectively (Lang, 2006). Non-governmental organisations, widely recognised as the main forces behind societies development, take the initiative to assist the fledgling group in gaining momentum so that differently-abled persons can contribute to the nation's progress. While it isn't feasible to employ every differently-abled person, it is feasible to give them the required vocational training, inspiring them to become self-sufficient and independent. To that end, NGOs role in empowerment of India's differently-abled population is crucial(Center, 2019). An NGOs role in a community extends beyond raising awareness of the many kinds of disabilities; it also aids in decreasing the stigma associated with differently-abled persons and their families. In addition, they assist differently-abled person and their families in recognising and adjusting to coping techniques by offering counselling services. NGOs also raise public awareness of the several government programs and benefits accessible to differently-abled person and help in obtaining and using these programs and services. In collaboration and partnership with various organisations, they provide funding and vocational training(World, n.d.). Non-governmental organisations (NGOs) and various associations should work to identify the entrepreneurial barriers of differently-abled entrepreneurs to foster a positive social attitude toward the effectiveness of the differently-abled person in conducting business and professional affairs by concentrating on and cultivating a culture around the empowering aspects of the disabled(Salamzadeh et al., 2022). Some voluntary organisations also assist differently-abled entrepreneurs in acquiring business equipment(Boylan, 2002). Vocational rehabilitation professionals are highly qualified to deliver many of the support services that people with disabilities need for making career related decisions and securing employment(Rumrill & Koch, 2018). In entrepreneurship,

the role NGOs specifically in SMEs of developing and developed countries has been widely debated and discussed and likewise, they are well accredited as an alliance partner. Around the world NGOs are mostly renowned by the financing activities they provide to the marginalised people(Rahman et al., 2013)

The variables used to analyse the support system of the NGOs include.

- Helps in arranging necessary finance required for running the business.
- Imparting vocational rehabilitation and skill training for entrepreneurial development.
- Organising coaching, seminars, and workshops help provide valuable information required in the operation of enterprises.
- NGOs act as mediators in resource mobilization and the marketing of products and services.
- It helps to form associations and build networking opportunities.

### **Government**

In India, the government has set up numerous institutions for empowerment and rehabilitation of differently-abled persons, which are implemented through national, state and apex-level institutions such as NHFDC, NIEPVD, NIEPMD, VRCs etc. Central government and various state governments also offer numerous schemes for rehabilitating and starting entrepreneurial ventures to differently-abled persons in the country some of the major schemes are DDRS, Divyangjan Swavalamban Yojana, Divya Kala Mela, etc. The government's efforts include financial assistance, skill development programs, and promoting inclusivity in the business environment. Even though the government is providing reservation policies for differently-abled persons in education and employment to overcome their barriers it's not adequate. It is the duty of the government to empower differently-abled persons through entrepreneurship or self-employment to earn a living. The Government of Kerala has implemented the `Kaivalya` Scheme under the National Employment Services of Kerala by providing subsidised loans to uplift and empower the differently-abled population of the state to become economically self-reliant(Muthulakshmi & Jose, 2022).

Government of developing countries, strengthen their economic activities by enacting articulating industry development policies and set up regulatory laws. The

government plans and policy interventions have played a significant role in the expansion of SMEs(Rahman et al., 2013). The government associated authorities plays a significant role to help in sustaining differently-abled entrepreneurs in business (Rofe & Marzuki, 2022).The government helps to create a framework for policies regarding the training of differently-abled person in entrepreneurship, securing institutional credit and funding for business ventures, and creating laws that protect differently-abled persons from social stigma and promote inclusivity(Viriri & Makurumidze, 2014). Government policies and programs encourage entrepreneurship and individual participation in new ventures. Government policies and programs are intended to promote entrepreneurship activity including the founding of a business or participating in a new venture(Tende, 2014). There are extensive of public programmes to encourage the employment of differently-abled person but their effect has been quite insignificant and typically restricted to urban areas. This may be possibly due to the weakness in formulation and implementation of policies (Shenoy, 2011).

In this study, the variables are used to analyse the support system of the Government includes.

- Providing financial assistance to start a business.
- Conducting seminars, entrepreneurial training, and skill development programmes.
- Providing subsidies for repayment of credit.
- The government has set up various institutions and implemented schemes to empower differently-abled persons through entrepreneurship.
- Relaxation in rules and regulations such as offering tax exemption, reservations, and incentives.

#### **4.5.2 Descriptive Statistics of Stakeholder's Support System**

The descriptive statistics of the stakeholder support system for differently-abled were analysed among 276 differently-abled entrepreneurs in Kerala. Mean, standard deviation, skewness, and kurtosis were used to understand the supporting level of the stakeholders' support system for differently-abled entrepreneurs in Kerala.

**Table 4.8**

**Descriptive statistics of stakeholder's support system**

<b>Construct</b>		<b>Mean (N=276)</b>	<b>S. D</b>	<b>Skewness</b>	<b>Kurtosis</b>
Family support	Pre-phase	3.6138	0.83798	-0.480	-0.518
	Post-phase	4.0449	0.54687	-0.433	0.235
	Overall family support	3.8293	0.49217	-0.338	0.090
NGO Support		4.0500	0.53825	-0.450	0.374
Government support		3.2486	0.76778	-0.380	-0.212

*Source: Field survey*

Table 4.8 shows the descriptive statistics of the stakeholder's supporting system. Table 4.8 shows that family support has increased from the pre-phase of starting the business (M=3.6138, S.D.83798) to the post-phase (M=4.0449, S. D= 0.54687). There is a higher level of support among NGOs (M=4.0500, S. D=0.53825), family support is comparatively lower (M=3.8293, S.D. 0.49217) and lower level of support is received from the part of Government (M=3.2486, S. D=0.76778). All the value of skewness and kurtosis of stakeholder's support system are between 0 and 1; hence, data is assumed to be normal for statistical inferential tests like paired sample t-test, independent sample t-test, One-way ANOVA, One-way MANOVA, etc.

**4.5.3 Supporting Level of Family Before and After Starting the Business**

H1: Family support significantly increases from the pre-phase to the post-phase of starting the business.

**Table 4.9**  
**Paired Samples test for supporting level of family**

<b>Family support</b>	<b>Mean</b>	<b>S. D</b>	<b>t-value</b>	<b>Sig</b>
Pre-phase of starting the business	3.6138	0.83798	-7.045	<b>0.000</b>
Post-phase of starting the business	4.0449	0.54687		

*Source: Field survey*

In the table 4.9 paired sample t-test was analysed to understand whether there is a significant difference exists in the family support for differently-abled entrepreneurs during pre and post-phase of starting the business. The assumption of the paired sample t-test was fulfilled, and the data is assumed to be normal. The result of the paired t-test indicates there is a significant difference in family support for differently-abled entrepreneurs during pre-phase and post-phase of starting the business as the P (<0.001) value of the result, which is less than 0.05, t value is - 7.045, which is more than 1.95 for a two-tailed test. The mean value shows there is a significant increase in the support system of the family from the pre-phase (M=3.6138, S. D=0.83798) to the post-phase of business (M=4.0449, SD=0.54687). Hence, it is concluded that there is a significant increase in family support from pre-phase to post-phase of starting the business.

#### **4.5.4 Marital Status and Support Level of the Family during the Pre-phase and Post-phase of the Business**

H1: There is a significant difference in marital status and family support during the pre- and post-phases of the business.

**Table 4.10**  
**Marital status and family support during the pre-phase and post-phase of the business**

<b>Family support</b>	<b>Marital status</b>	<b>N</b>	<b>Mean</b>	<b>SD</b>	<b>t-value</b>	<b>Sig</b>
Pre-phase	Married	164	3.6220	0.82418	0.196	0.845
	Single	112	3.6018	0.86138		
Post-phase	Married	164	4.1000	0.53377	2.036	<b>0.043</b>
	Single	112	3.9643	0.55813		

*Source: Field survey*

An independent sample t-test was performed to determine whether there is any significant difference in family support to married and single persons during the pre-phase and post-phases of the business. Data assumed to be normal and there is also homogeneity in variables. From the result, it is understood that there is no significant difference exist in family support during the pre-phase of business since the P value is  $> 0.05(0.845)$ ; hence, it fails to reject the null hypothesis, and henceforth there is no significant statistical variation in family support during the pre-phase of starting the business among married and single. However, the mean shows that married differently-abled persons have more support from their spouse and family because, after marriage there arises a need to earn a living and to contribute to their family income (M=3.6220, SD=0.82418, N =164) than the single (M=3.601, SD=0.86138, N=112).

Result reveals that there is a statistically significant difference exist in family support during the post-phase of business since the P value is less than 0.05; hence, it rejects the null hypothesis and shows there is a variation in family support after the post-phase of starting the business based on marital status. Here, the P value is 0.043 with a t-value of 2.036, which is greater than 1.96 for the two-tailed test, and married persons (M=4.1000, SD=0.53377, N =164) have greater family support than the single (M=3.9643, SD= 0.55813, N=112).

#### 4.5.5 Type of Family and Family Support during the Pre-Phase and Post-Phase of the Business

H1: There is a significant difference between the type of family during the pre-phase and post-phase of the business.

**Table 4.11**  
**Independent sample test on type of family during the pre-phase and post-phase of the business**

Family support	Marital status	N	Mean	SD	t-value	Sig
Pre-phase	Joint	37	3.4000	0.95336	1.673	0.095
	Nuclear	239	3.6469	0.81590		
Post-phase	Joint	37	4.1135	0.47968	0.819	0.413
	Nuclear	239	4.0343	0.55670		

*Source: Field survey*

To know whether there is any significant change in family support between joint and nuclear families during the pre-phase and post-phase of the business, an independent sample t-test was performed in table 4.11.

It is seen that there is no significant difference in family support during the pre-phase of business since the P value (0.095) is  $> 0.05$  with t value of 1.673; hence, it fails to reject the null hypothesis, and there is no significant difference in the type of family support during the pre-phase of starting the business. However, the mean shows that nuclear families of differently-abled persons motivate them more to start a business to earn a living (M=3.64690, S. D=0.81590, N =239).

It is also seen that there is no significant change in family support during the post-phase of business since the P value is  $> 0.05(0.413)$  and t-value is 0.819; hence, it fails to reject the null hypothesis, and there is no significant difference in the type of family support during the post-phase of starting the business. However, the mean shows that after setting up the business, the joint families of differently-abled persons are more

supportive of them to continue the business and help in handling the activities involved in the business.

#### 4.5.6 Differences in Average Mean Score of Support System and Specified Mean Score

H1: There is a significant difference in the average mean score and specified mean score concerning stakeholders' support systems.

**Table 4.12**

#### **One sample t-test for the stakeholder's support system**

<b>Support system</b>	<b>N</b>	<b>Mean</b>	<b>SD</b>	<b>t value</b>	<b>Sig</b>
<b>Test value- 3</b>					
Family support	276	3.8293	0.49217	27.995	<b>0.000</b>
NGOs support	276	4.0500	0.53825	32.409	<b>0.000</b>
Government support	276	3.2486	0.76778	5.378	<b>0.000</b>

*Source: Field survey*

One sample t-test is in table 4.12. shows that the mean score of all stakeholder support systems is significantly higher than the specific mean score of 3. Thus, the average mean of family support (M=3.8293), NGOs support (M=4.0500), and government support (M=3.2486) are more than the specified mean. It is also evident that NGOs provide more support to differently-abled entrepreneurs than their own families, and government support should to be improved to promote and cater the needs of entrepreneur in Kerala.

#### 4.5.7 Gender and Supporting System

H1: There is a significant difference in stakeholders' support systems based on gender.

**Table 4.13**

**Independent sample t-test for gender and support system**

<b>Support system</b>	<b>Gender</b>	<b>N</b>	<b>Mean</b>	<b>SD</b>	<b>t value</b>	<b>Sig</b>
Family support	Male	203	3.8640	0.49456	2.000	0.048
	Female	73	3.7329	0.47553		
NGOs support	Male	203	4.0631	0.52006	0.671	0.503
	Female	73	4.0137	0.58815		
Government support	Male	203	3.2946	0.77314	1.666	0.097
	Female	73	3.1205	0.74292		

Source: Field survey

Table 4.13 shows the result of the independent sample t-test which used to analyse to understand if there is any significant difference in the support system of stakeholders among male and female.

It is found that there is a significant difference in the supporting system of families; it is seen that families mainly support men in business than female. Here, the P value is less than 0.05(0.048), with a t-statistic value of 2.000; hence, we reject the null hypothesis and support the alternative hypothesis that there is a significant difference in the supporting family level based on gender.

It is seen that there is not much gender disparity in the support system from the part of NGOs and the government. However, there is still a mean difference (NGOs support level for men with mean is 4.0631, which is higher than the mean of female M= 4.0137, and the government support mean of men is 3.2946, which is higher than the mean value of female at 3.1205)/ Result shows that male is getting more support from families, NGOs and as well as government because still in our country gender inequalities are prevalent in all sphere of activities and life. So, it failed to reject the null hypothesis and there is no significant disparity in the supporting level of NGOs and the government concerning gender.

#### **4.5.8 Type of Disability and Support System**

H1: There is significant difference in stakeholder's support system based on type of disability.

**Table 4.14****One-way ANOVA for stakeholder's support system and type of disability**

<b>Support system</b>	<b>Type of disability</b>	<b>N</b>	<b>Mean</b>	<b>S.D.</b>	<b>F value</b>	<b>Sig</b>
Family support	Locomotor disability	248	3.8310	0.48479	1.071	0.362
	Visual impairment	15	3.9600	0.45482		
	Speech & hearing	4	3.5250	0.81803		
	Multiple disabilities	9	3.7000	0.60000		
	Total	276	3.8293	0.49217		
NGOs Support	Locomotor disability	248	4.5000	0.34641	1.193	0.313
	Visual impairment	15	4.1333	0.61721		
	Speech & hearing	4	4.0347	0.53623		
	Multiple disabilities	9	4.1333	0.48990		
	Total	276	4.0500	0.53825		
Government support	Locomotor disability	248	3.4667	0.62640	1.043	0.374
	Visual impairment	15	3.2508	0.77585		
	Speech & hearing	4	2.9500	0.34157		
	Multiple disabilities	9	2.9556	0.84722		
	Total	276	3.2486	0.76778		

Source: Field survey

One-way ANOVA was performed to know whether there is a significant difference between the type of disability and the support system of stakeholders. All the assumptions of one-way ANOVA are taken into consideration.

The result reveals that there is no significant difference in the support system of families, NGOs, and government based on the type of disability differently-abled persons have. Here, the P value is  $> 0.05$  (Family=0.362, NGOs=0.313, government=0.374); hence, we accept the null hypothesis that there is no significant difference in the stakeholder's support system based on the type of disability.

The mean value of the type of disability based on family support shows a visually impaired persons (M=3.960, N=15) receive the highest level of support from the part of the family, followed by persons with locomotor disabilities (M=3.8310, N=248). NGOs show the highest level of support to persons with locomotor disabilities (M 4.5000,

N =248), followed by persons with visual impairments (M=4.1333, N=15) and multiple disabilities (M=4.1333, N=9) The mean value shows that the highest level of government support is received by persons with locomotor disability (M=3.2508, N=248). Further support of government in entrepreneurship is acquired visually impaired persons (M=3.4667, N=15). Least level of support of support from all stakeholders is received by person with hearing impairment and multiple disabilities.

#### 4.5.9 Nature of Ownership and Support System

H1: There is a significant difference between the stakeholder’s support system and the nature of ownership.

**Table 4.15**  
**One-way ANOVA on the nature of ownership and support system**

Support system	Nature of ownership	N	Mean	SD	F Value	Sig
Family support	Sole proprietorship	236	3.8657	0.46664	3.225	<b>0.023</b>
	Partnership	14	3.6643	0.51082		
	SHG	13	3.5308	0.67993		
	Company	13	3.6462	0.59247		
	Total	276	3.8293	0.49217		
NGOs support	Sole proprietorship	236	4.1143	0.49436	0.145	0.933
	Partnership	14	4.0769	0.53875		
	SHG	13	4.1077	0.63043		
	Company	13	4.0415	0.53837		
	Total	276	4.0500	0.53825		
Government support	Sole proprietorship	236	3.4857	0.63106	1.155	3.27
	Partnership	14	3.2517	0.78293		
	SHG	13	2.9385	0.62388		
	Company	13	3.2462	0.71719		
	Total	276	3.2486	0.76778		

Source: Field survey

To understand whether there is a significant difference in stakeholder support systems based on the nature of ownership such as sole proprietorship, partnership, SHG

and company, one-way ANOVA is conducted with the stakeholder's support system as the dependent variable and the nature of ownership as the independent variable. All the assumptions of one-way ANOVA were satisfied with normality and homogeneity in the data.

The result of one-way ANOVA in table 4.15 shows a significant difference in the family support system and the nature of ownership. Since the P value (0.023) is shown, it is seen a significant value  $<0.05$ . The mean value shows that the sole proprietorship form of business receives the highest level of family support (M=3.8657, N=236), followed by the partnership form of business (M=3.6643, N=14), where most of the partners are from their own family or their friends.

The one-way ANOVA result also shows no significant change in the supporting level of NGOs and Government based on the nature of ownership. The P value is significant at 5% level of significance for NGOs (P value=0.933) and government (P value =3.27). The mean value of NGOs shows they highly support sole proprietorship (M=4.1143, N=236) and SHG (M=4.1077, N=13). The mean value of the support system shows that the government also highly supports sole proprietorship or self-employment for differently-abled person (M=3.4857, N=236). To understand the significant difference in nature of ownership based on family support post-hoc test was conducted.

#### 4.5.10 Post-hoc test of Family Support and Nature of Ownership

**Table 4.16**

**Post hoc test for family support based on the nature of ownership**

<b>Nature of business (I)</b>	<b>Nature of business (J)</b>	<b>Mean Difference (I-J)</b>	<b>Sig</b>
Sole proprietorship	Partnership	0.20139	0.436
	SHG	0.33491	0.076
	Company	0.21952	0.389
Partnership	Sole proprietorship	-0.20139	0.436
	SHG	0.13352	0.892
	Company	.01813	1.000
SHG	Sole proprietorship	-0.33491	0.076
	Partnership	-0.13352	0.892
	Company	-0.11538	0.930

Company	Sole proprietorship	-0.21952	0.389
	Partnership	-0.01813	1.000
	SHG	.011538	0.930

Source: Field survey

While conducting one-way ANOVA, the result shows a significant difference in ownership and family support. So, to understand the differences in family support based on the nature of ownership, the Tukey HSD post-hoc test was conducted as the condition of homogeneity of variables was satisfied. However, the post-hoc test shows there is no significant difference in sole proprietorship, partnership, SHG and company as the P value is above 0.05 for all the items.

#### 4.5.11 Type of Business and Support System

HI: There is a significant difference between the stakeholders' support system based on type of business.

**Table 4.17**

**One-way ANOVA for support system and type of business**

Support system	Type of business	N	Mean	SD	F value	Sig
Family support	Manufacture	131	3.8321	0.47931	3.158	<b>0.044</b>
	Service	39	3.6590	0.57341		
	Trading	106	3.8887	0.46544		
	Total	276	3.8293	0.49217		
NGOs support	Manufacture	131	4.0792	0.49120	0.264	0.764
	Service	39	4.0205	0.59435		
	Trading	106	4.0351	0.55993		
	Total	276	4.0500	0.53825		
Government support	Manufacture	131	3.2275	0.77092	0.0125	0.883
	Service	39	3.2410	0.91096		
	Trading	106	3.2774	0.71158		
	Total	276	3.2486	0.76778		

Source: Field survey

To understand whether there is a significant difference in stakeholder support systems based on the type of business such as manufacturing, service, and trading. One-way ANOVA is conducted with the stakeholder's support system as the dependent variable and the type of business as the independent variable. All the assumptions of one-way ANOVA were satisfied with normality and homogeneity in the data.

The result of one-way ANOVA in Table 4.17 shows a significant difference in a family support system and type of business. Since the P value (0.044) shows a significant value <0.05, hence it rejects the null hypothesis, and there is a significant difference in the support system of the family and type of business. The mean value shows that trading receives the highest level of family support (M=3.8887, N=106), followed by manufacturing business (M=3.8321, N=131), and the least people also engaging in the service sector due to lack of support from family (M=3.6590, N=39)

The one-way ANOVA result also shows no significant change in the supporting level of NGOs and Government based on the type of business. The P value is more significant than 0.05 for NGOs (0.764) and the government (0.883). The mean value of NGOs shows that a higher level of support is given by training the entrepreneurs in manufacturing units (M=4.0792, N=131) and trading activities (M=4.0351, N=106). The mean value of the support system shows that the government provides loans and subsidies mainly to differently-abled persons to set up trading establishments (M=3.2774, N=106) and engage in the service sector (M=3.2410, N=39).

#### 4.5.12 Post hoc test for Support System based on Type of Business

**Table 4.18**

**Post hoc test on support system based on type of business**

Type of business (I)	Type of business (J)	Mean Difference (I-J)	Sig
Manufacture	Service	0.17309	0.129
	Trading	-0.05662	0.649
Service	Manufacture	-0.17309	0.129
	Trading	-0.22970	<b>0.034</b>
Trading	Manufacture	0.05662	0.649
	Service	0.22970	<b>0.034</b>

Source: Field survey

The one-way ANOVA test shows a significant difference in the family support and type of business. So, to understand the difference between the types of business, the Tukey HSD test was performed as it satisfies the condition of homogeneity within groups. Tukey HSD post-hoc test reveals a significant difference in family support in the trading and service sectors.

#### 4.5.13 Previous Business Experience and Support System

H1: There is a significant difference in stakeholder’s support system and previous business experience.

**Table 4.19**

**Independent sample t-test for the support system and previous business experience**

Support system	Experience	N	Mean	SD	t-value	Sig
Family support	Yes	41	3.8146	0.42342	-0.207	0.836
	No	235	3.8319	0.50396		
NGOs support	Yes	41	4.0264	0.49878	1.752	0.081
	No	235	4.1854	0.54238		
Government support	Yes	41	3.3415	0.65306	0.839	0.402
	No	235	3.2323	0.78619		

Source: Field survey

An independent sample t-test was used to determine whether there is a significant difference in stakeholder’s support and previous business experience. It is seen that there is no significant difference exists in family support, NGOs support, and government support towards entrepreneurship conducted by differently-abled persons whether they are previously experienced or not since the P value is greater than 0.05 (P value of family =0.836, NGOs=0.81, Gov =0.402) with t-value of (family=0.207, NGOs=1.752, government=0.839) which is less than 1.98. Hence, the result fails to reject the null hypothesis, and there is no significant difference in the experience in business and stakeholders' support level.

The mean of family support (M=3.8319) and NGOs support(M=4.1854) shows support is given more to inexperienced business people than to experienced ones, But the mean of government(M=3.3415) shows that they primarily support experienced entrepreneurs (M=3.341, N=41).

#### 4.5.14 Period of Business and Stakeholder's Support System

H1: There is a significant difference in stakeholder support systems related to a period.

**Table 4.20**

**MANOVA test for support system and the period of business**

	<b>Value</b>	<b>F</b>	<b>Sig</b>
<b>Wilks' Lambda</b>	0.917	1.971	0.024

Source: Field Survey

Instead of performing separate one-way ANOVA in this analysis, One-way MANOVA was carried out to test whether there is a significant difference between stakeholder support systems related to the period of the business.

Since the P value is less than the significant value of 0.05, the null hypothesis of multivariate analysis is rejected; Wilks'  $\lambda = 0.917$ ,  $F=1.971$ ,  $P = 0.024$ . Thus, it is found out that there is a significant difference in the support system of families, NGOs, and government according to the period of business.

**Table 4.21**

**One-way MANOVA for a support system and period of business**

<b>Support system</b>	<b>Period</b>	<b>N</b>	<b>Mean</b>	<b>S. D</b>	<b>F value</b>	<b>Sig</b>
Family support	<1	28	3.8571	0.53778	1.403	0.233
	1-3	103	3.8883	0.45229		
	3-7	79	3.8430	0.50907		
	7-10	18	3.7000	0.56360		
	>10	48	3.7125	0.48317		
	Total	276	3.8293	0.49217		
NGOs support	<1	28	4.1929	0.43370	1.824	0.124
	1-3	103	4.1049	0.54438		
	3-7	79	4.0405	0.52269		
	7-10	18	3.9111	0.57893		
	>10	48	3.9167	0.56993		
	Total	276	4.0500	0.53825		

Government support	<1	28	3.4143	0.70328	3.153	<b>0.015</b>
	1-3	103	3.3243	0.70244		
	3-7	79	3.2127	0.73124		
	7-10	18	3.5222	0.78856		
	>10	48	2.9458	0.91022		
	Total	276	3.2486	0.76778		

Source: Field survey

For further details, the multivariate tests were examined. In the case of support of family and NGOs, it seems that there are no significant differences given as the value is greater than the significant value 0.05; so, the hypothesis failed to reject and concluded that there is no difference between family support and NGOs support based on the period of operation. It is observed that there is a significant difference in government support with regard to the period of business, as the hypothesis is rejected with a P value of 0.015,

Mean value, shows family support is more for 1-3 years(M=3.8883) and less than one year of operating business(M=3.8571), NGOs support is seen more in business operating less than one-year(M=4.1049) and 1-3 years (M=4.0405) and government support is seen more in 7-10(M=3.5222) year of business. To understand the significant difference in government support between different periods, post-hoc test is performed.

**Table 4.22**

**Post-hoc test for periods of business based on government support**

Period of business (I)	Period of business (J)	Mean difference (I-J)	Sig
Below one year	1-3	.09001	0.981
	3-7	.20163	0.744
	7-10	-.10794	0.990
	More than 10	.46845	0.072
1-3	Below one year	-.09001	0.981
	3-7	.11161	0.861
	7-10	-.19795	0.844
	More than 10	.37844	<b>0.036</b>

3-7	Below one year	-.20163	0.744
	1-3	-.11161	0.861
	7-10	-.30956	0.519
	More than 10	.26682	0.305
7-10	Below one year	.10794	0.990
	1-3	.19795	0.844
	3-7	.30956	0.519
	More than 10	.57639	<b>0.048</b>
More than 10	Below one year	-.46845	0.072
	1-3	-.37844	<b>0.036</b>
	3-7	-.26682	0.305
	7-10	-.57639	<b>0.048</b>

*Source: Field survey*

Post-hoc Tukey HSD test shows a significant difference exit in government support for businesses operating more than 10 years with operating for 1-3 years and 7-10 years.

#### **4.6 Chapter Summary**

This chapter depicts a clear picture of the socio-economic background and stakeholder's support system of differently-abled entrepreneurs in Kerala. In Kerala male differently-abled persons are actively participating in entrepreneurial activities but similarly as like the abled women differently-abled women's also extremely face discrimination and participation restriction in employment activities from the part of society. Persons in the age group 31-45, married persons, persons from nuclear families, persons with locomotor disability, persons with accident as the cause of disability and person with moderate disability mainly seems to be participating in entrepreneurial activities in Kerala. The socio-economic conditions in terms of education, knowledge, experience and finance seem to be miserable for differently-abled persons so they acquire capital mainly through their own resources and set up businesses as sole proprietorship mainly in manufacturing sector and in rural areas as they can't bear the cost of operation and they prefer to sell products directly to customers or suppliers.

The stakeholder's support level in entrepreneurship can be mainly understood using the supporting level of families NGOs and the government. NGOs highly support and promote entrepreneurship among differently-abled entrepreneurs. The government should be more concerned in policy-making for supporting differently-abled persons in entrepreneurial development which enables an inclusive development and increase in national income of individuals. There is also seen a significant increase in family support from pre-phase to post-phase of starting the business especially to married persons. Family support is seen more among male, visually impaired persons, sole proprietorship, trading business, and person who have lack of experience in business and person with 1-3 period of operating the business also receive highest support from families. NGOs also highly support male, locomotor disability, sole proprietorships, and manufacturing concerns, person who lack experience in business also receive the highest business support during their initial stage of business from NGOs. Supporting level of government towards the male, persons with locomotor disability, sole proprietorship, trading activities seems to be higher and also government mainly support entrepreneurs with previous business experience with 7-10 years of experience in the business.

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**CHAPTER-5**

**ENTREPRENEURIAL TRAITS, COMPETENCIES  
AND MOTIVATION TO START A BUSINESS**

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- 5.1 *Introduction*
  - 5.2 *Entrepreneurial Traits of Differently-abled Persons*
  - 5.3 *Competencies of Differently-abled Entrepreneurs*
  - 5.4 *Motivation to Start a Business*
  - 5.5 *Chapter Summary*
- Work Cited*

## **5.1 Introduction**

This chapter traces the entrepreneurial traits and competencies of differently-abled entrepreneurs and also identifies the motivational factors inducing differently-abled persons to start a new business. The first part of the analysis dealt with identifying the entrepreneurial traits of differently-abled persons, the second part identifies competencies of differently-abled entrepreneurs, and the third part deals with the driving forces or motivational factors that lead a differently-abled person to start a new enterprise. Descriptive and inferential statistics were performed like Mean, Standard Deviation, One-sample t-test, Factor analysis, Paired Sample t-test, Independent sample t-test, Correlation, Regression, One-way ANOVA, One-way MANOVA and Post-hoc test analysis to identify the traits, competencies and motivational factors to start a new business by differently-abled entrepreneurs.

## **5.2 Entrepreneurial Traits of Differently-abled Persons**

The traits of an entrepreneur are the inherent qualities, personal attributes and characteristics that define individual intention towards entrepreneurship. Enterprise actions, which are guided by entrepreneurial behaviours, are what propel successful entrepreneurs. Traits have an impact on behaviour. If a successful business leader possesses one quality, it's very likely that they also have other traits. (Pattanayak & Kakati, 2021).

### **5.2.1 Dimensions for Entrepreneurial Traits**

Some of the major dimensions of entrepreneurship traits possessed by differently-abled entrepreneurs taken for the study are independence, innovation, information-seeking, risk-taking and self-efficacy and variables used in the questionnaire are also shown below.

#### **Independence**

The level of freedom or flexibility in running their business is one of the traits of an entrepreneur. Running own business will give individuals self-fulfillment, and entrepreneurship also creates satisfaction in making their own decisions (Achola, 2021). Entrepreneurs like to become their own boss in their ventures to have personal freedom (Agarwal et al., 2018). Entrepreneurship helps differently-abled persons with the

potential to manage an enterprise and able to be their own boss rather than an employee(Labour, 2023). Entrepreneurs will be flexible and adaptable to change in entrepreneurship(Singh, 2015). Differently-abled persons reap the benefits of being independent in their job, and this independence has inspired them to launch their own businesses. Differently-abled possess the capacity for independent decision-making and work.(S, Shanimon, 2018).

- Setting up of business aids in the independence of task.
- Working hours are flexible.
- Helps to make decisions quickly.
- To become own boss and like to manage others.

### **Innovation**

Innovation is an important element for creation and technology adoption, and for stating the huge differences in productivity within and across countries. Innovation will lead to the success of entrepreneurship (Mani, 2007). Innovation is not always about creating something new; sometimes it's about modifying production processes or models or about adjusting to shifts in the global business landscape and technological advancements. Additionally, innovation is not just about having big dreams or imaginative ideas; innovators also have secrets ingrained in their DNA (Gedik et al., 2015). Entrepreneurs introduce new products and processes which will have a future demand(Pattanayak & Kakati, 2021). Creativity is the starting point of innovation. Innovation stresses upon implementation of creative ideas(Purateera et al., 2011). Entrepreneurs bring new ideas, new products, and new processes to a firm and do things differently(Singh, 2015). Differently-abled persons adopt new & improved methods in the business, and innovation helps to reduce cost and increase profit (S, Shanimon, 2018).

- Innovation leads to creative ideas in business.
- Adopt modern and improved methods and technology.
- Helps to reduce cost and increase profit.
- Helps to diversify activities.

## **Information-seeking**

In a dynamic realm of entrepreneurship, information is the lifeblood of business. An information-seeking entrepreneur is a force to be reckoned with in the business world; they actively use information to guide their enterprise toward success. These people are not passive observers their desire to learn and explore is fueled by an unquenchable curiosity. To keep on top of things, they are constantly looking for fresh insights and knowledge(Data, n.d.). Thorough knowledge of business leads to success in entrepreneurship(Mani, 2007). Online education and E-skill have also helped to improve skills in entrepreneurship for differently-abled persons (Achola, 2021).

- Changes plan according to the dynamic environment.
- Believes that business will run for an extended period.
- Systematic planning and monitoring of activities.
- Up to date and thereby able to seek opportunities easily.

## **Risk-taking**

Entrepreneurs are generally considered risk-takers (Gedik et al., 2015). Risk-taking entrepreneurs enjoy trying out new ideas and concepts and innovative procedures, even if they have the potential to interfere with their business operations (Pattanayak & Kakati, 2021). Entrepreneurs like to bear the calculated risk and entrepreneurs who engage in highly risky businesses tend to have a higher chance of achieving greater success in entrepreneurship(Achola, 2021). Entrepreneurs can take risks in business(Lim et al., 2008). Entrepreneurs always take calculated risks (Singh, 2015). Entrepreneurs like to take high risks for high returns, are ready to take challenges and risks in business and make it a chance for prosperous entrepreneurship, they don't fear ambiguity and new business undertaking (Zhuang, 2022). Differently-abled entrepreneurs take calculated risks and they believes that the intensity to take calculated risk determines the success (S, Shanimon, 2018).

- Positive approach toward challenges.
- A timely decision enables one to take a calculated risk.
- High risk offers higher returns and rewards.
- Tolerance of ambiguity in business.

## **Self-efficacy**

Entrepreneurial self-efficacy is an important aspect of an individual's act to be an entrepreneur (Setiawan, 2014). Self-confidence is a crucial trait of an entrepreneur, which vests with an entrepreneur to have belief in themselves and can attain their specified goals and objectives. Entrepreneurs with self-confidence do not consider that the victory or failure of their enterprise hinges on luck or any other external factors, but have the inner belief or confidence that it is their own personal skills and power that help them to accomplish their aims when they are confronted with obstructions (Santhosh Samuel Putta, 2023). Individuals with a higher level of entrepreneurial self-efficacy are naturally more expected to develop their own initiatives (Basar, 2018). Entrepreneurs believe that their actions will result in bringing rewards so they will be highly responsible and committed to their jobs, they believe in their own work, and they also have the potential to recognise the business opportunity (Singh, 2015).

- Believes in one's actions determine the reward.
- Will be highly responsible for the work.
- Belief in one's ability and potential.
- Overcoming unexpected difficulties.

### **5.2.2 Exploratory Factor Analysis on Entrepreneurial Traits**

Exploratory Factor Analysis (EFA) is a multivariate statistical method used in data analysis to determine the minimum quantity of hypothetical constructs (latent variables, factors, synthetic variables, or internal attributes) that explain the patterns of relations within a set of measured or observed variables. EFA is used to classify the standard variables that explain the order and structure between measured variables (Watkins, 2018). Kaiser-Meyer-Olkin Measure of Sampling Adequacy (Kaiser, 1974) and Bartlett's Test of Sphericity (Bartlett, 1954) are the two methods used to understand the suitability of factor analysis with the given variables

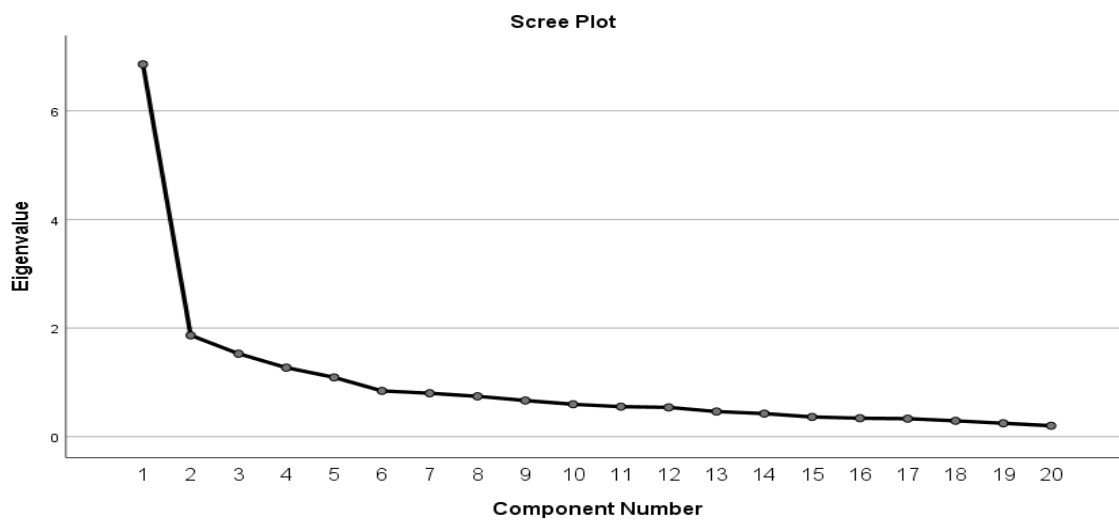
**Table 5.1**

**KMO and Bartlett's test statistics on traits**

Test		Value
Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.877
Bartlett's Test of Sphericity	Approx. Chi-Square	2305.826
	Sig	<b>0.000</b>

Source: Field survey

Table 5.1 shows the KMO and Bartlett's test statistics on entrepreneurial traits; the KMO value is 0.877, which indicates adequate sample adequacy with the required data(Hair J et al., 2010), and values less than 0.5 show the inadequacy of data to perform factor analysis. Bartlett's Test of Sphericity shows significance with a P value is 0.000, which is <0.05, which means variables are correlated with each other. The varimax method is used for extraction and principal component analysis for rotation. Twenty variables were identified related to traits, and through the factor reduction method of EFA, it has been reduced to 5 dimensions such as innovation, independence, information seeking, risk-taking and self-efficacy, with each dimension with four indicators based on the factor loadings above 0.5. The total variance, screen plot and factor loadings are given below:



**Figure 5.1**

*Screen plot to determine the number of factors of traits*

Here the screen plot shows the factors loading of traits of an entrepreneur. The factor is plotted on X-axis and eigenvalues are plotted on Y axis. All the 20 variables are loaded under 5 factors or components and these components show eigenvalues greater than 1 in those plotted lines. Figure 5.1 shows one graph with of value of five plots with values 6.859,1.865,1.527,1.271,1.091 eigen value which is more than one and all other plot of eigen are below one hence. Hence these factors are considered in factor analysis.

**Table 5.2**

**Total Variance Explained**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of variance	Cumulative%	Total	% of variance	Cumulative %	Total	% of variance	Cumulative %
1	6.859	34.295	34.295	6.859	34.295	34.295	2.847	14.235	14.235
2	1.865	9.325	43.620	1.865	9.325	43.620	2.530	12.652	26.887
3	1.527	7.634	51.255	1.527	7.634	51.255	2.485	12.426	39.313
4	1.271	6.353	57.608	1.271	6.353	57.608	2.384	11.920	51.233
5	1.091	5.454	63.061	1.091	5.454	63.061	2.366	11.828	63.061
6	.842	4.212	67.274						
7	.799	3.994	71.268						
8	.742	3.712	74.980						
9	.664	3.322	78.302						
10	.595	2.977	81.280						
11	.552	2.760	84.040						
12	.538	2.690	86.730						
13	.462	2.309	89.039						
14	.424	2.121	91.160						
15	.362	1.809	92.969						
16	.339	1.695	94.664						
17	.330	1.651	96.315						

18	.291	1.457	97.772						
19	.246	1.229	99.001						
20	.200	.999	100.00						

*Extraction Method: Principal Component Analysis*

Table 5.2 above shows the extraction of factor loading using principal component analysis. To understand the total variance explained, eigenvalues above 1 are taken into consideration. Eigenvalues above 1 are extracted into five dimensions, and all five dimensions together explain 63.061% of the total variance.

**Table 5.3**  
**Rotated Component Matrix**

Items	Component				
	1	2	3	4	5
Setting up of business aids in the independence of task				.726	
There is flexibility in working hours				.761	
Helps to make decisions quickly				.645	
Like to manage others				.610	
Innovation leads to creative ideas in business	.756				
Adopt modern and improved methods and technology	.766				
Helps to reduce cost and increase profit	.749				
Helps to diversify activities	.763				

Changes plan according to the dynamic environment.					.719
Believes in business will run for a long period					.598
Systematic planning and monitoring of activities					.719
Up to date and thereby able to seek opportunities easily					.729
Positive approach toward challenges			.762		
A timely decision enables one to take a calculated risk.			.664		
High risk offers more reward.			.812		
Tolerance of ambiguity in business			.740		
Believes in one's actions determine the reward		.616			
Will be highly responsible for the work		.618			
Belief in one's ability and potential		.783			
Overcoming unexpected difficulties		.768			

Source: Field survey

The rotation of the component matrix using Varimax with Kaiser normalisation helps to reduce 20 variables into five dimensions based on the correlation between the observed variables. The factor loadings above 0.5 adequately relate to the commonly identifiable factors. The relation between the indicators of entrepreneurial traits is divided into innovation, independence, information, risk-taking and self-efficacy.

### 5.2.3 Descriptive Statistics on Entrepreneurial Traits

**Table 5.4**

**Descriptive statistics on entrepreneurial traits**

<b>Factors</b>	<b>Mean</b>	<b>S. D</b>	<b>Skewness</b>	<b>Kurtosis</b>
Independence	4.2817	0.57615	-0.908	0.619
Innovation	4.1005	0.65650	-0.979	1.153
Information seeking	3.9810	0.65216	-0.536	0.262
Risk-taking	3.8904	0.68556	-0.649	0.553
Self -efficacy	3.9828	0.61565	-0.697	1.539

*Source: Field survey*

Descriptive statistics of Table 5.4 above show the major five entrepreneurial traits such as Independence with  $M=4.2817(SD=0.57615)$ , Innovation with  $M=4.1005(SD=0.65650)$ , Information seeking with  $M=3.9810(SD=0.65216)$ , Risk-taking with  $M=3.8904(SD=0.68556)$  and Self-efficacy with  $M=3.9828(SD=0.61565)$ . The descriptive results show that differently-abled entrepreneurs possess a high level of independence traits and innovation and are less able to meet risk in entrepreneurship. Skewness is between 0 and 1, the kurtosis value lies below 3, there is no outlier and hence, data is assumed to be expected.

### 5.2.4 Gender and Entrepreneurial Traits

H1: There is a significant difference in entrepreneurial traits and gender.

**Table 5.5****Independent sample t-test on gender and traits**

<b>Traits</b>	<b>Gender</b>	<b>N</b>	<b>Mean</b>	<b>SD</b>	<b>t value</b>	<b>Sig</b>
Independence	Male	203	4.2648	0.62073	-0.963	0.337
	Female	73	4.3288	0.42874		
Innovation	Male	203	4.0911	0.69808	-0.397	0.692
	Female	73	4.1267	0.52725		
Information Seeking	Male	203	3.9803	0.65550	-0.029	0.977
	Female	73	3.9829	0.64728		
Risk-taking	Male	203	3.9052	0.67482	0.596	0.551
	Female	73	3.8493	0.71776		
Self-efficacy	Male	203	4.0172	0.60654	1.554	0.121
	Female	73	3.8870	0.63470		

*Source: Field survey*

To understand the significant difference between entrepreneurial traits among male and female, an independent t-test was performed in table 5.5. All data are assumed to be normal; there is no outlier for all the dimensions of the traits. The homogeneity of variables was assumed except for the independence trait. The P value of all five dimensions of entrepreneurial traits is more significant than 0.05. Thus, the null hypothesis accepts differences in entrepreneurial traits like independence, innovation, information seeking, risk-taking, and self-efficacy among gender. From the above table mean value, it can be seen that women possess higher independence(M=4.3288), innovation(M=4.1267), and information-seeking ability(M=3.9829) than men. Male hold higher risk-taking ability(M=3.9052) and self-efficacy(M=4.072) than female.

### **5.2.5 Age and Entrepreneurial Traits**

H1: There is a significant difference between entrepreneurial traits among different age group.

**Table 5.6**

**One-way ANOVA on entrepreneurial traits and age**

Traits	Age	N	Mean	SD	t value	Sig
Independence	18-30	31	4.3548	0.60130	1.634	0.182
	31-45	168	4.3095	0.55683		
	46-60	64	4.2344	0.54532		
	Above 60	13	3.9808	0.83205		
	Total	276	4.2817	.57615		
Innovation	18-30	31	4.1855	0.60197	3.060	<b>0.029</b>
	31-45	168	4.1458	0.62232		
	46-60	64	4.0391	0.65499		
	Above 60	13	3.6154	1.00320		
	Total	276	4.1005	0.65650		
Information seeking	18-30	31	3.9758	0.74542	3.115	<b>0.027</b>
	31-45	168	3.9940	0.06345		
	46-60	64	4.0547	0.56777		
	Above 60	13	3.4615	0.85906		
	Total	276	3.9810	0.65216		
Risk taking	18-30	31	3.8629	0.76059	2.427	0.066
	31-45	168	3.9301	0.67567		
	46-60	64	3.8984	0.61676		
	Above 60	13	3.4038	0.83253		
	Total	276	3.8904	0.68556		
Self-efficacy	18-30	31	4.0645	0.60885	2.872	<b>0.037</b>
	31-45	168	4.0134	0.58053		
	46-60	64	3.9570	0.66451		
	Above 60	13	3.5192	0.69568		
	Total	276	3.9828	0.61565		

Source: Field survey

The above table shows the one-way ANOVA of the table of age and traits of differently-abled entrepreneurs. The P value of independence (0.182) and risk-taking (0.66) shows there is no significant difference in independence trait and risk-taking among

the different age groups. Thus, the result reveals that acceptance of the null hypothesis and that there is no significant difference between the independence traits and risk-taking based on age group. The P value of innovation (0.029), information-seeking (0.027) and self-efficacy (0.037) are below 0.05, shows there is a significant difference in innovation, information-seeking and self-efficacy among different age group; hence, the null hypothesis is rejected, and there is a significant difference in innovation, information-seeking and self-efficacy in different age categories. Post-hoc analysis was performed, and innovation and information-seeking, risk-taking, and self-efficacy traits show significant differences among different age categories.

The mean value shows that the 18-30 group persons have high independence(M=4.3548), innovation trait (4.1855) and self-efficacy trait (M=4.0645), and persons in the category 46-60 have the highest information-seeking trait(M=4.0547) and persons with 31-45 age have the highest capacity to handle risk(M=3.9301) and age group above 60 have low entrepreneurial traits.

**Table 5.7**

**Post hoc test for innovation seeking based on age**

<b>Age of entrepreneur (I)</b>	<b>Age of entrepreneur (J)</b>	<b>Mean difference (I-J)</b>	<b>Sig</b>
18-30	31-45	0.03965	0.989
	46-60	0.14642	0.732
	Above 60	<b>0.57010</b>	<b>0.041</b>
31-45	18-30	-0.03965	0.989
	46-60	0.10677	0.678
	Above 60	<b>0.53045</b>	<b>0.025</b>
46-60	18-30	-0.14642	0.732
	31-45	-0.10677	0.678
	Above 60	0.42368	0.142
Above 60	18-30	<b>-0.57010</b>	<b>0.041</b>
	31-45	<b>-0.53045</b>	<b>0.025</b>
	46-60	-0.42368	0.142

Source: Field survey

Post-hoc analysis was performed to understand the degree of differences among age categories due to innovative traits. Tukey HSD was performed as equal variance was assumed for the variable. There is a significant difference between innovation traits among the 18-30, 31-45 age group categories and above 60 category people.

**Table 5.8**

**Post-hoc test for information seeking trait based on age**

<b>Age of entrepreneur (I)</b>	<b>Age of entrepreneur (J)</b>	<b>Mean difference (I-J)</b>	<b>Sig</b>
18-30	31-45	-0.01824	0.999
	46-60	-0.07888	0.944
	Above 60	0.51427	0.077
31-45	18-30	0.01824	0.999
	46-60	-0.06064	0.919
	Above 60	<b>0.53251</b>	<b>0.023</b>
46-60	18-30	0.07888	0.944
	31-45	0.06064	0.919
	Above 60	<b>0.59315</b>	<b>0.014</b>
Above 60	18-30	-0.51427	0.077
	31-45	<b>-0.53251</b>	<b>0.023</b>
	46-60	<b>-0.59315</b>	<b>0.014</b>

Source: Field survey

Post-hoc analysis was performed to understand the degree of differences among age categories due to information seeking. Tukey HSD was performed as equal variance was assumed for the variable. There is a significant difference between information seeking among the 31-45, 46-60 age group category with those above 60 category people.

**Table 5.9**

**Post-hoc analysis for risk-taking based on age**

<b>Age of entrepreneur (I)</b>	<b>Age of entrepreneur (J)</b>	<b>Mean difference (I-J)</b>	<b>Sig</b>
18-30	31-45	-0.06716	0.958
	46-60	-0.03553	0.995
	Above 60	0.45906	0.175

31-45	18-30	0.06716	0.958
	46-60	0.03162	0.989
	Above 60	<b>0.52621</b>	<b>0.038</b>
46-60	18-30	0.03553	0.995
	31-45	-0.03162	0.989
	Above 60	0.49459	0.081
Above 60	18-30	-0.45906	0.175
	31-45	<b>-0.52621</b>	<b>0.038</b>
	46-60	-0.49459	0.081

Source: Field survey

Post-hoc analysis was used to understand the degree of differences among age categories due to risk-taking. Tukey HSD post-hoc was performed as equal variance was assumed to the variable. There is a significant difference between risk-taking among the 31-45 age group with people above 60 age.

**Table 5.10**  
**Post-hoc test for self-efficacy on age**

Age of entrepreneur (I)	Age of entrepreneur (J)	Mean difference (I-J)	Sig
18-30	31-45	0.05112	0.973
	46-60	0.10748	0.852
	Above 60	<b>0.54529</b>	<b>0.036</b>
31-45	18-30	-0.05112	0.973
	46-60	0.05636	0.922
	Above 60	<b>0.49416</b>	<b>0.027</b>
46-60	18-30	-0.10748	0.852
	31-45	-0.05636	0.922
	Above 60	0.43780	0.087
Above 60	18-30	<b>-0.54529</b>	<b>0.036</b>
	31-45	<b>-0.49416</b>	<b>0.027</b>
	46-60	-0.43780	0.087

Source: Field survey

Post-hoc analysis was performed to understand the degree of differences among age categories due to self-efficacy trait. Tukey HSD was performed as equal variance was assumed to the variable. There is a significant difference between self-efficacy among the 18-30,31-45 age group category with above 60 category people.

### 5.2.6 Education and Entrepreneurial Traits

H1: There is a significant difference between entrepreneurial traits concerning educational qualification.

**Table 5.11**  
**One-way ANOVA on entrepreneurial traits and education**

Traits	Education	N	Mean	SD	F value	Sig
Independence	Below SSLC	98	4.2372	0.59570	1.543	0.204
	SSLC	75	4.2300	0.58379		
	Higher secondary	43	4.3042	0.54285		
	Higher education	60	4.4419	0.55053		
	Total	276	4.2817	0.57615		
Innovation	Below SSLC	98	4.1097	0.64022	1.691	0.169
	SSLC	75	3.9800	0.66495		
	Higher secondary	43	4.1250	0.68194		
	Higher education	60	4.2558	0.62557		
	Total	276	4.1005	0.65650		
Information seeking	Below SSLC	98	3.9031	0.62963	0.789	0.503
	SSLC	75	4.0250	0.63729		
	Higher secondary	43	3.9884	0.60982		
	Higher education	60	4.0433	0.71586		
	Total	276	3.9810	0.65216		
Risk-taking	Below SSLC	98	3.8316	0.66171	1.266	0.286
	SSLC	75	3.8933	0.68425		
	Higher secondary	43	3.8198	0.65084		
	Higher education	60	4.0333	0.74286		
	Total	276	3.8904	0.68556		

Self-efficacy	Below SSLC	98	3.9541	0.61901	1.153	0.328
	SSLC	75	3.9033	0.64840		
	Higher secondary	43	4.0581	0.56389		
	Higher education	60	4.0750	0.60067		
	Total	276	3.9828	0.61565		

Source: Field Survey

The result of one-way ANOVA display null hypothesis is accepted since the P value of all traits as mentioned above, such as independence (0.204), innovation (0.169), information seeking (0.503), risk-taking (0.286), and self-efficacy (0.328) is more significant value 0.05. The above mean value of differently-abled persons with higher education like UG, PG or above shows a higher level of all the traits mentioned.

### 5.2.7 Onset of Disability and Entrepreneurial Traits

H1: There is a significant difference between entrepreneurial traits related to the onset of disability.

**Table 5.12**  
**One-way ANOVA on entrepreneurial traits and the onset of disability**

Traits	Onset of Disability	N	Mean	SD	F Value	Sig
Independence	Congenital disorder	90	4.3889	0.50435	1.972	0.119
	Polio	55	4.1727	0.58308		
	Accident	101	4.2351	0.63720		
	Other diseases	30	4.3167	0.51668		
	Total	276	4.2817	0.57615		
Innovation	Congenital disorder	90	4.1500	0.57792	0.525	0.666
	Polio	55	4.0682	0.70785		
	Accident	101	4.0520	0.68585		
	Other diseases	30	4.1750	0.69527		
	Total	276	4.1005	.65650		
Information seeking	Congenital disorder	90	3.9583	0.62850	0.609	0.610
	Polio	55	4.0773	0.54618		
	Accident	101	3.9381	0.75283		
	Other diseases	30	4.0167	0.53310		
	Total	276	3.9810	0.65216		

Risk-taking	Congenital disorder	90	3.8861	0.67370	0.625	0.599
	Polio	55	3.8318	0.74854		
	Accident	101	3.8812	0.72594		
	Other diseases	30	4.0417	0.41566		
	Total	276	3.8904	0.68556		
Self-efficacy	Congenital disorder	90	4.0278	0.53191	0.408	0.747
	Polio	55	3.9364	0.66878		
	Accident	101	3.9530	0.68985		
	Other diseases	30	4.0333	0.48572		
	Total	276	3.9828	0.61565		

Survey: Field survey

The result of one-way ANOVA displays a null hypothesis is accepted since the P value of all traits as mentioned above, such as independence (0.119), innovation (0.666), information seeking (0.610), risk-taking (0.599) and self-efficacy (0.747), is more than significant value 0.05. The above-stated hypothesis shows that there is no significant difference between entrepreneurial traits and the onset of disability, and the null hypothesis is accepted.

### 5.2.8 Previous Business Experience and Entrepreneurial Traits

H1: There is a significant difference between entrepreneurial traits and previous business experience.

**Table 5.13**

#### Independent sample t-test on entrepreneurial traits and previous business experience

Traits	Previous experience	N	Mean	SD	t value	Sig
Independence	Yes	41	4.4268	0.40017	2.313	<b>0.023</b>
	No	235	4.2564	0.59866		
Innovation	Yes	41	4.0793	0.62360	-0.234	0.815
	No	235	4.1043	0.66328		
Information seeking	Yes	41	4.0549	0.54633	0.906	0.369
	No	235	3.9681	0.66910		

Risk taking	Yes	41	3.9024	0.62968	0.131	0.897
	No	235	3.8883	0.69608		
Self-efficacy	Yes	41	4.0976	0.46394	1.614	0.111
	No	235	3.9628	0.63712		

*Source: Field survey*

In the table 5.13, an independent sample t-test was undertaken to know whether there the significant difference between entrepreneurial traits and business experience in table 5.13. All data are assumed to be normal; there is no outlier for all the dimensions of traits. The Levene's test of equality was different for the independence trait. The P value of innovation (0.815), information seeking (0.369), risk-taking (0.897), and self-efficacy (0.111) of entrepreneurial traits is more than significant value 0.05. Thus, the null hypothesis accepts the there is no difference in entrepreneurial traits like innovation information seeking, risk-taking, self-efficacy based on previous business experience. The P value of the independence traits (0.023) is below 0.05; thus, the null hypothesis is rejected. From the above table, mean value, it is seen that a previously experienced person in business possesses a high level of independence(M=4.4268), information-seeking (M=4.0549), risk-taking (M =3.9024), self-efficacy(M=4.0976) but a person without business experience will try to bring more innovation(M=4.0793).

### 5.2.9 Period of business and Entrepreneurial traits

H1: There is a significant difference between entrepreneurial traits and period of business.

**Table 5.14**

#### **One-way ANOVA on entrepreneurial traits and period of business**

Traits	Period of business	N	Mean	SD	F value	Sig
Independence	Below one	28	4.4107	0.48216	0.637	0.636
	1-3	103	4.3010	0.54386		
	3-7	79	4.2468	0.57942		
	7-10	18	4.1667	0.64739		
	More than 10	48	4.2656	0.66326		
	Total	276	4.2817	0.57615		

Innovation	Below one	28	4.2143	0.53017	0.572	0.683
	1-3	103	4.1286	0.63290		
	3-7	79	4.0981	0.67394		
	7-10	18	4.0417	0.79636		
	More than 10	48	4.0000	0.69764		
	Total	276	4.1005	0.65650		
Information seeking	Below one	28	4.1607	0.62440	1.396	0.236
	1-3	103	4.0316	0.63947		
	3-7	79	3.9620	0.70152		
	7-10	18	3.8333	0.49259		
	More than 10	48	3.8542	0.64995		
	Total	276	3.9810	0.65216		
Risk-taking	Below one	28	3.8839	0.72483	0.326	0.861
	1-3	103	3.8665	0.69910		
	3-7	79	3.9241	0.66428		
	7-10	18	4.0278	0.66911		
	More than 10	48	3.8385	0.69284		
	Total	276	3.8904	0.68556		
Self-efficacy	Below one	28	4.1518	0.57470	1.119	0.348
	1-3	103	4.0146	0.59802		
	3-7	79	3.9557	0.62244		
	7-10	18	3.9861	0.49610		
	More than 10	48	3.8594	0.69555		
	Total	276	3.9828	0.61565		

Source: Field survey

All the assumptions of the one-way ANOVA were satisfied. The result of one-way ANOVA displays a null hypothesis that is accepted since the P value of all traits as mentioned earlier, such as independence (0.636), innovation (0.683), information seeking (0.236), risk-taking (0.861), and self-efficacy (0.348), are more than significant value 0.05. The above-stated hypothesis there is a significant difference between entrepreneurial traits and period of business operation is rejected, and the null hypothesis is accepted.

The mean value of the period of business shows that entrepreneurs below one year have high independence traits (M=4.4107), innovation skills (M=4.2143), information seeking(M=4.0316) and self-efficacy(M=4.1518) and entrepreneurs with a period of 7-10 years(M=4.0278) take higher risk-takers.

### **5.3 Competencies of Differently-abled Entrepreneurs**

The competencies of an entrepreneur are the multifaceted skills, knowledge and attributes an entrepreneur possesses for successfully running and managing an enterprise. Entrepreneurial competencies are defined as ‘the fundamental characteristics of an individual such as specific and generic knowledge, traits, motives, self-image, skill, and social role which result in venture creation survival and growth of a firm’. Individuals transform the organisation by identifying opportunities, organising resources, through commitment and maintaining a relationship in the business. Competencies can be fostered, facilitated and nurtured rather than it is taught(Bird, 1995). Entrepreneurial competencies are the characteristics of an individual which include attitude and behaviour, which allows the entrepreneur to achieve success in business(Endi Sarwoko, 2013). It is also defined as “individual characteristics such as skills, knowledge, or abilities required to perform a specific task”(Baum & Locke, 2004). Entrepreneurial competencies help to sustain the internal operations of the firm(Ibidunni et al., 2018). It is the person characteristics which enhance their business performance or effectiveness at work(Sánchez, 2012). Entrepreneurial competencies for differently-abled person can be learned and developed through involvement in entrepreneurial learning opportunities(Bagheri & Abbariki, 2017). Those who became disabled later in life made use of their competencies, build a new venture or continue their existing business activities despite the disability(Csillag et al., 2022). Competence plays a key role in boosting business success, sustainability, and competitiveness, all of this together can promote economic growth.(Gunartin et al., 2023). Entrepreneurial competencies are beneficial toward mitigating environmental pressures consequential from erratic policy changes and operational turbulence and, as the firm drives toward improving innovation outputs(Ibidunni et al., 2021). Entrepreneurship competence can be perceived through the desire to achieve goals in business, the belief that success and performance is due to the efforts of oneself (Adawiah et al., 2020).

### **5.3.1 Dimensions for Competencies of Entrepreneurs**

Competence includes the essential elements like skills, knowledge, and attitudes to solve problems in different situations (Tittel & Terzidis, 2020). A significant number of studies try to identify key entrepreneurial competencies possessed by entrepreneurs for successful business performance (Endi Sarwoko, 2013). Over the long run, organisational performance is closely correlated with entrepreneurial competencies. Major areas of entrepreneurial competencies identified are opportunity, relationship, organising, strategic, and commitment competencies (Man et al., 2002). The dimensions for competencies adopted in this study from (Man et al., 2002) are also listed below.

#### **Commitment competency**

It is the ability to dedicate the required resources and time for the business achievement (Nurulasiah et al., 2020). A commitment demonstrates a strong desire to succeed, perseverance to see the project through to fruition, ability to have an impact, drive, and dedication (Endi Sarwoko, 2013). Entrepreneurs with commitment competency dedicate to make the enterprise work whenever possible, they possess an extremely strong internal drive, whenever appropriate they refuse to let the venture fail and commitment to long-term business goals (Man et al., 2008). Commitment competency drive the entrepreneur to move ahead with the entrepreneurship and they are willing to hard work (Greet Fastré, 2007).

- Willingness to hard work to reach the goal.
- Highly achievement-oriented towards goal.
- Deep passionate in their work.
- Dedication towards work.

#### **Opportunity competency**

An entrepreneur can identify business opportunities and plan for a monetary benefit (Nurulasiah et al., 2020). Opportunity competency of an entrepreneur is the ability to recognise opportunities available in the business environment, the ability to capture opportunity, ability to identify customers' needs and wants (Endi Sarwoko, 2013). Along with identifying unmet customer demands, it also actively searches products and services that will truly help clients, seizes excellent business possibilities, and determines what the

client wants(Hazlina Ahmad et al., 2010). Individuals with opportunity competency seek quality business opportunities, entrepreneurs take the idea or concept and make use of it and they will also scan the environment and explore the opportunities(Tehseen et al., 2020). Opportunity competent entrepreneurs desire to communicate with others efficiently they also have ability to bring into line current actions with strategic goal, ability to look at earlier problems in new ways, they have the ability to delegate effectively(Ibidunni et al., 2021). Entrepreneurs who have access to opportunities competency recognise the unmet consumer requirements, proactive pursuit of products or services that truly benefit customers, ability to find goods or services that people needed, and ability to seize excellent business possibilities(Man et al., 2008).

- Easily identification of goods and services needed by consumers
- Focus on taking advantage of high-quality business opportunities.
- Continuous searching and evaluating the business environment
- Persuasion and negotiation with others

### **Organising competency**

The capacity to organise, motivate, lead, assign, organise, and schedule tasks, create programmes, and create budgets is known as organising competency (Endi Sarwoko, 2013). An entrepreneur can plan, execute and monitor the activities of a business(Nurulasiah et al., 2020). Organising competency of entrepreneurs helps to keep the organisation running smoothly, ability to coordinate tasks, ability to organise resources, ability to identify their own strengths and weaknesses (Ibidunni et al., 2021).

- Organising the resources
- Systematic planning and monitoring of activities
- Helps to organisation run smoothly
- Easily coordination of task

### **Relationship competency**

Relationship competency is the ability to establish an interpersonal network for business performance(Nurulasiah et al., 2020). Entrepreneurs who possess relationship competency are able to negotiate with others, maintain a personal network of business contacts, interact effectively, build long-term trustworthy relationships with others, and

foster teamwork. Relationship competency also helps entrepreneurs gain support and influence from others(Endi Sarwoko, 2013). Entrepreneurs with relationship competency have the ability to develop long-term trusting relationships with their stakeholders, the ability to perceive unmet customer needs, ability to organise people ability to lead subordinates(Ibidunni et al., 2021). They maintain a personal network, negotiate with others, engage with others, and establish positive relationships with stakeholders. They also effectively communicate with others(Man et al., 2008).

- Build good relationships with stakeholders.
- Helps quick decision-making
- Practical communication skills with the stakeholders
- Persuasion and negotiation with others

### **Strategic competency**

An entrepreneur with a strategic plan helps to build strategies for business(Nurulasiah et al., 2020). Strategic competency helps to develop vision and strategy in business, planning, setting goals and standards, and selling ideas(Endi Sarwoko, 2013). Monitoring progress towards strategic goals, identifying long-term issues, problems, or opportunities, and setting priorities in line with business goals are all examples of strategic competency. It also involves aligning current actions with strategic goals, assessing results against strategic goals, choosing strategic actions by balancing costs and benefits, and redesigning the company to better meet long-term objectives(Hazlina Ahmad et al., 2010). Entrepreneurs monitor work towards achieving the strategic goal, Work is prioritised according to a business goals, result are evaluated based on strategic goals, and assess and link short-term or task with long term direction(Tehseen et al., 2020). Strategic competences support the identification of long-term problems and opportunities, the redesign of a department or organisation to fulfil long-term goals, the tracking of strategic goal progress, and the assessment of results in relation to strategic goals(Man et al., 2008).

- Redesign the organisations to achieve long-term goals
- Highly oriented against strategic goals.
- Evaluate result based on strategic goals
- Monitor progress towards a strategic goal.

## 5.2.2 Descriptive Statistics for Entrepreneurial Competencies

**Table 5.15**

### Descriptive statistics on entrepreneurial competencies

Competencies	Mean	S. D	Skewness	Kurtosis
Commitment competency	4.0417	0.59244	-0.651	0.975
Opportunity competency	4.1504	0.59585	-0.903	1.119
Organising competency	3.9103	0.76981	-0.576	0.241
Relationship competency	3.8786	0.62974	-0.536	0.875
Strategic competency	3.6938	0.68292	-0.341	-0.046

*Source: Field survey*

Descriptive statistics of table 5.15 shows the primary competencies an entrepreneur possesses such as commitment competency with  $M= 4.0417(SD=0.59244)$ , opportunity competency with  $M=4.1504(SD=0.59585)$ , organising competency with  $M=3.9103(SD= 0.76981)$ , relationship competency  $M= 3.8786(SD=0.62974)$  and strategic competency with  $M=3.6938(SD=0.68292)$ . The descriptive statistics result shows that differently-abled entrepreneurs possess high opportunity-seeking and commitment competency, and they have the least ability of strategic competency. Skewness is between 0 and 1, the kurtosis value lies below 3, so there is no outlier and hence, data is assumed to be expected.

## 5.3.3 Gender and Entrepreneurial Competencies

H1: There is a significant difference between entrepreneurial competencies and gender.

**Table 5.16**

### Independence sample t-test on entrepreneurial competencies and gender

Competencies	Gender	N	Mean	SD	t value	Sig
Commitment competency	Male	203	4.0049	0.61033	-1.724	0.860
	Female	73	4.1438	0.53020		

Opportunity competency	Male	203	4.1232	0.60289	-1.266	0.206
	Female	73	4.2260	0.57307		
Organising competency	Male	203	3.9175	0.77133	0.257	0.797
	Female	73	3.8904	0.77054		
Relationship competency	Male	203	3.8621	0.61293	-0.728	0.467
	Female	73	3.9247	0.67660		
Strategic competency	Male	203	3.6970	0.68711	0.131	0.897
	Female	73	3.6849	0.67575		

Source: Field survey

To understand the significant difference between entrepreneurial competencies among male and female, an independent sample t-test was performed in table 5.16. All data are assumed to be normal. The P value of all five dimensions of entrepreneurial competencies is greater than the 5% level of significance. Thus, the null hypothesis accepts there is no significant difference in entrepreneurial competencies like commitment competency with P value (0.860), opportunity competency (0.260), organising competency (0.791), relationship competency (0.467) and strategic competency (0.897). The mean value shows that women possess higher commitment competency (4.1438), opportunity competency (M=4.1232) and relationship competency (M=3.9297) than male. Male possess more organising (M=3.9175) and strategic competency (M=3.6970) than female.

### 5.3.4 Age and Entrepreneurial Competencies

H1: There is a significant difference between entrepreneurial competencies related to age.

**Table 5.17**

#### **One-way ANOVA on entrepreneurial competencies and age**

<b>Competencies</b>	<b>Age</b>	<b>N</b>	<b>Mean</b>	<b>SD</b>	<b>F Value</b>	<b>Sig</b>
Commitment competency	18-30	31	4.1048	0.61160	1.069	0.363
	31-45	168	4.0729	0.59398		
	46-60	64	3.9688	0.52986		
	Above 60	13	3.8462	0.79411		
	Total	276	4.0417	0.59244		

Opportunity competency	18-30	31	4.0081	0.78921	1.223	0.302
	31-45	168	4.1771	0.58892		
	46-60	64	4.1771	0.58892		
	Above 60	13	3.9615	0.69106		
	Total	276	4.1504	0.59585		
Organising competency	18-30	31	3.9516	0.81757	0.311	0.818
	31-45	168	3.9808	0.99719		
	46-60	64	3.8320	0.77287		
	Above 60	13	3.9271	0.74542		
	Total	276	3.9103	0.76981		
Relationship competency	18-30	31	3.7984	0.85005	2.829	<b>0.039</b>
	31-45	168	3.9539	0.58335		
	46-60	64	3.7930	0.52809		
	Above 60	13	3.5192	0.89827		
	Total	276	3.8786	0.62974		
Strategic competency	18-30	31	3.7419	0.72020	1.042	0.374
	31-45	168	3.7381	0.65991		
	46-60	64	3.6154	0.82041		
	Above 60	13	3.5703	0.69503		
	Total	276	3.6938	0.68292		

Source: Field survey

To understand the significant difference between entrepreneurial competencies among different age groups, one-way ANOVA was performed in table 5.17. All the assumptions of one-way ANOVA were satisfied. The P value of entrepreneurial competencies like commitment competency (0.362), opportunity competency (0.302), organising competency (0.818) and strategic competency (0.374) is greater than 0.05. Thus, the null hypothesis accepts the difference in entrepreneurial competencies. The P value of relationship competency is less than 0.05 (0.039) hence, the null hypothesis is rejected, and there is a significant difference in relationship competencies based on age. The mean value shows that the age group 31-45 have high opportunity competency, organising competency and maintains high relationships with the stakeholders. A person above 60 age group shows least competencies. A post-hoc test is performed to understand the significant difference in age groups regarding relationship competency.

**Table 5.18****Post-hoc test for relationship competency based on age**

<b>Age of entrepreneur (I)</b>	<b>Age of entrepreneur (J)</b>	<b>Mean difference (I-J)</b>	<b>Sig</b>
18-30	31-45	-0.15548	0.763
	46-60	0.00542	1.000
	Above 60	0.27916	0.776
31-45	18-30	0.15548	0.763
	46-60	0.16090	0.188
	Above 60	0.43464	0.355
46-60	18-30	-0.00542	1.000
	31-45	-0.16090	0.188
	Above 60	0.27374	0.717
Above 60	18-30	-0.27916	0.776
	31-45	-0.43464	0.355
	46-60	-0.27374	0.717

*Source: Field survey*

Post-hoc analysis was performed to understand the degree of differences among age categories due to relationship competency. Tukey HSD was performed as equal variance was assumed for the variable. One-way ANOVA result shows there is a significant difference between age groups as the P value is less than 0.05, but post-hoc analysis says there is no significant difference between relationship competency among different age groups.

### **5.3.5 Type of Disability and Entrepreneurial Competencies**

H1: There is a significant difference between e competencies and the type of disability.

**Table 5.19****One-way ANOVA on entrepreneurial competencies and type of disability**

Competencies	Type of disability	N	Mean	SD	F Value	Sig
Commitment competency	Locomotor disability	248	4.0161	0.60342	2.295	0.78
	Visual impairment	15	4.4000	0.44118		
	Speech and hearing	4	4.3125	0.37500		
	Multiple disabilities	9	4.0278	0.36324		
	Total	276	4.0417	0.59244		
Opportunity competency	Locomotor disability	248	4.1280	0.58705	1.577	0.195
	Visual impairment	15	4.3500	0.80623		
	Speech and hearing	4	4.6250	0.14434		
	Multiple disabilities	9	4.2222	0.45833		
	Total	276	4.1504	0.59585		
Organising competency	Locomotor disability	248	3.8881	0.76937	0.765	0.541
	Visual impairment	15	4.1500	0.97651		
	Speech and hearing	4	4.1875	0.62500		
	Multiple disabilities	9	4.0000	0.33072		
	Total	276	3.9103	0.76981		
Relationship competency	Locomotor disability	248	4.2500	0.35355	2.115	0.99
	Visual impairment	15	4.2167	0.64688		
	Speech and hearing	4	3.8558	0.63320		
	Multiple disabilities	9	3.7778	0.40397		
	Total	276	3.8786	0.62974		
Strategic competency	Locomotor disability	248	3.6683	0.67910	1.889	0.132
	Visual impairment	15	4.0833	0.85391		
	Speech and hearing	4	3.5625	0.23936		
	Multiple disabilities	9	3.8056	0.41037		
	Total	276	3.6938	0.68292		

Source: Field survey

The result of one-way ANOVA displays the P value of entrepreneurial competencies like commitment competency (0.780), opportunity competency (0.195),

organising competency (0.541), relationship competency (0.990) and strategic competency (0.132) are more than significant value 0.05. Thus, the null hypothesis accepts there is no difference in entrepreneurial competencies and type of disability.

### 5.3.6 Previous business experience and Entrepreneurial competencies

H1: There is a significant difference between entrepreneurial competencies and previous business experience.

**Table 5.20**

**Independence sample t-test for entrepreneurial competencies and experience**

Competencies	Previous exp	N	Mean	SD	t value	Sig
Commitment competency	Yes	41	4.1951	0.4384	2.274	<b>0.026</b>
	No	235	4.0149	0.6121		
Opportunity competency	Yes	41	4.1829	0.5969	0.374	0.705
	No	235	4.1447	0.5967		
Organising competency	Yes	41	3.9695	0.7790	0.533	0.595
	No	235	3.9000	0.7694		
Relationship competency	Yes	41	3.9329	0.6398	0.598	0.551
	No	235	3.8691	0.6288		
Strategic competency	Yes	41	3.8537	0.6274	1.629	0.105
	No	235	3.6660	0.6896		

Source: Field survey

An independent sample t-test was done in table 5.20, to understand the significant difference between entrepreneurial competencies based on previous business experience. An Independent sample t-test was performed in table 5.20. All data are assumed to be normal; there is no outlier for all the competencies dimensions. The P value of entrepreneurial competencies like opportunity competency (0.705), organising competency (0.595), relationship competency (0.551) and strategic competency (0.105) is more significant in 5% level of significance. Thus, the null hypothesis accepts there is no significant difference in entrepreneurial competencies with previous business experience. For commitment competency, there is a significant difference in previous business experience, which shows P value lower than 0.05; hence, the null hypothesis is rejected.

The mean value of all competencies shows that persons with previous business experience have high entrepreneurial competencies.

## **5.4 Motivational Factors Influencing Starting a Business**

People make the decision to engage in entrepreneurial activities for a variety of reasons, including pull and push factors in particular. The pull-push theory is regarded as the most important and prevalent theory of motivation in the context of entrepreneurship (Kirkwood, 2009). Opportunity-seeking entrepreneurs establish new businesses based on pull forces, whereas necessity entrepreneurs are mostly motivated by push factors (Van der Zwan et al., 2016). Entrepreneurship can be chosen for several reasons like necessity seeking and opportunity seeking can be due to financial independence and decision-making autonomy, work-life balance, income, or material benefits. These factors may play a significant role in the motivation of differently-abled entrepreneur (Dhar & Farzana, 2017). Thus, becoming an entrepreneur can be both a constraint (negative) and an autonomous, positive decision (Csillag et al., 2022).

### **5.4.1 Dimension for motivational factors influencing starting a business**

In this study mainly two dimensions of motivating factors inducing one to start a business were taken such as push motivation and pull motivation. Based on the study variables of the questionnaire are also listed below.

#### **Push Motivation**

Push factors or necessity-seeking factors are caused by the necessity or dissatisfaction that drives a person toward entrepreneurship (Dhar et al., 2022). Push motivations arise due to situations like unemployment, individuals' general dissatisfaction with their present situation, and family pressure (Kirkwood, 2009; Van der Zwan et al., 2016). Differently-abled people are forced to start entrepreneurship because their disability essentially prevents them from engaging in other forms of employment; many others, however, are less likely to be able to launch their own business because of their physical conditions, which can make self-employment impossible or extremely difficult; or the reactions of their families or the community they live may have the unintended consequence of undermining their self-confidence and decreasing their capacity to move independently (Cooney, 2008). "Necessity" entrepreneurs may be pushed towards

entrepreneurship or self-employment due to negative external forces, such as lack of available paid employment and layoff (Dawson & Henley, 2012). They are likely to be highly dissatisfied with their previous employment (Van der Zwan et al., 2016). The greatest number of people in developing countries have been pushed to be an entrepreneur to survive and get out of poverty (Aktar, 2016). Push motivation is related with self-motivation to expand firms or make new business (Adawiah et al., 2020). Push factor is mainly caused due to unemployment of a persons, job dissatisfaction, lack of career prospectus, job insecurity family obligations of differently-abled persons, desire for work-family balance and lack of lack of higher education and pull factor is motivating start business is due to desire and independence, economic freedom, desire for higher income, use of personal knowledge and experience and desire for self- fulfilment and achievement (Dhar et al., 2022).

- Can do only particular business due to the severity of disability
- Difficulty in finding alternative job opportunities
- Lower wages are paid in other jobs.
- Pressure due to family conditions and to recover from poverty.
- Due to training and assistance, funds are provided by the government/ institutions to set up business.

### **Pull Motivation**

Pull factors or opportunity-seeking factors that cause due positive outcomes to access to opportunities and a desire for independence, flexibility and greater autonomy that attract an individual to start a business (Dhar et al., 2022). Pull motivation deals with positivity and prosperity related to self-employment (Dawson & Henley, 2012). Pull motivations arose due to the desire to be independent, the need for achievement and opportunities for social and personal development. Opportunity motivation reflects start-up efforts to take advantage of a business opportunity in the business environment (Van der Zwan et al., 2016). For differently-abled entrepreneurs independence, autonomy and flexibility were of great importance as opposed to being an employee (Csillag et al., 2022). Pull is associated to the opportunity to obtain more income, the desire to achieve a more potential position that is extra for decisive in decision making, and increases self-ability (Adawiah et al., 2020). Both men and women entrepreneurs like to be independent and women are more

like to independent than men, another force drive entrepreneurship is the monetary benefit and achievement(Kirkwood, 2009).

- Entrepreneurs like to become independent
- Working hours will be flexible.
- Able to become one's boss.
- It creates more wealth, thereby enhancing financial security.
- Enable social recognition and identity.

#### **5.4.2 Exploratory Factor Analysis on Motivational Factors Influencing Starting a Business**

Exploratory factor analysis was conducted to understand the motivational factors for starting a business. One of the aim of factor analysis is to minimise the number of variables to a level that can be manageable. The KMO test and Barlett's test of sphericity are used to determine whether a subject is suitable for factor analysis. The percentage of variance in the variables that additional factors could contribute to is shown by the Kaiser-Meyer-Olkin Measure of Sampling Adequacy. A greater value suggests that the data might benefit from a factor analysis; a value of less than 0.50 suggests that the factor analysis results won't be useful.

**Table 5.21**

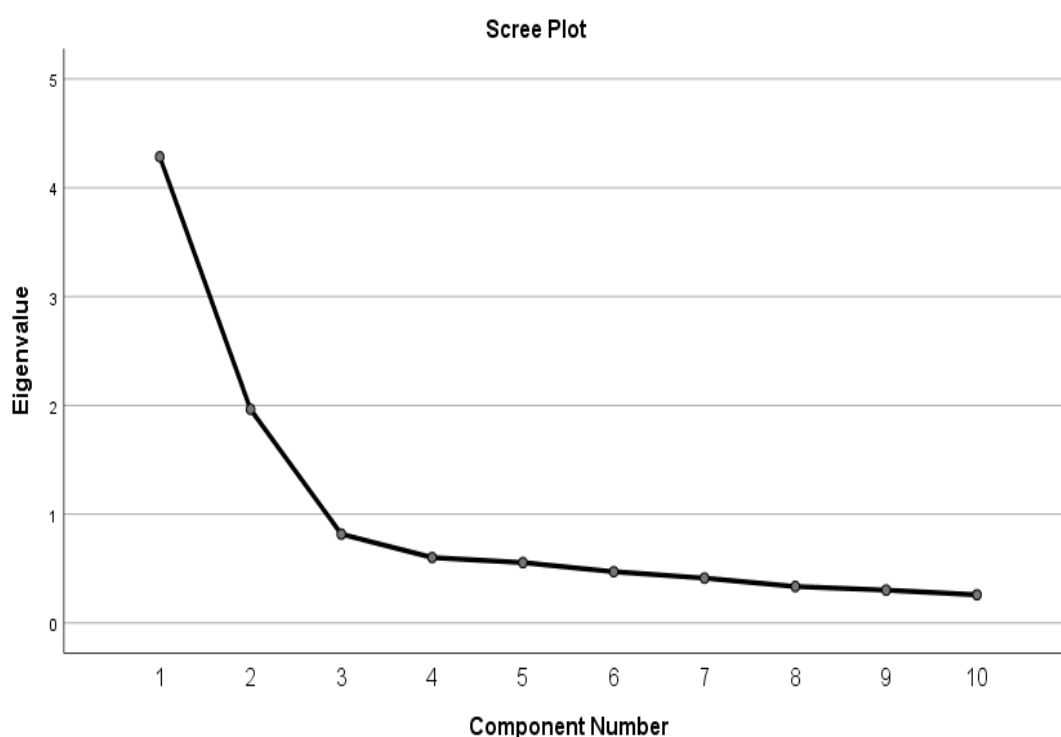
**KMO and Bartlett's test statistics of motivation**

<b>Test</b>		<b>Value</b>
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.842
Bartlett's Test of Sphericity	Chi-Square	1205.351
	Sig	0.000

*Source: Field survey*

The table 5.21 shows that the KMO value as 0.842, which indicates that the factor analysis is suitable with the obtained data. The Chi-square value obtained for the Bartlett's test of sphericity is 1205.351, and the significant value is 0.000, which is significant at 5% level of significance. For the rotation of matrix varimax rotation was used, which is the standard rotation method and extraction of variables, principal

component analysis was used (Kaiser, 1958). The factors with an eigenvalue greater than the value one was taken as factors, which are used as new factors or dimensions for further analysis. Two factors are extracted from the original 10 variables from the factor analysis. Under the first factor five variables was grouped whereas, in the second factor another five variables are included. The first factor in the factor analysis can be termed the push motivation factor, and the second factor can be classified based on the pull motivation factor. The motivations which are included in each factor, screen plot, table of total variance, rotated component matrix with their loadings, are given below:



**Figure 5.2**  
*Screen plot of factor loading of motivation to start a business*

Here the screen plot shows the factors loading of motivation to start a business. Factor are plotted on X axis and eigen values are plotted on Y. All the 10 variables are loaded under 2 factors or component and these two components show eigen value greater than 1 in those plotted lines. Figure 5.2 shown in the graph eigen value of two plots with 4.284 and 1.96 as eigen value with more than value as one and all other plot of eigen are below one. Hence these factors are considered in factor analysis.

**Table 5.22**  
**Total Variance Explained**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of variance	Cumulative %	Total	% of variance	Cumulative %	Total	% of variance	Cumulative %
1	4.284	42.841	42.841	4.284	42.841	42.841	3.218	32.180	32.180
2	1.964	19.637	62.478	1.964	19.637	62.478	3.030	30.298	62.478
3	.817	8.165	70.643						
4	.601	6.013	76.657						
5	.555	5.547	82.203						
6	.471	4.710	86.914						
7	.412	4.122	91.036						
8	.335	3.354	94.390						
9	.302	3.018	97.408						
10	.259	2.592	100.00						

*Extraction Method: Principal Component Analysis*

Table 5.22 given above shows the extraction of factor loadings. With the principal component analysis, two components are extracted based on differently-abled persons' motivation of differently-abled persons to start a business. The result shows that these two factors explain 62.478 % of the total variance. The most contributing factor based on the above table is push motivation (variance = 32.180 %) followed by pull motivating factor (variance = 30.298%); the table below explains the rotated component matrix.

**Table 5.23**  
**Rotated Component Matrix**

Items	Component	
	1	2
Can do only particular business due to severity of disability		0.783
Difficulty in finding alternative job opportunities		0.780
Lower wages are paid in other jobs		0.683
Pressure due to family conditions and to recover from poverty		0.795
Due to training and assistance, the government/ institutions provide funds to set up businesses.		0.759
Entrepreneurs like to become independent	0.791	
There will be flexibility in working hours	0.659	
Able to become one's boss	0.807	
It creates more wealth, thereby enhancing financial security	0.840	
Enable social recognition and identity	0.829	

*Source: Field survey*

### 5.4.3 Descriptive Statistics of Motivation to Start a Business

**Table 5.24**  
**Descriptive statistics for motivational to start a business**

Motivation	Mean	S. D	Skewness	Kurtosis
Push factors	4.1065	0.64754	-0.742	0.736
Pull factors	3.8906	0.69328	-0.827	0.890

*Source: Field survey*

Descriptive statistics of the above table 5.24 show that push motivation has a mean value of 4.1065 with SD 0.64754 pull factor with a mean value of 3.8906 with SD 0.69328 and an overall motivation of 3.9986 with S.D from the above table 5.22 it is clear that differently-abled entrepreneurs have more push factors than pull factors. They start their business mainly due to necessity-driven factors. Skewness's and kurtosis's values show that they are in between 0 and 1. Hence, data is assumed to be expected.

#### 5.4.4 Paired sample t-test on Push and Pull Motivation

H1: There is a significant difference between push and pull motivation.

**Table 5.25**

**Paired sample t-test of pull and push motivation**

<b>Motivation</b>	<b>Mean</b>	<b>S. D</b>	<b>t value</b>	<b>Sig</b>
Push factor	4.1065	0.64754	4.783	0.000
Pull factor	3.8906	0.69328		

*Source: Field survey*

A paired sample t-test was done to analyse whether there is a statistically significant variation in the pull and push factor of motivation to enter into business by differently-abled entrepreneurs. The assumption of the paired sample t-test was satisfied, and the data is expected. The paired sample t-test result indicates a significant difference with P value (0.000), which is less than 0.05, and t value (4.78) more than 1.98 for the two-tailed test) for the pull and push motivation to start the business. The mean value shows a significant difference in the push motivation (M=4.1065, SD=0.64754.) than pull motivation (M=3.8906, SD=.69328). Hence, it is concluded that there is a significant variation in motivation in starting a business.

#### 5.4.5 Relation between Pull and Push Factors of Motivation

H1: There is a significant relation between push and pull factors of motivation.

**Table 5.26**

**Correlation between pull motivation and push Motivation**

<b>Motivation</b>	<b>N</b>	<b>Mean</b>	<b>S. D</b>	<b>Correlation</b>	<b>Sig</b>
Push factor	276	4.1065	0.6475	0.376	<b>0.000</b>
Pull factor	276	3.8906	0.6932		

*Source: Field survey*

The above table 5.26 shows the relationship between motivation of pull and push factors. Here, the result shows there is a positive correlation( $r=0.376$ ) between the factors of motivation to start a business, but the value near zero indicates there is a weak correlation, and values 0.3-0.49 indicate a moderate correlation between pull and push factors. The P value is significant at 5% (0.000) and  $> 0.05$ . Hence, we accept the alternative hypothesis that there is a significant relationship in motivation's pull and push factors.

**5.4.6 Effect of Pull Factor on Push Factor of Motivation**

Correlation means how closely two variables are correlated, but they tell us nothing about the predictive power of variables. Regression analysis is used to measure the strength of the relationship, and it says how much the other variable explains one variable.

**Table 5.27**

**Model summary of regression analysis of pull motivation and push motivation**

<b>R</b>	<b>R Square</b>	<b>Adjusted R Square</b>	<b>Std. Error of the Estimate</b>
0.376 <sup>a</sup>	0.141	0.138	0.60120

*Source: Field survey*

*Dependent variable: Pull motivation, Predictor: Push motivation*

From the above table, the R value (0.376) explains a moderate positive correlation (between 0.30 and 0.49) between variables. Here dependent variables are considered as pull motivation and independent or predictor is considered as push motivation. To know the effect of push motivation on pull motivation simple regression is performed. R Square

(.141) of the regression model explains that 14.1 % of the pull factor is affected by the push factor and the remaining by various other factors.

**Table 5.28**

**ANOVA table for regression model of factors motivating in start a business**

	<b>Sum of Squares</b>	<b>Mean square</b>	<b>F</b>	<b>Sig</b>
Regression	16.272	16.272	45.021	<b>0.000</b>
Residual	99.036	0.361		
Total	115.308			

*Source: Field survey*

The above ANOVA table 5.28 shows the F value is 45. 021, and the P value (0.000) is less than 0.05. Hence, the null hypothesis is rejected and shows there is a significant push factor on the pull factor. Thus, it is evident that the regression model can be used to study the prediction and effect of the pull factor on the push factors of motivation.

**Table 5.29**

**Regression coefficient**

	<b>Unstandardised Coefficients</b>		<b>Standardised Coefficients</b>	<b>t-value</b>	<b>Sig</b>
	<b>(Beta)</b>	<b>Std. Error</b>	<b>(Beta)</b>		
(Constant)	2.741	0.207		13.266	<b>0.000</b>
Push	0.351	0.052	0.376	6.710	<b>0.000</b>

*Source: Field survey*

The above table of regression model coefficients shows t-values with a significant value lower than 0.05, stating that the model can predict the dependent variable using the independent variable.

#### **5.4.7 One sample t-test for Motivation to Start Business**

H1: There is a significant difference between the specified mean and the average mean.

**Table 5.30**

**One sample t-test for motivation to start a business**

<b>Motivation</b>	<b>N</b>	<b>Mean</b>	<b>S. D</b>	<b>t-value</b>	<b>Sig</b>
Push factor	276	4.1065	0.6475	28.398	<b>0.000</b>
Pull factor	276	3.8906	0.6932	21.341	<b>0.000</b>

*Source: Field survey*

One sample t-test in table 5.30 shows that the mean score of push and pull motivations of business is significantly higher than the specific mean score of 3. Thus, the average mean of the push factor (M=4.1065) and pull factor (M=3.8906) are more than the specified mean score of 3.

**5.4.8 Gender and Motivation to Start a Business**

**Table 5.31**

**Independent sample t-test of gender and motivation**

<b>Motivation</b>	<b>Gender</b>	<b>N</b>	<b>Mean</b>	<b>SD</b>	<b>t-value</b>	<b>Sig</b>
Push factor	Male	203	4.1360	0.63810	1.2361	0.208
	Female	73	4.0247	0.67078		
Pull factor	Male	203	3.9153	0.65182	0.987	0.325
	Female	73	3.8219	0.79830		

*Source: Field survey*

An independent sample t-test was done to determine whether there is any significant difference in motivation to start a business among male and female. It is seen that there is no significant difference in pull and push motivation between the male and female entrepreneurs to start the business since the P value is  $> 0.05$  push (0.208), pull (0.325); hence, it fails to reject the null hypothesis, and there is no significant difference in motivation to start a business based on gender. However, the mean shows that 203 male differently-abled entrepreneurs (push factor M=4.1360, pull factor M=3.9153) have more motivation to start a business due to pull and push factors than female (push factor M=4.0247, pull factor M=3.8219).

#### 5.4.9 Age and Motivation to Start a Business

H1: There is a significant difference between the motivation to start a business and the age.

**Table 5.32**

**Wilks Lambda table**

Age	Value	F	Sig
Wilks Lambda	0.941	2.767	<b>0.012</b>

*Source: Field survey*

Since the P value is below the alpha value of 0.05, the null hypothesis of multivariate analysis is rejected; Wilks'  $\lambda = 0.941$ ,  $f = 2.767$ ,  $P = 0.000$ . Thus, it was found that there is a significant difference in the pull and push factors of motivation based on the age of the entrepreneurs. From the analysis of multiple tests in table 5.32, it is seen that there is a significant difference in the push motivation according to the age of entrepreneurs, as the hypothesis  $<0.05$ , i.e.  $F = 2.870$ ,  $P = 0.037$  and in the case of pull motivation, given that the P value is more significant than the alpha 0.05, the hypothesis is failed to reject and concluded that there is no difference in the push factors based on age.

**Table 5.33**

**One-way ANOVA on motivation and age**

Motivation	Age	N	Mean	S. D	F Value	Sig
Push factor	18-30	31	3.9226	0.70932	2.870	<b>0.037</b>
	31-45	168	4.0833	0.67048		
	46-60	64	4.2875	0.49489		
	>60	13	3.9538	0.71719		
	Total	276	4.1065	0.64754		
Pull factor	18-30	31	3.8387	0.76667	2.425	0.066
	31-45	168	3.9405	0.67302		
	46-60	64	3.8812	0.65680		
	>60	13	3.4154	0.83051		
	Total	276	3.8906	0.69328		

*Source: Field survey*

From the table 5.33 it is seen that there is significant difference in push motivation based on age. Since the P value is less than 0.05, hence the null hypothesis is rejected and alternative hypothesis is accepted, there is significant difference in push motivation based on age. The result reveals the P value of pull motivation (0.037) is greater than significant value 0.05 hence it accepts the null hypothesis there is no significant difference in pull motivation based on age. The age group 46-60 and 31-45 have higher level of push motivation and age group 31-45 and 46-60 have more pull motivation.

**Table 5.34**

**Post-hoc test for push factors based on age**

Age of entrepreneur (I)	Age of entrepreneur (J)	Mean difference (I-J)	Sig
18-30	31-45	-0.16080	0.575
	46-60	-0.3649	<b>0.048</b>
	Above 60	-0.0313	0.999
31-45	18-30	0.1608	0.575
	46-60	-0.2042	0.135
	Above 60	0.1295	0.896
46-60	18-30	0.3649	<b>0.048</b>
	31-45	0.2042	0.135
	Above 60	0.3337	0.320
Above 60	18-30	0.0313	0.999
	31-45	-0.1295	0.896
	46-60	-0.3337	0.320

Source: Field survey

While performing one-way MANOVA, it seen a significant difference exit between age group and push motivation. Hence Post hoc tests using Tukey HSD show there is a significant difference in the age group of 18-30 and 46-60 in terms of push motivation.

**5.4.10 Marital Status and Motivation to Start a Business**

H1: There is a significant difference between the motivation to start a business and marital status.

**Table 5.35****Independent sample t-test on motivation to start a business and marital status**

Motivation	Marital status	N	Mean	SD	t value	Sig
Push factor	Married	164	4.1476	0.62577	1.276	0.203
	Single	112	4.0464	0.67649		
Pull factor	Married	164	3.9375	0.71485	0.929	0.354
	Single	112	3.8585	0.67850		

Source: Field survey

An independent sample t-test was performed to determine whether there is any significant difference in motivation level of differently-abled persons to start a business between married and single persons. It is seen that there is no significant difference in motivation to start a business since the P value is  $> 0.05$  (push factor =0.203 and pull factor=0.354) hence, it fails to reject the null hypothesis and there is no difference in marital status and starting the business based on push and pull factors of motivation. But the mean shows that 164 respondents of married differently-abled person (push factor  $M=4.1476$ , pull factors  $M=3.9375$ ) have more support from their spouse and children than the 112 respondents of single (push factor  $M=4.0464$ , pull factors ( $M=3.8585$ )).

**5.4.11 Education and Motivation to Start a Business**

H1: There is a significant difference between motivation in starting a business based on education.

**Table 5.36****One way- ANOVA table on motivation to start a business and education**

Motivation	Nature of business	N	Mean	SD	F value	Sig
Push factor	Below SSLC	98	4.1204	0.57058	0.497	0.685
	SSLC	75	4.2000	0.62640		
	Higher Secondary	43	4.0773	0.71501		
	Higher Education	60	4.0533	0.69854		
	Total	276	4.1065	0.64754		

Pull factor	Below SSLC	98	3.8837	0.65734	0.709	0.547
	SSLC	75	4.0233	0.74349		
	Higher Secondary	43	3.8320	0.68658		
	Higher Education	60	3.8800	0.72645		
	Total	276	3.8906	0.69328		

Source: Field survey

To understand whether there is a significant difference in motivation to start a business based on educational qualification. One-way ANOVA is performed with the pull and push motivation as the dependent variable and education as the independent variable. All the assumptions of one-way ANOVA were satisfied with normality and homogeneity in the data.

The result of one-way ANOVA in table 5.36 shows there is no significant difference in the pull factor and push factor of motivation based on educational qualifications. P value shows the value  $>0.05$  (push factor=0.685 and pull factor 0.547). Hence null hypothesis is accepted. The mean value shows that persons with SSLC qualifications have the highest level of push motivation (M=4.2000, N=43) and pull motivation (4.0233, N=75), followed by persons with below SSLC have the highest level of push motivation (M=4.1204, N=98) and pull motivation (M=3.8837, N=98). Persons with lower educational qualification doesn't have viable employment as a result they tend to choose entrepreneurship as their career.

#### 5.4.12 Type of Family and Motivation to Start a Business

H1: There is a significant difference between motivation to start a business based on the type of family.

**Table 5.37**

#### **Independent sample t-test for motivation to start a business and family type**

Motivation	Type of family	N	Mean	SD	t value	Sig
Push factor	Joint	37	4.0324	0.77102	-7.47	0.456
	Nuclear	239	4.1180	0.62736		
Pull factor	Joint	37	3.6811	0.75050	-1.986	<b>0.048</b>
	Nuclear	239	3.9230	0.67991		

Source: Field survey

To know whether there is a significant difference in pull and push motivation between joint and nuclear families while starting a business, an independent sample t-test was conducted in table 5.37.

It is seen that there is no significant difference in push motivation between joint and nuclear families since the P value is  $> 0.05(0.456)$  with the t value is  $-7.45$ ; hence, it fails to reject the null hypothesis, and there is no significant difference in the type of family and motivation to start a business due to push factors. However, the mean shows that a person from nuclear family highly motivated differently-abled person to start a businesses (M=4.1180, N =239) than joint families (M=4.0324, N=37).

It is seen that there is a significant difference in pull motivation between joint and nuclear families since the P value is  $< 0.05(0.04)$ ; hence, it rejects the null hypothesis, and there is a significant difference in the type of family and motivation to start a business due to pull factors. The mean of nuclear families (M=3.9230, N =239) also shows that they support and motivate to start business than joint families (M=3.6811, N =239).

#### 5.4.13 Type of Disability and Motivation to Start a Business

H1: There is a significant difference between motivation to start a business based on the type of disability.

**Table 5.38**

**One-way ANOVA on motivation to start a business and type of disability**

Motivation	Type of Disability	N	Mean	SD	F value	Sig
Push factor	Locomotor disability	248	4.2444	0.43333	0.740	0.529
	Visual Impairment	15	4.3200	0.56467		
	Speech & Hearing	4	4.1000	0.38297		
	Multiple disabilities	9	4.0887	0.66115		
	Total	276	4.1065	0.64754		
Pull factor	Locomotor disability	248	3.8839	0.67989	5.090	<b>0.002</b>
	Visual Impairment	15	4.0800	0.69611		
	Speech & Hearing	4	2.7500	0.95743		
	Multiple disabilities	9	4.2667	0.42426		
	Total	276	3.8906	0.69328		

Source: Field survey

To understand whether there is a significant difference in motivation to start a business based on the type of disability. One-way ANOVA is performed with the pull and push motivation as the dependent variable and the type of disability as an independent variable. All the assumptions of one-way ANOVA were satisfied with normality and homogeneity in the data.

The result of one-way ANOVA in Table 5.38 shows no significant difference in push factor and type of disability. Since the P value shows a value >0.05(0.529). The mean value shows that visually impaired persons have the highest level of push motivation (M=4.3200 N=15) followed by persons with locomotor disability (M=4.2444, N=248). Low motivation is for persons with multiple disabilities (M=4.0887, N=9).

The result of one-way ANOVA also shows a significant difference in the pull factor of motivation and type of disability. Here P value is <0.05 (P value=0.002). The mean value of the pull factor shows that persons with multiple disabilities have a higher rate of pull factor (M 4.2667, N=9), and the lowest is among hearing-impaired persons (M=2.7500, N=9).

**Table 5.39**  
**Post-hoc test for pull factor based on type of disability**

<b>Type of disability (I)</b>	<b>Type of disability (J)</b>	<b>Mean difference (I-J)</b>	<b>Sig</b>
Locomotor disability	Visual Impairment	-.19613	0.698
	Speech &Hearing	1.13387*	<b>0.006</b>
	Multiple disabilities	-.38280	0.345
Visual Impairment	Locomotor disability	.19613	0.698
	Speech &Hearing	1.33000*	<b>0.003</b>
	Multiple disabilities	-.18667	0.915
Speech &Hearing	Locomotor disability	-1.13387*	<b>0.006</b>
	Visual Impairment	-1.33000*	<b>0.003</b>
	Multiple disabilities	-1.51667*	<b>0.001</b>
Multiple disabilities	Locomotor disability	.38280	0.345
	Visual Impairment	.18667	0.915
	Speech &Hearing	1.51667*	<b>0.001</b>

Source: Field survey

Tukey HSD post-hoc test was performed to determine whether there is a significant difference in push motivation between different types of disability. There is a significant difference in push motivation among speech and hearing-impaired persons with locomotor disability (P value 0.006), visual impairment (0.003) and multiple disabilities (0.001), which is less than P values of 0.05.

#### 5.4.14 Nature of Ownership and Motivation for Starting a Business

H1: There is a significant difference between the motivation for starting a business and the nature of ownership.

**Table 5.40**

**One-way ANOVA for motivation to start business and nature of ownership**

Motivation	Nature of Business	N	Mean	S. D	F value	Sig
Push factors	Sole proprietorship	236	4.2923	0.48727	0.574	0.632
	Partnership	14	4.1571	0.87768		
	SHG	13	4.0873	0.63461		
	Company	13	4.2154	0.76795		
	Total	276	4.1065	0.64754		
Pull factors	Sole proprietorship	236	3.9136	0.66753	1.738	0.160
	Partnership	14	4.0286	0.58102		
	SHG	13	3.5846	0.89986		
	Company	13	3.6308	0.95165		
	Total	276	3.8906	0.69328		

Source: Field survey

To understand whether there is a significant difference in motivation based on ownership, like sole proprietorship, partnership, SHGs, and company, one-way ANOVA is conducted with motivation as the dependent variable and the nature of ownership as the independent variable. All the assumptions of one-way ANOVA were satisfied with normality and homogeneity in the data.

The result of one-way ANOVA in table 5.40 shows no significant difference in pull and push motivation with the nature of the business engaged. Since the P value shows a value >0.05 (Push factor 0.632 and pull factor 0.160). The mean value shows that the sole

proprietorship form of business receives the highest level of push motivation (M=4.2923, N=236), followed by the company form of business (M=4.21543, N=13). The mean value of pull motivation shows that the partnership form of business has high pull motivation (M=4.0286, N=13) and sole proprietorship (M=3.9136 N=3.9136). Both push and pull factors show there needs to be more motivation among SHGs.

#### 5.4.15 Impact of Stakeholder’s Support for Motivation to Start a Business

HI: There is a significant impact of stakeholder support for motivation to start a business.

**Table 5. 41**

**Regression analysis of stakeholder’s support for motivation to start a business**

<b>R</b>	<b>R Square</b>	<b>Adjusted R Square</b>	<b>Std. Error</b>
0.247	0.061	0.050	0.54195

*Source: Field survey*

*Dependent variable: motivation to start a business,*

*Predictor: Stakeholder’s support (Gov, Family, NGOs)*

Here the dependent variable is motivation to start a business which includes both pull and push factors of motivation, independent variables are stakeholder’s support system which includes family, NGOs and government. From the table 5.41 the R-value (0.247) explains a lower positive correlation (below 0.3) between variables. R square (0.061) of the regression model explains that 6 % of motivation to start a business is affected by the stakeholder’s support system and the remaining by various other factors.

**Table 5.42**

**ANOVA table for regression of support system for motivating to start a business**

	<b>Sum of Squares</b>	<b>Mean Square</b>	<b>F</b>	<b>Sig</b>
Regression	5.170	3	5.867	<b>0.001</b>
Residual	79.889	272		
Total	85.059	275		

*Source: Field survey*

The above ANOVA table 5.42 shows the F value is 5.867, and the P value (0.001) which is less than 0.05. Hence, the null hypothesis is rejected and shows there is a small effect of the support system on the motivation to start a business for differently-abled entrepreneurs.

**Table 5.43**  
**Regression coefficients**

	Unstandardised Coefficients		Standardised Coefficients	t-Value	Sig
	(Beta)	Std. Error	(Beta)		
(Constant)	3.237	0.358		9.044	0.000
Family	0.015	0.067	0.013	0.221	0.825
NGOs	0.235	0.061	0.228	3.848	0.000
Government	-0.077	0.043	-0.106	-1.796	0.074

*Source: Field survey*

The above table of regression model coefficients shows t-values with a significant value lower than 0.05 for support systems for NGOs, which indicates NGO support has a significant impact on starting a business than the support of the government or families of differently-abled entrepreneurs.

## 5.5 Chapter Summary

This chapter delivers a clear picture of traits, competencies of differently-abled entrepreneurs in Kerala and also examines what are the factors inducing differently-abled persons to start a business. The traits of an entrepreneur are the inherent qualities, personal attributes and characteristics that define individual intention towards entrepreneurship. Differently-abled entrepreneurs possess a high level of independence traits and innovation and are less likely to meet risk in entrepreneurship. Women possess higher independence and innovation traits and information-seeking ability than male. Male hold higher risk-taking ability. Previously experienced person in business possesses a high level of independence, information-seeking trait but a person without business experience will have innovative capacity. Nurturing entrepreneurs below one year have high independence traits

and innovation skills entrepreneurs with a person's operating a period of more 7-10 years are higher risk-takers.

The competencies of an entrepreneur are the multifaceted skills, knowledge and attributes an entrepreneur possesses for successfully running and managing an enterprise. Differently-abled entrepreneurs possess high level of opportunity-seeking and commitment competency, and they have the least ability of strategic competency. Women possess higher commitment competency, opportunity competency and relationship competency than male. Whereas male possess more organising and strategic competency. Individuals in 31-45 age group have higher opportunity competency, organising competency and maintaining high relationships with the stakeholders. Person in the age group above 60 possess lower traits and competencies. Persons with previous business experience have high entrepreneurial competencies.

People choose to become entrepreneurs for a variety of reasons, including pull and push forces in particular. Opportunity entrepreneurs establish new businesses based mostly on pull considerations, whereas necessity entrepreneurs are primarily motivated by push factors. The major cause of starting the business among differently-abled entrepreneurs was due to push factors, there is moderation relationship between push and pull factors and pull factor are caused by push factors in starting a business. Male, married person, persons with low education, persons from nuclear families have higher amount of both pull and push motivation inducing to start business. The persons in the age group of 46-60 and 31-45, visually impaired, persons currently running sole proprietorship have higher level of push motivation, whereas and age group 31-45 and 46-60, multiple disabilities and partnership business owners have more pull motivation. NGOs support to differently-abled person has a significant impact on starting a business than the support from government or families of differently-abled entrepreneurs.

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**CHAPTER-6**

**PROSPECTS AND PROBLEMS INVOLVED IN  
BUSINESS PERFORMANCE AND GROWTH**

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- 6.1**     *Introduction*
  - 6.2**     *Business Performance*
  - 6.3**     *Problems Encountered in Entrepreneurship*
  - 6.4**     *Chapter Summary*
- Work Cited*

## **6.1 Introduction**

This chapter presents the prospects and problems that differently-abled entrepreneurs face in their businesses. The first part of the analysis deals with analysing the factors influencing the performance and growth of businesses run by differently-abled persons. The second part deals with analysing the barriers differently-abled persons face in starting and running their businesses. Descriptive and inferential statistics are performed like Mean, Standard Deviation, One-Sample t-test, Factor analysis, Independent sample t-test, Correlation, Regression, One-way ANOVA and Post-hoc test analysis to identify the factors influencing business growth and hindering business performance and growth.

## **6.2 Business Performance**

For understanding business performance and achievements of an enterprise for a given period quantitatively and qualitative measurements are normally used. Quantitative measurements including return on investment profit, sales, etc are needed to identify the achievement and business performance of a company in a certain period. Whereas qualitative measures or performance indicators usually use scales as performance measurements like the ability to offer quality products and services, business knowledge and experience, the capacity to develop new products and processes, the ability to manage and work in groups, labour productivity, and the company's responsibility towards the environment (Heslina et al., 2016).

### **6.2.1 Dimensions for Business Performance**

In this study qualitative scale is used to measure business performance such as business environment, organisational learning, organisational management, marketing management, social networking and sustainable performance. The variables identified for the business performance by the researcher are also mentioned below:

#### **Business Environment**

An entrepreneur should take lessons from their failures and other's failures to become successful. Before starting a business, entrepreneurs should research businesses and other entrepreneurs' mistakes (Gedik et al., 2015). Government schemes customised for particular entrepreneurs will enhance performance. Regulations available by the

Government and NGOs boost entrepreneurs' business performance, entrepreneurs should have an awareness and attitude to the overall policies and regulations in the business environment (Jha & Makkad, 2018).

- Meeting competition from rivalries.
- Following guidelines from the governmental institution.
- Quickly adapting to the dynamic environment.
- Awareness and attitude about overall policies and regulation.

### **Organisational Learning**

Customised training programmes for entrepreneurs at each stage create business performance. When appropriate training is received for using social media in business the potentiality of entrepreneurs will increase(Jha & Makkad, 2018). Entrepreneurial human capital denotes the knowledge and skills that are acquired by an entrepreneur. Human capital determines the capability of an entrepreneur not only to recognise an economic opportunity but also to utilise it efficiently by setting up a business venture(Purateera et al., 2011). Business education and training has unique position to make business performance. It could be used fostering independent entrepreneurship amongst disabled people (Anderson & Galloway, 2012).

- Engaging in training to enhance knowledge and skills required for business.
- Helps to appropriate technical skills to use tools and technique
- Knowledge sharing contributes to gaining more skills and innovation in business.
- The number of years of experience in business contributes to the performance of the business.

### **Organisational Management**

An entrepreneur should have the capacity to develop business plans to attain the goals of the organisation including finance, production, sales, marketing and personnel(Gedik et al., 2015). Business performance as conceived by the owner through economic performance be understood and obtain the objectives of organisational growth of the firm and greater profit than the comparable firm(Raymond et al., 2011). Maintaining adequate capital determines the success of a firm(Purateera et al., 2011). There should be accessible technology to meet the needs of differently-abled persons in business(Vaziri, 2016).

- Ensuring the economic performance of the organisation.
- Ensuring adequate infrastructural facilities with modern technology.
- Attainment of the objective of the organisation.
- Ability to raise and maintain adequate capital.

### **Marketing Management**

An entrepreneur needs strong marketing management abilities to build a profitable business and boost consumer demand for products and services (Gedik et al., 2015). Marketing orientation has a significant impact on SMEs performance. Strategic market information increases the chance for businesses to discover and or create new opportunities due to a clear understanding of the problem faced by customers and the actual market value essential to fill the gap (Bengesi & Roux, 2014). Business continuously monitors the level of orientation and commitment to serving customers' needs. One of the main objectives of the business is driven primarily by customer satisfaction and competitive advantage is based on an understanding of customer needs insides (Alqahtani et al., 2022).

- Marketing through social media is cheap
- Concentrating on market-demanded products and services helps expand business.
- Fixing a reasonable price for the products
- Customer-focused marketing enhances customer satisfaction, hence quickly retaining customers.

### **Social Networking**

An entrepreneur should have the ability to establish and maintain good relationships with their stakeholders such as customers, clients, employees, investors, financial lenders, lawyers and accountants. An entrepreneur should have good interpersonal skill and communication skills that explain, discuss, sell and market the goods or services of a business. (Gedik et al., 2015). Informal social networking keeps us aware and updated about the changes in the environment that are essential for conducting business. An entrepreneur and his business will grow when there is proper networking (Jha & Makkad, 2018). Network affiliation strongly influences social performance in four dimensions such as the number of networks, use of advisors, membership in associations and

mentors(Dharmaratne, 2013). Entrepreneurs like to build social networking which seems important to them(Zhuang, 2022).

- The solution to business problems through experienced persons
- Interactions create more knowledge and education about business.
- Due to networking, dignity in society has increased.
- To build a good relationship with stakeholders.

### **Sustainable Performance**

In small business performance sustainable performance can be attained through employee retention, the satisfaction of employees, the satisfaction of customer needs and quality of life for employees(Raymond et al., 2011). Increasing the level of entrepreneurial competence when operating a small-scale business is important to attain competitive and sustainable performance(Gunartin et al., 2023). Sustainable entrepreneurship has emerged as new solutions to solve social problems. Sustainable entrepreneurship is an economic activity aims at social and environmental value creation. Entrepreneurs who act independently to perceive and create new business opportunities, evaluate and exploit those opportunities to solve societal and environmental problems(Mack & Pützschel, 2014).

- Showing commitment towards society
- Creation of value for the enterprise
- Offering quality products to customers
- Environmentally friendly products

### **6.2.2 Exploratory Factor Analysis for Business Performance**

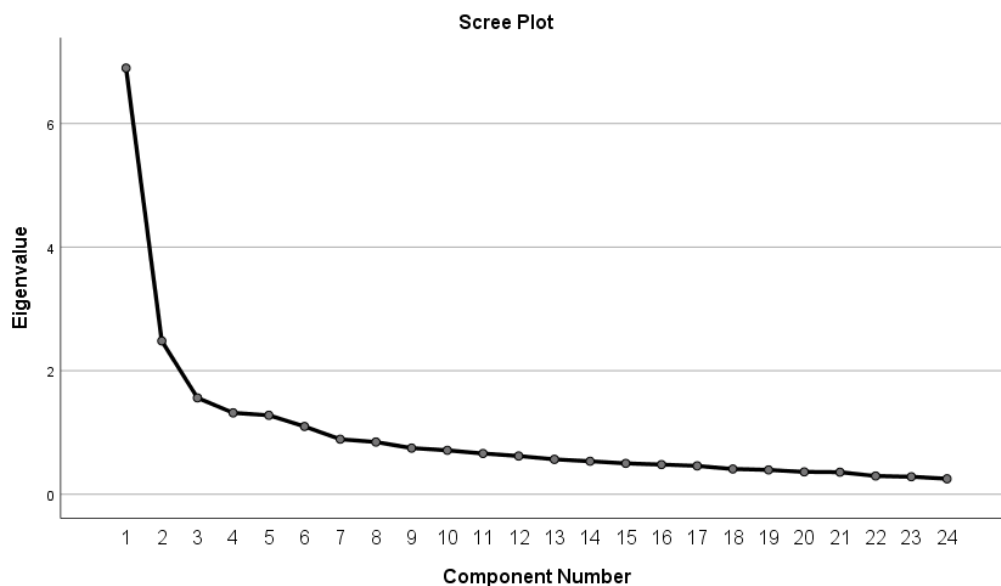
**Table 6.1**

**KMO and Bartlett’s test statistics for business performance**

<b>Test</b>		<b>Value</b>
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.844
Bartlett's Test of Sphericity	Chi-Square	4146.537
	Sig	<b>0.000</b>

*Source: Field survey*

Twenty-four variables were identified from various studies to understand the business performance of differently-abled entrepreneurs. To identify the common elements under one construct factor analysis is performed. Factor analysis is a multivariate technique that aims at understanding the interrelationship between common variables and also helps in summarisation and data reduction. Table 6.1 shows the result of KMO Sampling Adequacy and Bartlett's Test of Sphericity to understand the appropriateness of each variable. A KMO value above 0.844 is adequate to ensure factor analysis. Bartlett's test of sphericity shows factor analysis is significant where the P value is below 0.05. Thus, it concludes that both KMO sampling adequacy and Bartlett's test of sphericity are related to each other and significantly appropriate for conducting factor analysis. The Varimax method is used for extraction and Principal Component Analysis for rotation. Twenty-four variables were identified related to business performance, and through the factor reduction method of EFA, it has been reduced to 6 dimensions such as business environment, marketing management, organisational learning, organisational management, social networking and sustainable performance with each dimension four indicators based on the factor loadings above 0.5. The total variance, screen plot and factor loadings are given below.



**Figure 6.1** Screen plot of factor loading of business performance

Here the screen plot shows the factors loading of business performance. The factor is

plotted on X-axis and eigenvalues are plotted on Y. All 24 variables are loaded under 6 factors or components and these components show eigenvalues greater than 1 in those plotted lines. Figure 6.1 shows the graph with the eigenvalue of six plots with values 6.98,2.481,1.561,1.318,1.279,1.098 as eigenvalues which are more than one and all other plots of eigen are below one hence. Hence these factors are considered in factor analysis.

**Table 6.2**  
**Total Variance Explained**

Component	Initial eigenvalues			Extraction sums of squared loadings			Rotation sums of squared loadings		
	Total	Variance %	Cumulative %	Total	Variance %	Cumulative %	Total	Variance %	Cumulative %
1	6.898	28.74	28.74	6.898	28.741	28.74	2.590	10.792	10.79
2	2.481	10.33	39.07	2.481	10.338	39.07	2.578	10.742	21.53
3	1.561	6.503	45.58	1.561	6.503	45.58	2.528	10.533	32.06
4	1.318	5.490	51.07	1.318	5.490	51.072	2.518	10.491	42.558
5	1.279	5.328	56.40	1.279	5.328	56.400	2.349	9.787	52.345
6	1.098	4.573	60.97	1.098	4.573	60.973	2.071	8.628	60.973
7	.890	3.709	64.68						
8	.845	3.522	68.20						
9	.747	3.114	71.31						
10	.712	2.967	74.28						
11	.660	2.750	77.03						
12	.619	2.579	79.61						
13	.565	2.355	81.96						
14	.534	2.225	84.19						
15	.501	2.086	86.28						
16	.481	2.004	88.28						
17	.459	1.913	90.19						
18	.410	1.707	91.90						
19	.394	1.642	93.54						

20	.362	1.507	95.051						
21	.358	1.490	96.542						
22	.296	1.234	97.775						
23	.283	1.180	98.955						
24	.251	1.045	100.00						

*Extraction Method: Principal Component Analysis*

Table 6.2 above shows the extraction of factor loading using principal component analysis. To understand the total variance explained, eigenvalues above 1 are taken into consideration. Eigenvalues above 1 are extracted into six dimensions, and all six dimensions together explain 60.973 % of the total variance.

**Table 6.3**

**Rotated Component Matrix**

Items	Component					
	1	2	3	4	5	6
Meeting competition from rivalries				.776		
Following guidelines from the governmental institution				.782		
They are quickly adapting to the dynamic environment.				.624		
Awareness and attitude about overall policies and regulation				.596		
Engaging in training to enhance knowledge and skills required for business.		.717				
Helps to appropriate technical skills to use tools and technique		.758				
Knowledge sharing contributes to gaining more skills and innovation in business		.698				

The number of years of experience in business contributes to the performance of the business		.792				
Ensuring economic performance					.539	
Ensuring adequate infrastructural facilities with modern technology					.529	
Attainment of the objective the of organisation					.732	
Ability to raise and maintain adequate capital					.705	
Marketing through social media is cheap	.595					
Concentrating on market-demanded products and services helps expand business	.737					
Fixing a reasonable price for the products	.792					
Customer focus marketing enhances customer satisfaction, hence easily retaining customers	.723					
The solution to business problems through experienced persons			.501			
Interactions create more knowledge and education about business.			.781			
Due to networking, dignity in society has increased			.709			
To build a good relationship with stakeholders			.821			

Showing commitment towards society						.799
Creation of value for the enterprise						.480
Offering quality products to customers						.715
Environmentally friendly products						.687

Source: Field survey

The rotation of the component matrix using varimax with Kaiser normalisation helps to reduce 24 variables into six dimensions based on the correlation between the observed variables. The factor loadings above 0.5 adequately relate to the commonly identifiable factors. The relation between the indicators of business performance is divided into business environment, marketing management, organisational learning, organisational management, social networking and sustainable performance.

### 6.2.3. Descriptive Statistics for Business Performance

**Table 6.4**  
**Descriptive statistics for business performance**

<b>Business performance</b>	<b>Mean</b>	<b>SD</b>	<b>Skewness</b>	<b>Kurtosis</b>
Business environment	4.0362	0.62744	-0.623	0.665
Organisational learning	4.2464	0.58425	-0.843	1.137
Organisational management	3.9303	0.58183	-0.460	0.796
Marketing management	4.0978	0.64345	-0.990	1.355
Social networking	3.8098	0.61685	-0.333	0.933
Sustainable performance	3.9828	0.60372	-0.576	0.411

Source: Field survey

The table 6.4 shows the descriptive statistics of business performance. Business performance constitutes six constructs such as business environment with M=4.0362(SD=0.62744), organisational learning with M=4.2464(SD=0.58425), organisational management M=3.9303(SD=0.58183), marketing management with M= 4.0978(SD=0.64345), social networking M= 3.8098 (SD=0.61685) with M=3.9828 (SD=0.60372). The mean value shows that organisational learning leads to the highest level of

business performance, and the least is due to social networking in business. The skewness value is between 0 and 1, and kurtosis lies below 3; hence, data is assumed to be normal.

#### 6.2.4. Gender and Business Performance

H1: There is a significant difference between business performance and gender.

**Table 6.5**  
**Independent sample for t-test business performance and gender**

Business performance	Gender	N	Mean	SD	T value	Sig
Business environment	Male	203	4.0160	0.60479	-8.93	0.373
	Female	73	4.0925	0.68782		
Organisational learning	Male	203	4.2328	0.60296	-0.645	0.519
	Female	73	4.2842	0.53085		
Organisational management	Male	203	3.9470	0.55174	0.799	0.425
	Female	73	3.8836	0.66023		
Marketing management	Male	203	4.0973	0.61897	-0.22	0.983
	Female	73	4.0993	0.71168		
Social networking	Male	203	3.7906	0.60619	-0.859	0.391
	Female	73	3.8630	0.64690		
Sustainable performance	Male	203	3.9557	0.60465	-1.246	0.214
	Female	73	4.0582	0.59878		

Source: Field survey

An independent sample t-test was done to determine whether there was any significant difference in business performance between male and female. It is seen that there is no significant difference in all factors leading to business performance between the male and female entrepreneurs since the P value is  $> 0.05$  for the business environment (0.373), organisational learning (0.519), organisational management (0.425), marketing management (0.983), social networking (0.391) and sustainable performance (0.214) hence, it fails to reject the null hypothesis, and there is no significant difference in the business performance of enterprises base on gender. Mean value shows that women are more experts in managing business environments, organisational learning, marketing management, and social networking, whereas men are experts in managing organisations.

### 6.2.5 Marital Status and Business Performance

H1: There is a significant difference between business performance and marital status.

**Table 6.6**

**Independent sample for t-test business performance and marital status**

<b>Business Performance</b>	<b>Marital status</b>	<b>N</b>	<b>Mean</b>	<b>SD</b>	<b>t value</b>	<b>Sig</b>
Business environment	Married	164	4.0198	0.60162	-0.525	0.600
	Single	112	4.0603	0.66547		
Organisational learning	Married	164	4.2515	0.59490	0.177	0.860
	Single	112	4.2388	0.57087		
Organisational management	Married	164	3.9451	0.54692	0.513	0.608
	Single	112	3.9085	0.63138		
Marketing management	Married	164	4.1021	0.62034	0.134	0.893
	Single	112	4.0915	0.67866		
Social networking	Married	164	3.7927	0.58915	-0.557	0.578
	Single	112	3.8348	0.65721		
Sustainable performance	Married	164	3.9634	0.59345	-0.644	0.520
	Single	112	4.0112	0.62004		

*Source: Field survey*

An independent sample t-test was done to know whether there is any significant difference in business performance between married and single. It is seen that there is no significant difference in all factors leading to business performance between married and single entrepreneurs. Since the P value is  $> 0.05$  for the business environment (0.600), organisational learning (0.860), organisational management (0.608), marketing management (0.893), social networking (0.578) and sustainable performance (0.520) hence, it fails to reject the null hypothesis and concluded that the business performance of enterprises is similar between married and single.

The mean value shows that there is higher organisational learning (4.2515), organisational management (3.9451) and marketing management (4.1021) among married persons, and the mean value shows that there is higher searching for the business environment (4.0603), social networking (3.8348) and sustainable performance (4.0112) among single.

### 6.2.6 Educational Qualification and Business Performance

H1: There is a significant difference between business performance and educational qualification.

**Table 6.7**

**ANOVA table for business performance and educational qualification**

<b>Business performance</b>	<b>Education</b>	<b>N</b>	<b>Mean</b>	<b>SD</b>	<b>F value</b>	<b>Sig</b>
Business environment	Below SSLC	98	3.9833	0.60867	0.453	0.715
	SSLC	75	4.0116	0.63844		
	Higher secondary	43	4.0281	0.61435		
	Higher education	60	4.1033	0.65900		
	Total	276	4.0362	0.62744		
Organisational learning	Below SSLC	98	4.2267	0.64967	0.381	0.767
	SSLC	75	4.2067	0.63455		
	Higher secondary	43	4.2292	0.57544		
	Higher education	60	4.2959	0.52188		
	Total	276	4.2464	0.58425		
Organisational management	Below SSLC	98	3.9184	0.54769	0.044	0.988
	SSLC	75	3.9208	0.60101		
	Higher secondary	43	3.9208	0.60101		
	Higher education	60	3.9419	0.57950		
	Total	276	3.9303	0.58183		
Marketing management	Below SSLC	98	4.0640	0.69884	0.186	0.906
	SSLC	75	4.0792	0.74999		
	Higher secondary	43	4.0893	0.58904		
	Higher education	60	4.1433	0.59584		
	Total	276	4.0978	0.64345		
Social networking	Below SSLC	98	3.7908	0.58072	0.060	0.981
	SSLC	75	3.8083	0.61301		
	Higher secondary	43	3.8314	0.67859		
	Higher education	60	3.8233	.064038		
	Total	276	3.8098	0.61685		

Sustainable performance	Below SSLC	98	3.8208	0.67349	2.647	<b>0.049</b>
	SSLC	75	3.9500	0.61099		
	Higher secondary	43	4.1163	0.61805		
	Higher education	60	4.0485	0.52717		
	Total	276	3.9828	0.60372		

Source: Field survey

To understand the significant difference between entrepreneurial business performance concerning different qualifications, one-way ANOVA was tested in table 6.7. All the assumptions of one-way ANOVA were satisfied. The P value is greater than 0.05 for the business environment (0.715), organisational learning (0.765), organisational management (0.988), marketing management (0.906), and social networking (0.981); thus, the null hypothesis accepts there is no significant difference in business performance due to business environment, organisational learning, organisational management, marketing management, and social networking. The P value of sustainable performance is less than 0.05 (0.04); hence, the null hypothesis is rejected, and there is a significant difference in business performance based on educational qualification. Mean value show higher level of performance is seen in persons with higher education and higher secondary education. From the finding it is evident the relation that when education increases business performance increases.

### 6.2.7 Type of Disability and Business Performance

H1: There is a significant difference between business performance and type of disability.

**Table 6.8**

#### **One-way ANOVA for business performance and type of disability**

<b>Business Performance</b>	<b>Type of disability</b>	<b>N</b>	<b>Mean</b>	<b>SD</b>	<b>F value</b>	<b>Sig</b>
Business environment	Locomotor disability	248	4.0151	0.62870	2.283	0.079
	Visual impairment	15	4.4167	0.44987		
	Speech and hearing	4	4.2500	0.35355		
	Multiple disabilities	9	3.8889	0.77168		
	Total	276	4.0362	0.62744		

Organisational learning	Locomotor disability	248	4.2228	0.57575	2.093	0.101
	Visual impairment	15	4.5000	0.70076		
	Speech and hearing	4	4.7500	0.20412		
	Multiple disabilities	9	4.2500	0.59948		
	Total	276	4.2464	0.58425		
Organisational management	Locomotor disability	248	3.8972	0.58534	3.226	<b>0.023</b>
	Visual impairment	15	4.3000	0.52780		
	Speech and hearing	4	4.3750	0.25000		
	Multiple disabilities	9	4.0278	0.38415		
	Total	276	3.9303	0.58183		
Marketing management	Locomotor disability	248	4.0827	0.65062	1.771	0.153
	Visual impairment	15	4.3667	0.58909		
	Speech and hearing	4	4.5000	0.57735		
	Multiple disabilities	9	3.8889	0.39747		
	Total	276	4.0978	0.64345		
Social networking	Locomotor disability	248	3.7833	0.61497	1.838	0.141
	Visual impairment	15	4.1500	0.69308		
	Speech and hearing	4	3.9375	0.31458		
	Multiple disabilities	9	3.9167	0.51539		
	Total	276	3.8098	0.61685		
Sustainable performance	Locomotor disability	248	3.9738	0.59970	2.813	<b>0.040</b>
	Visual impairment	15	4.3167	0.49522		
	Speech and hearing	4	4.1250	0.32275		
	Multiple disabilities	9	3.6111	0.76149		
	Total	276	3.9828	0.60372		

Source: Field survey

One-way ANOVA was conducted in table 6.8 to understand the significant difference between business performance based on different type of disability. All the assumptions of one-way ANOVA were satisfied. The P value for the business environment (0.070), organisational learning (0.101), marketing management (0.153), and social networking (0.141) is greater than 0.05; thus, the null hypothesis accepts there is no significant difference in business performance in terms of the business environment, organisational learning, marketing management, and social networking. The P value of organisational management (0.023) and

sustainable performance (0.0400) is less than 0.05; hence the null hypothesis is rejected, and there is a significant difference in organisational management and sustainable performance based on type of disability. Mean value shows that persons with visual impairment and hearing impairment perform well in business than locomotor disability and persons with multiple disabilities. A post-hoc test was performed to understand the significant difference between the type of disability and business performance dimensions like organisational management and sustainable performance.

**Table 6.9**

**Post-hoc test for organisational management based on type of disability**

<b>Type of disability (I)</b>	<b>Type of disability (J)</b>	<b>Mean difference (I-J)</b>	<b>Sig</b>
Locomotor disability	Visual impairment	<b>-.40282</b>	<b>0.044</b>
	Speech and hearing	-.47782	0.353
	Multiple disabilities	-.13060	0.909
Visual impairment	Locomotor disability	<b>.40282*</b>	<b>0.044</b>
	Speech and hearing	-.07500	0.996
	Multiple disabilities	.27222	0.676
Speech and hearing	Locomotor disability	.47782	0.353
	Visual impairment	.07500	0.996
	Multiple disabilities	.34722	0.747
Multiple disabilities	Locomotor disability	.13060	0.909
	Visual impairment	-.27222	0.676
	Speech and hearing	-.34722	0.747

*Source: Field survey*

A post-hoc test is used to understand the significant difference in organisational management based on the type of disability. As homogeneity of variance is assumed Tukey HSD is performed. From the table 6.9, there is a significant difference in locomotor disability and visually impaired in terms of organisational management.

**Table 6.10****Post-hoc for sustainable performance based on the type of disability**

Type of disability (I)	Type of disability (J)	Mean difference (I-J)	Sig
Locomotor disability	Visual impairment	-.34288	.138
	Speech and hearing	-.15121	0.959
	Multiple disabilities	.36268	0.281
Visual impairment	Locomotor disability	.34288	0.138
	Speech and hearing	.19167	0.941
	Multiple disabilities	<b>.70556</b>	<b>0.028</b>
Speech and hearing	Locomotor disability	.15121	0.959
	Visual impairment	-.19167	0.941
	Multiple disabilities	.51389	0.481
Multiple disabilities	Locomotor disability	-.36268	0.281
	Visual impairment	<b>-.70556</b>	<b>0.028</b>
	Speech and hearing	-.51389	0.481

Source: Field survey

A post-hoc test is used to understand the significant difference in sustainable performance based on the type of disability. From the above table 6.10, it is seen a significant difference in multiple disabilities and visually impaired in terms of sustainable performance.

**6.2.8 Onset of Disability and Business Performance**

H1: There is a significant difference between business performance and onset of disability.

**Table 6.11****One-way ANOVA for business performance and the onset of disability**

Business performance	Onset of disability	N	Mean	SD	F value	Sig
Business environment	Congenital disorder	90	4.1528	0.57657	1.828	0.142
	Polio	55	4.0000	0.61989		
	Accident	101	3.9455	0.65441		
	Other diseases	30	4.0583	0.66851		
	Total	276	4.0362	0.62744		

Organisational learning	Congenital disorder	90	4.1861	0.58727	0.945	0.419
	Polio	55	4.2955	0.56742		
	Accident	101	4.2351	0.63030		
	Other diseases	30	4.3750	0.41910		
	Total	276	4.2464	0.58425		
Organisational management	Congenital disorder	90	3.9417	0.57457	0.960	0.412
	Polio	55	4.0045	0.57633		
	Accident	101	3.8589	0.58887		
	Other diseases	30	4.0000	0.59088		
	Total	276	3.9303	0.58183		
Marketing management	Congenital disorder	90	4.0417	0.64938	0.646	0.586
	Polio	55	4.1636	0.65479		
	Accident	101	4.0842	0.67757		
	Other diseases	30	4.1917	0.47199		
	Total	276	4.0978	0.64345		
Social networking	Congenital disorder	90	3.8722	0.55365	3.162	<b>0.025</b>
	Polio	55	3.9455	0.74020		
	Accident	101	3.6658	0.59401		
	Other diseases	30	3.8583	0.55586		
	Total	276	3.8098	0.61685		
Sustainable performance	Congenital disorder	90	3.9472	0.59196	0.704	0.550
	Polio	55	4.0682	0.63182		
	Accident	101	3.9480	0.59615		
	Other diseases	30	4.0500	0.62076		
	Total	276	3.9828	0.60372		

Source: Field survey

A one-way ANOVA was conducted in table 6.11 to understand the significant difference between business performance about different onset of disabilities. All the assumptions of one-way ANOVA were satisfied. The P value is more than significant value 0.05 for the business environment (0.142), organisational learning (0.419), organisational management (0.412), marketing management (0.586) and sustainable performance (0.550); thus, the null hypothesis accepts there is no difference in business performance in terms of business environment, organisational learning, organisational management, marketing management and sustainable performance. The P value of social networking (0.025) is less

than 0.05; hence, the null hypothesis is rejected, and there is a significant difference in social networking based on the onset of disability.

A post-hoc test was performed to understand the significant difference between type of disability and social networking.

**Table 6.12**

**Post-hoc test for social networking based on onset of disability**

<b>Onset of disability (I)</b>	<b>Onset of disability (J)</b>	<b>Mean difference (I-J)</b>	<b>Sig</b>
Congenital disorder	Polio	-.07323	0.896
	Accident	.20638	0.093
	Other diseases	.01389	1.000
Polio	Congenital disorder	.07323	0.896
	Accident	.27961	<b>0.033</b>
	Other diseases	.08712	0.922
Accident	Congenital disorder	-.20638	0.093
	Polio	-.27961	<b>0.033</b>
	Other diseases	-.19249	0.428
Other diseases	Congenital disorder	-.01389	1.000
	Polio	-.08712	0.922
	Accident	.19249	0.428

*Source: Field survey*

A post-hoc test is used to understand the significant difference in social networking based on the onset of disability. The table 6.12 shows a significant difference in persons and persons with polio disability regarding social networking.

### **6.2.9 Nature of Ownership and Business Performance**

H1: There is a significant difference in business performance and the nature of ownership.

**Table 6.13**

**One-way ANOVA on business performance and the nature of ownership**

<b>Business performance</b>	<b>Nature of business</b>	<b>N</b>	<b>Mean</b>	<b>SD</b>	<b>F value</b>	<b>Sig</b>
Business environment	Sole proprietorship	236	4.0371	0.61450	0.192	0.902
	Partnership	14	4.0192	1.0024		
	SHG	13	3.9423	0.61368		
	Company	13	4.1250	0.45731		
	Total	276	4.0362	0.62744		
Organisational learning	Sole proprietorship	236	4.2405	0.57257	0.248	0.863
	Partnership	14	4.2500	0.83541		
	SHG	13	4.2115	0.61953		
	Company	13	4.3750	0.52578		
	Total	276	4.2464	0.58425		
Organisational management	Sole proprietorship	236	3.9301	0.57601	0.393	0.758
	Partnership	14	3.9821	0.43262		
	SHG	13	3.7885	0.41890		
	Company	13	4.0192	0.92117		
	Total	276	3.9303	0.58183		
Marketing management	Sole proprietorship	236	4.0879	0.62139	0.348	0.791
	Partnership	14	4.1964	0.73497		
	SHG	13	4.0385	0.91769		
	Company	13	4.2308	0.68054		
	Total	276	4.0978	0.64345		
Social networking	Sole proprietorship	236	3.8210	0.60008	1.393	0.245
	Partnership	14	3.8269	0.88025		
	SHG	13	3.4808	0.71050		
	Company	13	3.9107	0.48642		
	Total	276	3.8098	0.61685		

Sustainable performance	Sole proprietorship	236	4.0385	0.54816	0.053	0.984
	Partnership	14	3.9464	0.54753		
	SHG	13	3.9808	0.48371		
	Company	13	3.9820	0.61837		
	Total	276	3.9828	0.60372		

Source: Field survey

One-way ANOVA was conducted in table 6.13 to understand the significant difference between business performance based on the nature of ownership. All the assumptions of one-way ANOVA were satisfied. The P value of all construct of business performance is more than significant value 0.05 for the business environment (0.902), organisational learning (0.863), organisational management (0.758), marketing management (0.791), social networking (0.245), and sustainable performance (0.984) thus the null hypothesis accepts that there is no significant difference in business performance in terms business environment, organisational learning, organisational management, marketing management, social networking, and sustainable performance. The mean value shows that company and partnership form of ownership have higher business performance. In contrast, SHG and sole proprietorship forms least perform in entrepreneurship in terms of all aspects of business performance.

#### 6.2.10 Area of operation and Business Performance

H1: There is a significant difference between business performance and area of operation.

**Table 6.14**

#### **One-way ANOVA on business performance and area of operation**

<b>Business performance</b>	<b>Area of operation</b>	<b>N</b>	<b>Mean</b>	<b>SD</b>	<b>F Value</b>	<b>Sig</b>
Business environment	Panchayat	196	3.9987	0.61628	1.978	0.140
	Municipality	70	4.1607	0.66626		
	Corporation	10	3.9000	0.47434		
	Total	276	4.0362	0.62744		
Organisational learning	Panchayat	196	4.2143	0.59377	3.773	<b>0.024</b>
	Municipality	70	4.3821	0.54627		
	Corporation	10	3.9250	0.47214		
	Total	276	4.2464	0.58425		

Organisational management	Panchayat	196	3.9286	0.55470	1.372	0.255
	Municipality	70	3.9750	0.64149		
	Corporation	10	3.6500	0.64765		
	Total	276	3.9303	0.58183		
Marketing management	Panchayat	196	4.0714	0.64351	1.719	0.181
	Municipality	70	4.2036	0.56352		
	Corporation	10	3.8750	1.04250		
	Total	276	4.0978	0.64345		
Social networking	Panchayat	196	3.7832	0.59284	0.863	0.423
	Municipality	70	3.8929	0.69882		
	Corporation	10	3.7500	0.44096		
	Total	276	3.8098	0.61685		
Sustainable performance	Panchayat	196	3.9694	0.58918	3.634	<b>0.028</b>
	Municipality	70	4.0821	0.64088		
	Corporation	10	3.5500	0.42164		
	Total	276	3.9828	0.60372		

Source: Field survey

To understand the significant difference between entrepreneurial business performance concerning different areas of operation, one-way ANOVA was performed in table 6.14. All the assumptions of one-way ANOVA were satisfied. The P value is greater than 0.05 for the business environment (0.140), organisational management (0.255), marketing management (0.181), and social networking (0.423); thus, the null hypothesis accepts there is no significant difference in business performance in terms of business environment, organisational management, marketing management, and social networking. The P value of organisational learning (0.024) and sustainable performance is less than 0.05 (0.028); hence, the null hypothesis is rejected, and there is a significant difference in organisational learning and sustainable performance in the area of operation. Mean value shows higher level of performance is seen in municipal area than panchayat and least level of performance is seen in corporation area due to the increased level of cost of production in cities. Post-hoc was performed to understand the significant difference between organisational learning and sustainable performance based on the area of operation.

**Table 6.15****Post-hoc test for organisational learning based on area of operation**

<b>Area of operation (I)</b>	<b>Area of operation (J)</b>	<b>Mean difference (I-J)</b>	<b>Sig</b>
Panchayat	Municipality	-.16786	0.095
	Corporation	.28929	0.273
Municipality	Panchayat	.16786	0.095
	Corporation	.45714	0.052
Corporation	Panchayat	-.28929	0.273
	Municipality	-.45714	0.052

Source: Field survey

A post-hoc test using Tukey HSD is used to understand the significant difference in organisational learning based on area of operation. From the table 6.15, there is no significant difference in the area of operation in terms of organisational learning.

**Table 6.16****Post-hoc test for sustainable performance based on area of operation**

<b>Area of operation (I)</b>	<b>Area of operation (J)</b>	<b>Mean difference (I-J)</b>	<b>Sig</b>
Panchayat	Municipality	-.11276	0.367
	Corporation	.41939	0.079
Municipality	Panchayat	.11276	0.367
	Corporation	<b>.53214*</b>	<b>0.024</b>
Corporation	Panchayat	-.41939	0.079
	Municipality	<b>-.53214*</b>	<b>0.024</b>

Source: Field survey

A post-hoc test using Tukey HSD is used to understand the significant difference in sustainable performance based on the business's operation area businesses. The table 6.16 shows significant differences in operation in municipalities and corporation area regarding sustainable performance.

### 6.2.11 Mode of Selling and Business Performance

H1: There is a significant difference between the mode of selling and business performance

**Table: 6.17**

#### **Independent sample t-test business performance and mode of selling**

<b>Business performance</b>	<b>Mode of selling</b>	<b>N</b>	<b>Mean</b>	<b>SD</b>	<b>t value</b>	<b>Sig</b>
Business environment	Direct	131	3.9695	0.65635	-1.238	0.219
	Online	39	4.1154	0.60927		
Organisational Learning	Direct	131	4.2061	0.59685	-0.173	0.863
	Online	39	4.2244	0.50911		
Organisational management	Direct	131	3.8760	0.60318	-1.299	0.196
	Online	39	4.0192	0.61072		
Marketing management	Direct	131	4.1202	0.66242	1.021	0.309
	Online	39	4.0000	0.58490		
Social networking	Direct	131	3.7385	0.62930	-2.104	<b>0.037</b>
	Online	39	3.9808	0.63708		
Sustainable performance	Direct	131	3.8590	0.64837	0.959	0.339
	Online	39	3.9695	0.62636		

*Source: Field survey*

An independent sample t-test was conducted, and all assumptions were met. To know whether there is any significant difference in business performance in direct selling and online selling, it is seen that there is no significant difference in factor of business performance since the P value is more significant than 0.05 for business environment (0.210) organisational learning (0.863), organisational management (0.196) marketing management (0.309), and sustainable performance (0.339). Hence, it fails to reject the null hypothesis and business environment, organisational learning, organisational management, marketing management, and sustainable performance is similar between modes of selling. The P value of social networking (0.037) is less than 0.05; hence, the null hypothesis is rejected, and there is a significant difference in social networking and mode of selling. The mean value shows that managing the business environment, organisational learning, organisation management, social networking and sustainable performance are more accessible and has higher performance

through online selling. Where as to have face to face interaction and maintain good relation with customers it is suitable to practice direct marketing in business.

### **6.3 Problems Faced by Differently-abled Entrepreneurs**

Starting a new enterprise is overloaded with full of difficulties, whether a person with a disability or without disability (Renko & Harris, 2015). Indeed, the enterprises started by differently-abled person are as varied as those started by non-disabled people(Cooney, 2008). Disability is the major impediment of the person with to participate in entrepreneurial activities and self-employment. This is also linked with major problems in participation in entrepreneurial activities like access to start-up capital, lack of entrepreneurial skill, socio-cultural glitches and personal attitude (Kefale & Hussein, 2020).

#### **Dimensions for Barriers to Entrepreneurship**

Overall, we find that differently-abled person face disadvantages in accruing start-up, resources, operational, social barrier etc in business. problems faced by differently-abled entrepreneurs identified in this study can be classified into personal, financial barriers, social barrier, environmental barrier, informational barrier and operational barriers are discussed below:

##### **Personal Barrier**

Prospective differently-entrepreneurs lack the self-belief that they can start and run businesses successfully(Kitching, 2014; Mohammed & Jamil, 2015). Due to the mobility issues of differently-abled person, it is difficult to reach the workplace (Cooney et al., 2020). Psychological barriers such as lack of self-confidence, mindset, and fear of failure or success (Cooney et al., 2020). Due to immobility, movement to the business place is difficult(Surwanti & Hindasah, 2018,Vaziri, 2016). Lack of personal motivation is least factor hinder the entrepreneurship of differently-abled person (Mendoza, 2021). Personal challenges are caused to differently-abled entrepreneurs due lack of business experience, lack of formal education, lack of technical knowledge, lack of confidence and lack of persuasion and negotiation skill(Dhar & Farzana, 2017). Differently-abled person with lack confidence experience a lot of discrimination(Maziriri & Madinga, 2016). It is seen that differently-abled entrepreneurs have a low-risk capacity as compared to non-disabled entrepreneurs(Uakiah & Sakriya, 2020).

- It requires a lot of time and energy.

- Lack of self-confidence.
- Limited mobility and inability to work for long hours.
- Limited aspiration to be an entrepreneur.

### **Financial Barrier**

Differently-abled persons severely experience difficulty in financing new enterprise due to limited personal financial resources which is mainly due to low employment rates, a lack of education, the concentration of differently-abled employees in low-paying jobs, disinterest or discrimination from the part of banks and a lack of knowledge about the grants and loans that are available to them(Kitching, 2014; Mohammed & Jamil, 2015). Differently-abled person are more prone to funding start-up overheads from external funding than persons without disabilities.(Renko & Harris, 2015). It is highly difficult to obtain funds as start-up capital due to poor credit ratings caused due to unemployment or low employment and there is a lack of assets for differently-abled persons to use as collateral. There is huge discrimination or disinterest from the part of lending institutions and business advisors (Cooney et al., 2020). Banks ask for unreasonable collateral to sanction loans(Kefale & Hussein, 2020). Lack of start-up capital, lack of knowledge on fund management and lack of working capital impediment the differently-abled persons entrepreneurship (Dhar & Farzana, 2017). Women entrepreneurs also face rigorous procedures to obtain start-up capital due to the need for collateral(Ali et al., 2019). Lack of necessary funds or working capital to start and run a business has been a major barrier faced by entrepreneurs from entering into entrepreneurial activities(Eyitayo Olufunmilayo Akinyemi, 2016; Uakiah & Sakriya, 2020). Lack of financial capacity of entrepreneurs and access to credit from financial institutions hinder differently-abled person's entrepreneurship(Mendoza, 2021). Differently-abled entrepreneurs experience some hardships in acquiring start-up capital as result they lack capital in business because commercial banks lack confidence in differently-abled person's ability to manage enterprises, they have been hesitant to lend money to them(Maziriri & Madinga, 2016).

- Difficulty in obtaining loans from financial institutions.
- Discrimination and aggressive approaches on the part of officials of financial institutions.
- Lack of asset to use as collateral.
- Delay in cash due to complicated paperwork.

## **Environmental Barrier**

Lack of support policy of government for differently-abled persons are considered one of the factors hinders in development entrepreneurship (Cooney et al., 2020; Mohammed & Jamil, 2015). Differently-abled persons face unhealthy competition in the market from non-disabled due to economic inequality (Kefale & Hussein, 2020). There is stiff competition from non-differently-abled entrepreneurs or established business entrepreneurs and Government regulations and lack of support affects business (Tax, safety and health, labour law licensing, others) (Achola, 2021). Environmental barrier was caused due to, lack of strategic guidance, lack of resources, lack of infrastructural facilities and lack of expertise to handle seasonality fluctuations (Dhar & Farzana, 2017). Differently-abled persons are not aware about the government support or initiatives which is supporting their businesses (Maziriri & Madinga, 2016). Differently-abled persons face shortage of raw material in business due to high and fluctuating price, thus cost of production increases and many of differently-abled entrepreneurs are unsystematic in operating entrepreneurship as a result they face stiff competition from non-disabled or organised sector (Uakiah & Sakriya, 2020).

- An entrepreneur needs more raw materials and resources.
- Lack of infrastructural facilities and outdated technology.
- Lack of business opportunities and suitable environment.
- Keen competition from Non-differently-abled entrepreneurs.
- There needs to be more support from part of the government.

## **Social Barrier**

Differently-abled persons are severely discriminated and stigmatised by society, people have a negative attitude toward the ability and talents of differently-abled persons in work and equal participation in social life (Kefale & Hussein, 2020, Maziriri & Madinga, 2016). Differently-abled entrepreneurs have fear of losing the security of regular benefit income/benefit trap (Kitching, 2014). Loss of income from social security schemes or disability programmes, the 'welfare trap' is considered the major problem the barrier to entrepreneurship (Cooney et al., 2020). Differently-abled persons sometimes are reluctant to socialise with other members of society or involve themselves in entrepreneurial activities due to shyness and society treats them as second-class citizens (Eyitayo Olufunmilayo Akinyemi, 2016). Normally entrepreneurs depend on their formal and informal contacts for business

performance but differently-abled persons have more complications in establishing and maintain social relationships(Mohammed & Jamil, 2015).

- Entrepreneurs face the problem of social networking.
- Differently-abled persons are excluded and marginalised from society.
- People need to recognise their abilities and talents.
- Fear of loss of benefit trap and social security.

### **Informational Barrier**

Due to a lack of education and experience in employment, Differently-abled persons face the disadvantage of lack of business management, legal and financial management(Kitching, 2014). Business advisers are reluctant to provide orientation to choose entrepreneurship as a career option for differently-abled persons (Kitching, 2014). Lack of access to training facilities and appropriate support, information not produced in alternative formats, lack of advertising of available services to differently-abled persons, and lack of accessibility to training centres due to their disability(Cooney, 2008;Cooney et al., 2020). it is indispensable to have access to required information about business resources, such as bank conditions, recruiting platforms or supplier proposals(Vaziri, 2016). Access to business data and information on the growth of differently-abled entrepreneurs(Mendoza, 2021).Limited use of modern technology like access to e-commerce/e- banking and lack of awareness about government support programs limit the prospects of entrepreneurship of differently-abled persons (Dhar & Farzana, 2017). Lack of formal education and training is one of the challenges obstructing the success of differently-abled entrepreneurs (Maziriri & Madinga, 2016). Due to the limitations of education and mobility differently-abled persons often lack legal and financial expertise management for entrepreneurship(Mohammed & Jamil, 2015).

- There needs to be more awareness about the government's schemes and subsidies.
- Lack of support from business advisors.
- Due to immobility, I was unable to reach the training centres, and manage customers.
- Lack of education/skill and experience in entrepreneurship.

### **Operational Barrier**

There is discrimination from the part of consumers and the demand for products produced by different-abled entrepreneurs is comparatively low(Kitching, 2014). There is a negative perception of buying and using the products and services of differently-abled persons

from the part society(Kefale & Hussein, 2020). Small businesses struggle concerning advertisement and marketing of products(Edoun et al., 2019; Uakiah & Sakriya, 2020). Due to their immobility, it is difficult for differently-abled entrepreneurs to make directions or face-to-face communication with customers or manage the customers (Vaziri, 2016). Entrepreneurs need to manufacture quality and branded products to capture the market(Dhar & Farzana, 2017). Differently-abled entrepreneurs experience market prejudices and this reduces the demand for goods and services produced by differently-abled entrepreneurs (Mohammed & Jamil, 2015).

- Consumers need mainly branded products.
- Unable to advertise products, thereby difficulty in finding new customers.
- Due to immobility unable to manage customers so need to rely on others.
- There is a low demand for the product as suppliers are unwilling to take the product due to market prejudices.

### 6.3.2 Descriptive Statistics on Barriers Faced by Differently-abled Entrepreneurs

**Table 6.18**

**Descriptive statistics based on barriers faced by differently-abled entrepreneurs**

<b>Barriers</b>	<b>Mean</b>	<b>SD</b>	<b>Skewness</b>	<b>Kurtosis</b>
Personal barrier	3.9239	0.63504	-0.505	-0.448
Financial barrier	4.1649	0.65747	-0.643	-0.566
Social barrier	4.0978	0.48141	-0.158	0.110
Environmental barrier	3.9681	0.54539	-0.373	-0.377
Information barrier	4.0371	0.53405	-0.055	-0.286
Operational barrier	3.9348	0.59795	0.037	-0.820

*Source: Field survey*

The table 6.18 shows the descriptive statistics of barriers differently-abled entrepreneurs encounter in their businesses. Constructs of barriers are shown in table 6.18 such as personal barrier M=3.9239(SD=0.63504), financial barrier with M=4.1649 (SD=0.65747), social barrier M=4.0978(SD= 0.48141), environmental barrier M=3.9681 (SD=0.54539),

informational barrier M= 4.0371 (SD=0.53405) operational barrier with M=3.9348 (SD=0.59795). The mean value shows that financial barrier is the highest problem encountered by differently-abled people; followed by social barriers and the least barrier due to personal barrier. The skewness value is between 0 and 1, and kurtosis lies below 3; hence, data is assumed to be normal.

### 6.3.3 Gender and Barriers in Business

HI: There is a significant difference between the barrier of entrepreneurs based on gender.

**Table 6.19**

#### **Independent sample t-test on barriers in business and gender**

<b>Barrier</b>	<b>Gender</b>	<b>N</b>	<b>Mean</b>	<b>SD</b>	<b>t-value</b>	<b>Sig</b>
Personal barrier	Male	203	3.7671	0.62357	2.483	<b>0.014</b>
	Female	73	3.9803	0.64459		
Financial barrier	Male	203	4.1170	0.68995	-2.274	<b>0.024</b>
	Female	73	4.2979	0.53951		
Social barrier	Male	203	4.0911	0.49846	-0.385	0.701
	Female	73	4.1164	0.43318		
Environmental barrier	Male	203	3.9714	0.53895	0.168	0.867
	Female	73	3.9589	0.56663		
Information barrier	Male	203	4.0345	0.53299	0.137	0.891
	Female	73	4.0445	0.54061		
Operational barrier	Male	203	3.9212	0.60162	-0.629	0.530
	Female	73	3.9726	0.59008		

Source: Field Survey

The above table reveals table 6.19 of independent sample t-test to know whether there is a significant difference between barriers faced in business based on gender. Levene's test of equality was not assumed to financial barrier. The result reveals that the P value for personal value (0.014) and financial barrier (0.024) is less than 0.05; thus, it is concluded that there is a significant difference in personal and financial barriers based on gender. The P value of the social barrier (0.701), environmental barrier (0.867), informational barrier (0.891) and operational barrier (0.530) is more than 0.05; thus, it is concluded that there is no significant

difference in the social barrier, environmental barrier, informational barrier and operational barrier and the null hypothesis is accepted.

Mean values shows male have more environmental barriers, whereas female encounter all other barriers like personal, financial, social and operational barriers.

### 6.3.4 Educational Qualification and Barriers in Business

H1: There is a significant difference between barriers in business based on education.

**Table 6.20**

**One-way ANOVA for barriers and educational qualification**

<b>Barrier</b>	<b>Education</b>	<b>N</b>	<b>Mean</b>	<b>S. D</b>	<b>F Value</b>	<b>Sig</b>
Personal barrier	Below SSLC	98	3.9770	0.63417	0.745	0.526
	SSLC	75	3.8633	0.60165		
	Higher secondary	43	3.8488	0.68169		
	Higher education	60	3.9667	0.64681		
	Total	276	3.9239	0.63504		
Financial barrier	Below SSLC	98	4.1607	0.66119	0.733	0.533
	SSLC	75	4.1233	0.66953		
	Higher secondary	43	4.2965	0.65750		
	Higher education	60	4.1292	0.64027		
	Total	276	4.1649	0.65747		
Social barrier	Below SSLC	98	4.0765	0.47272	0.256	0.857
	SSLC	75	4.1367	0.51873		
	Higher secondary	43	4.0756	0.45818		
	Higher education	60	4.1000	0.47210		
	Total	276	4.0978	0.48141		

Environmental barrier	Below SSLC	98	4.0041	0.53263	0.430	0.731
	SSLC	75	3.9227	0.57506		
	Higher secondary	43	4.0047	0.51730		
	Higher education	60	3.9400	0.55516		
	Total	276	3.9681	0.54539		
Informational barrier	Below SSLC	98	4.0918	0.45321	15.210	<b>0.000</b>
	SSLC	75	4.2200	0.53581		
	Higher secondary	43	4.1105	0.50386		
	Higher education	60	3.6667	0.50979		
	Total	276	4.0371	0.53405		
Operational barrier	Below SSLC	98	3.9821	0.55060	5.521	<b>0.001</b>
	SSLC	75	4.0300	0.63267		
	Higher secondary	43	4.0349	0.62101		
	Higher education	60	3.6667	0.54397		
	Total	276	3.9348	0.59795		

Source: Field survey

The result of one-way ANOVA depicted in the above table 6.19 reveals there is significant difference in the barriers faced in business with respect to educational qualification. The P value obtained for (0.526), financial barrier (0.533), social barrier (0.857), and environmental barrier (0.731) is more than 0.05(>0.05); thus, it is concluded that there is no significant difference in the personal barrier, financial barrier, environmental barrier and social barrier concerning educational qualification and the null hypothesis is accepted. The P value of the informational (0.00) and operational barrier (0.001) is less than 0.05; hence, the null hypothesis is rejected and shows a significant difference between educational qualification related to informational and operational barriers. Post-hoc multiple comparisons are used to determine the significant difference in informational and operational barriers.

**Table 6.21****Post-hoc test for the informational barrier based on educational qualification**

<b>Educational qualification (I)</b>	<b>Educational qualification (J)</b>	<b>Mean difference (I-J)</b>	<b>Sig</b>
Below SSLC	SSLC	-.12816	0.336
	Higher secondary	-.01863	0.997
	Higher education	.42517	<b>0.000</b>
SSLC	Below SSLC	.12816	0.336
	Higher secondary	.10953	0.657
	Higher education	.55333	<b>0.000</b>
Higher Secondary	Below SSLC	.01863	0.997
	SSLC	-.10953	0.657
	Higher education	.44380	<b>0.000</b>
Higher education	Below SSLC	-.42517	<b>0.000</b>
	SSLC	-.55333	<b>0.000</b>
	Higher secondary	-.44380	<b>0.000</b>

Source: Field survey

The post-hoc test was done based on Tukey HSD reveals higher education has a significant difference between below SSLC, SSLC and higher secondary in between higher education in terms of the informational barrier.

**Table 6.22****Post-hoc test for the operational barrier based on educational qualification**

<b>Educational qualification (I)</b>	<b>Educational qualification (J)</b>	<b>Mean difference (I-J)</b>	<b>Sig</b>
Below SSLC	SSLC	-.04786	0.951
	Higher secondary	-.05274	0.960
	Higher education	.31548	<b>0.006</b>
SSLC	Below SSLC	.04786	0.951
	Higher secondary	-.00488	1.000
	Higher education	.36333	<b>0.002</b>

Higher secondary	Below SSLC	.05274	0.960
	SSLC	.00488	1.000
	Higher education	.36822	<b>0.010</b>
Higher education	Below SSLC	-.31548	<b>0.006</b>
	SSLC	-.36333	<b>0.002</b>
	Higher secondary	-.36822	<b>0.010</b>

Source: Field survey

The post-hoc test done based on turkey HSD reveals higher education has a significant difference between below SSLC, SSLC and higher secondary in between higher education in terms of operational barrier.

### 6.3.5 Marital Status and Barrier in Business

H1: There is a significant difference in the barriers in business based on marital status

**Table 6.23**

#### **Independent sample t-test on barriers in business and marital status**

<b>Barriers</b>	<b>Marital status</b>	<b>N</b>	<b>Mean</b>	<b>SD</b>	<b>t value</b>	<b>Sig</b>
Personal barrier	Married	164	4.0701	0.61459	0.4220	<b>0.000</b>
	Single	112	3.7545	0.60216		
Financial barrier	Married	164	4.1098	0.67105	-1.690	0.092
	Single	112	4.2455	0.63137		
Social barrier	Married	164	4.0915	0.44378	0.180	0.858
	Single	112	4.1021	0.53376		
Environmental barrier	Married	164	3.9890	0.50628	0.746	0.452
	Single	112	3.9375	0.59912		
Informational barrier	Married	164	3.9970	0.53339	1.517	0.131
	Single	112	4.0960	0.53192		
Operational barrier	Married	164	3.8704	0.60257	2.000	<b>0.030</b>
	Single	112	4.0290	0.58099		

Source: Field survey

An independent sample t-test was done to know whether there is any significant difference in barriers in business between married and single. An equal variance was not assumed for the environmental barriers. The P value of personal barrier (0.000) and operational barrier (0.030) shows P value is  $<0.05$ ; hence the null hypothesis is rejected, and there is a significant difference in the barrier in business and marital status. It is seen that there is no significant difference in barriers in business between the married and single entrepreneurs for financial barrier (0.092), social barrier (0.858), environmental barrier (0.452) and informational barrier (0.131) since the P value is  $>0.05$ . The mean value shows that the married person has the highest personal barrier 4.0701, and environmental barrier (M=3.9890), whereas a single person faces more financial barriers (M=4.2455), social barriers (M=4.1021), informational barriers (M=4.0960) and operational barrier (M=4.0290).

### 6.3.6 Type of Disability and Barriers in Business

H1: There is a significant difference between barriers faced in entrepreneurship based on the type of disability.

**Table 6.24**

#### **One-way ANOVA on barriers in business and type of disability**

<b>Barrier</b>	<b>Type of disability</b>	<b>N</b>	<b>Mean</b>	<b>SD</b>	<b>F value</b>	<b>Sig</b>
Personal barrier	Locomotor disability	248	3.9405	0.62928	3.488	<b>0.016</b>
	Visual impairment	15	3.6333	0.63994		
	Speech & hearing	4	3.2500	0.35355		
	Multiple disabilities	9	4.2500	0.59948		
	Total	276	3.9239	0.63504		
Financial barrier	Locomotor disability	248	4.1603	0.65761	0.849	0.468
	Visual impairment	15	4.2833	0.76103		
	Speech & hearing	4	4.5000	0.20412		
	Multiple disabilities	9	3.9444	0.58333		
	Total	276	4.1649	0.65747		

Social barrier	Locomotor disability	248	4.1270	0.47774	3.431	<b>0.018</b>
	Visual impairment	15	3.7667	0.53841		
	Speech & hearing	4	3.8125	0.37500		
	Multiple disabilities	9	3.9722	0.26352		
	Total	276	4.0978	0.48141		
Environmental barrier	Locomotor disability	248	3.9984	0.54200	4.572	<b>0.004</b>
	Visual impairment	15	3.8133	0.56299		
	Speech & hearing	4	3.1000	0.20000		
	Multiple disabilities	9	3.7778	0.30732		
	Total	276	3.9681	0.54539		
Informational Barrier	Locomotor disability	248	4.0544	0.52716	2.361	0.072
	Visual impairment	15	3.9333	0.59362		
	Speech & hearing	4	3.3750	0.43301		
	Multiple disabilities	9	4.0278	0.53684		
	Total	276	4.0371	0.53405		
Operational barrier	Locomotor disability	248	3.9597	0.59849	2.383	0.070
	Visual impairment	15	3.6333	0.57373		
	Speech & hearing	4	3.4375	0.37500		
	Multiple disabilities	9	3.9722	0.53684		
	Total	276	3.9348	0.59795		

*Source: Field survey*

The result of one-way ANOVA depicted in the table 6.24 reveals there is significant difference in the barrier faced in business concerning type of disability. The P value obtained for personal barrier (0.016), social barrier (0.018), and environmental barrier (0.004) is less than 0.05; thus, it is concluded that there is significant difference in the social barrier, environmental barrier, informational barrier and operational barrier with respect to the type of disability and the null hypothesis is rejected. The P value of the financial barrier (0.468), informational barrier (0.072) and operational barrier (0.07) is greater than 0.05; hence, the null hypothesis failed to be rejected and shows there is no significant difference between the type of disability related to the financial, informational and operational barrier. Post-hoc multiple comparison is used to determine the significant difference in personal, social and environmental barriers in terms of type of disability.

**Table 6.25****Post-hoc test for the personal barrier based on the type of disability**

<b>Type of disability (I)</b>	<b>Type of disability (J)</b>	<b>Mean difference (I-J)</b>	<b>Sig</b>
Locomotor disability	Visual impairment	.30719	0.255
	Speech and Hearing	.69052	0.130
	Multiple disabilities	-.30948	0.466
Visual impairment	Locomotor disability	-.30719	0.255
	Speech and hearing	.38333	0.698
	Multiple disabilities	-.61667	0.093
Speech and hearing	Locomotor disability	-.69052	0.130
	Visual impairment	-.38333	0.698
	Multiple disabilities	-1.00000	<b>0.041</b>
Multiple disabilities	Locomotor disability	.30948	0.466
	Visual impairment	.61667	0.093
	Speech and hearing	1.00000	<b>0.041</b>

Source: Field survey

A post-hoc test is used to understand the significant difference in personal barriers based on the type of disability. From table 6.25, there is a significant difference between hearing and speech impaired and persons with multiple disabilities in terms of personal barriers.

**Table 6.26****Post-hoc test for the social barrier based on the type of disability**

<b>Type of disability (I)</b>	<b>Type of disability (J)</b>	<b>Mean difference (I-J)</b>	<b>Sig</b>
Locomotor disability	Visual impairment	<b>.36035</b>	<b>0.024</b>
	Speech and hearing	.31452	0.555
	Multiple disabilities	.15479	0.772
Visual impairment	Locomotor disability	<b>-.36035</b>	<b>0.024</b>
	Speech and hearing	-.04583	0.998
	Multiple disabilities	-.20556	0.734

Speech and hearing	Locomotor disability	-.31452	0.555
	Visual impairment	.04583	0.998
	Multiple disabilities	-.15972	0.944
Multiple disabilities	Locomotor disability	-.15479	0.772
	Visual impairment	.20556	0.734
	Speech and hearing	.15972	0.944

Source: Field survey

A post-hoc test Tukey HSD is used to determine the homogeneity of the variable assumed. Post-hoc multiple comparison is used to understand the significant difference in social barriers based on the type of disability. From the above table 6.26, there is a significant difference in locomotor disabled and visually impaired in terms of social barriers.

**Table 6.27**

**Post-hoc test for the environmental barrier based on the type of disability**

Type of disability (I)	Type of disability (J)	Mean difference (I-J)	Sig
Locomotor disability	Visual impairment	.18505	0.563
	Speech and hearing	.89839*	<b>0.005</b>
	Multiple disabilities	.22061	0.618
Visual impairment	Locomotor disability	-.18505	0.563
	Speech and hearing	.71333	0.086
	Multiple disabilities	.03556	0.999
Speech and hearing	Locomotor disability	-.89839*	<b>0.005</b>
	Visual impairment	-.71333	0.086
	Multiple disabilities	-.67778	0.153
Multiple disabilities	Locomotor disability	-.22061	0.618
	Visual impairment	-.03556	0.999
	Speech and hearing	.67778	0.153

Source: Field survey

A post-hoc test Tukey HSD is used to determine the homogeneity of the variable assumed. Post-hoc multiple comparison is used to understand the significant difference in

environmental barriers based on the type of disability. The above table shows the significant difference between the locomotor disabled and the hearing impaired in terms of social barriers.

### 6.3.7 Onset of Disability and Barriers in Business

H1: There is a significant difference between barriers in business and the onset of disability.

**Table 6.28**

**One-way ANOVA on barriers to business and onset of disability**

Barriers	Onset of disability	N	Mean	SD	F value	Sig
Personal barrier	Congenital disorder	90	3.8833	0.62170	0.987	0.339
	Polio	55	3.8318	0.67710		
	Accident	101	3.9901	0.64992		
	Other diseases	30	3.9917	0.53532		
	Total	276	3.9239	0.63504		
Financial barrier	Congenital disorder	90	4.3417	0.54625	3.637	<b>0.013</b>
	Polio	55	4.0182	0.72625		
	Accident	101	4.1213	0.69697		
	Other diseases	30	4.0500	0.60672		
	Total	276	4.1649	0.65747		
Social barrier	Congenital disorder	90	3.9639	0.47635	4.408	<b>0.005</b>
	Polio	55	4.1000	0.53705		
	Accident	101	4.2129	0.44775		
	Other diseases	30	4.1083	0.41358		
	Total	276	4.0978	0.48141		
Environmental barrier	Congenital disorder	90	3.8778	0.51555	3.379	<b>0.019</b>
	Polio	55	3.8982	0.59114		
	Accident	101	4.1030	0.51893		
	Other diseases	30	3.9133	0.56978		
	Total	276	3.9681	0.54539		
Informational barrier	Congenital disorder	90	4.0611	0.50740	3.379	<b>0.019</b>
	Polio	55	4.1591	0.59193		
	Accident	101	4.0248	0.51539		
	Other diseases	30	3.7833	0.49885		
	Total	276	4.0371	0.53405		

Operational barrier	Congenital disorder	90	3.9639	0.56160	0.665	0.574
	Polio	55	3.9364	0.70418		
	Accident	101	3.9505	0.57881		
	Other diseases	30	3.7917	0.56509		
	Total	276	3.9348	0.59795		

Source: Field survey

One-way ANOVA was conducted in table 6.28 to understand the significant difference between barriers about the different onset of disability. All the assumptions of one-way ANOVA were satisfied. The P value of the personal barrier (0.339) and operational barrier (0.574) is greater than 0.05. Thus, the null hypothesis is accepted there is no significant difference in barriers to business. The P value of the financial barrier (0.013), social barrier (0.005), environmental barrier (0.019) and informational barrier (0.019) is less than 0.05; hence the null hypothesis is rejected, and there is a significant difference in barriers to business with regard to onset of disability. A post-hoc test was performed to understand the significant difference between financial, social, environmental, and informational barriers.

**Table 6.29**

**Post-hoc test for the financial barrier based on the onset of disability**

Onset of disability (I)	Onset of disability (J)	Mean difference (I-J)	Sig
Congenital disorder	Polio	.32348*	<b>0.027</b>
	Accident	.22038	0.072
	Other diseases	.29167	0.105
Polio	Congenital disorder	-.32348*	<b>0.027</b>
	Accident	-.10311	0.826
	Other diseases	-.03182	0.996
Accident	Congenital disorder	-.22038	0.072
	Polio	.10311	0.826
	Other diseases	.07129	0.947
Other diseases	Congenital disorder	-.29167	0.105
	Polio	.03182	0.996
	Accident	-.07129	0.947

Source: Field survey

As equality of variance is not assumed, Gomes Howell's post-hoc test is used to understand that there is a significant difference in financial barriers based on the onset of disability. The above table shows a significant difference in congenital disorders and polio in terms of financial barriers.

**Table 6.30**

**Post-hoc test for the social barrier based on the onset of disability**

<b>Onset of disability (I)</b>	<b>Onset of disability (J)</b>	<b>Mean difference (I-J)</b>	<b>Sig</b>
Congenital disorder	Polio	-.13611	0.335
	Accident	-.24898*	<b>0.002</b>
	Other diseases	-.14444	0.470
Polio	Congenital disorder	.13611	0.335
	Accident	-.11287	0.485
	Other diseases	-.00833	1.000
Accident	Congenital disorder	.24898*	<b>0.002</b>
	Polio	.11287	0.485
	Other diseases	.10454	0.712
Other diseases	Congenital disorder	.14444	0.470
	Polio	.00833	1.000
	Accident	-.10454	0.712

*Source: Field survey*

The post-hoc Tukey HSD test is used to understand the significant difference in social barriers based on the onset of disability. The above table shows a significant difference in congenital disorders and accidents in terms of social barriers.

**Table 6.31****Post-hoc test for environmental barrier based on onset of disability**

<b>Onset of disability (I)</b>	<b>Onset of disability (J)</b>	<b>Mean difference (I-J)</b>	<b>Sig</b>
Congenital disorder	Polio	-.02040	0.996
	Accident	-.22519	<b>0.022</b>
	Other diseases	-.03556	0.989
Polio	Congenital disorder	.02040	0.996
	Accident	-.20479	0.108
	Other diseases	-.01515	0.999
Accident	Congenital disorder	.22519	<b>0.022</b>
	Polio	.20479	0.108
	Other diseases	.18964	0.329
Other diseases	Congenital disorder	.03556	0.989
	Polio	.01515	0.999
	Accident	-.18964	0.329

Source: Field survey

The post-hoc Tukey HSD test is used to understand the significant difference in environmental barriers based on the onset of disability. The table 6.31S shows significant differences in congenital disorders and accidents due to environmental barriers.

**Table 6.32****Post-hoc test for the informational barrier based on the onset of disability**

<b>Onset of disability (I)</b>	<b>Onset of disability (J)</b>	<b>Mean difference (I-J)</b>	<b>Sig</b>
Congenital disorder	Polio	-.09798	0.699
	Accident	.03636	0.964
	Other diseases	.27778	0.062
Polio	Congenital disorder	.09798	0.699
	Accident	.13434	0.427
	Other diseases	.37576	<b>0.010</b>

Accident	Congenital disorder	-.03636	0.964
	Polio	-.13434	0.427
	Other diseases	.24142	0.125
Other diseases	Congenital disorder	-.27778	0.062
	Polio	-.37576	<b>0.010</b>
	Accident	-.24142	0.125

Source: Field survey

The post-hoc Tukey HSD test is used to understand the significant difference in informational barriers based on the onset of disability. The above table 6.32 shows a significant difference between polio and other diseases in terms of financial barriers.

### 6.3.8 Nature of Ownership and Barriers in Business

H1: There is a significant difference between business barriers and ownership nature.

**Table 6.33**

#### One-way ANOVA on barriers in business and nature of ownership

Barriers	Nature of ownership	N	Mean	SD	F value	Sig
Personal barrier	Sole proprietorship	236	3.9608	0.61954	3.157	<b>0.025</b>
	Partnership	14	3.9107	0.66222		
	SHG	13	3.7500	0.66144		
	Company	13	3.4423	0.70824		
	Total	276	3.9239	0.63504		
Financial barrier	Sole proprietorship	236	4.2500	0.72169	0.891	0.446
	Partnership	14	4.0714	0.79317		
	SHG	13	4.1801	0.63236		
	Company	13	3.9038	0.88116		
	Total	276	4.1649	0.65747		
Social barrier	Sole proprietorship	236	4.2692	0.29689	0.640	0.590
	Partnership	14	4.0357	0.44783		
	SHG	13	4.0932	0.49282		
	Company	13	4.0769	0.46080		
	Total	276	4.0978	0.48141		

Environmental barrier	Sole proprietorship	236	3.9669	0.54959	0.086	0.967
	Partnership	14	4.0286	0.39111		
	SHG	13	3.9692	0.57065		
	Company	13	3.9231	0.63529		
	Total	276	3.9681	0.54539		
Informational barrier	Sole proprietorship	236	4.0286	0.51102	1.517	0.210
	Partnership	14	4.1071	0.58601		
	SHG	13	4.2885	0.73489		
	Company	13	3.8654	0.63423		
	Total	276	4.0371	0.53405		
Operational barrier	Sole proprietorship	236	3.9407	0.57859	7.686	<b>0.000</b>
	Partnership	14	3.9643	0.59531		
	SHG	13	4.4038	0.71835		
	Company	13	3.3269	0.31266		
	Total	276	3.9348	0.59795		

Source: Field survey

One-way ANOVA was conducted to understand the significant difference between barriers to business based on the nature of ownership. All the assumptions of one-way ANOVA were satisfied. The P value of the personal barrier (0.025) and operational barrier (0.000) is less than 0.05; hence null hypothesis is rejected, and there is a significant difference between personal and operational barriers in terms of ownership of business. The P value of the financial barrier (0.446), social barrier (0.590), environmental barrier (0.967), informational barrier (0.210) are significant than 0.05; thus, the null hypothesis fails to reject the difference in barriers to business.

**Table 6.34**

**Post-hoc test for the personal barrier based on nature of ownership**

Nature of ownership (I)	Nature of ownership (J)	Mean difference (I-J)	Sig
Sole proprietorship	Partnership	.05009	0.991
	SHG	.21081	0.641
	Company	.51850	<b>0.021</b>

Partnership	Sole proprietorship	-.05009	0.991
	SHG	.16071	0.910
	Company	.46841	0.215
SHGs	Sole proprietorship	-.21081	0.641
	Partnership	-.16071	0.910
	Company	.30769	0.596
Company	Sole proprietorship	-.51850	<b>0.021</b>
	Partnership	-.46841	0.215
	SHG	-.30769	0.596

Source: Field survey

The post-hoc Tukey HSD test is used to understand the significant difference in personal barriers based on the nature of the business. The table 6.35 shows there is a significant difference between sole proprietorship and company in terms of personal barrier.

**Table 6.35**

**Post-hoc test for the operational barrier based on the nature of ownership**

Nature of ownership (I)	Nature of ownership (J)	Mean difference (I-J)	Sig
Sole proprietorship	Partnership	-.02361	0.999
	SHG	-.46317	0.153
	Company	.61375	<b>0.000</b>
Partnership	Sole proprietorship	.02361	0.999
	SHG	-.43956	0.334
	Company	.63736	<b>0.011</b>
SHGs	Sole proprietorship	.46317	0.153
	Partnership	.43956	0.334
	Company	1.07692	<b>0.001</b>
Company	Sole proprietorship	-.61375	<b>0.000</b>
	Partnership	-.63736	<b>0.011</b>
	SHG	-1.07692	<b>0.001</b>

Source: Field survey

As homogeneity of variable is not satisfied, Gomes Howell's post-hoc test is used to understand the significant difference in operational barriers based on the nature of ownership. The above table shows there is a difference in terms of the operational barrier compared to other businesses.

### 6.3.9 Type of Business and Barriers in Business

H1: There is significant difference between barrier in business based on type of business.

**Table 6.36**

#### **One-way ANOVA on barriers in business and type of business**

<b>Barriers</b>	<b>Type of business</b>	<b>N</b>	<b>Mean</b>	<b>SD</b>	<b>F value</b>	<b>Sig</b>
Personal barrier	Manufacture	131	3.7920	0.66082	7.520	<b>0.001</b>
	Service	39	3.8782	0.52526		
	Trading	106	4.1038	0.60046		
	Total	276	3.9239	0.63504		
Financial barrier	Manufacture	131	4.2061	0.66829	0.690	0.502
	Service	39	4.0705	0.71163		
	Trading	106	4.1486	0.62467		
	Total	276	4.1649	0.65747		
Social barrier	Manufacture	131	4.0802	0.47461	0.181	0.834
	Service	39	4.1026	0.57273		
	Trading	106	4.1179	0.45671		
	Total	276	4.0978	0.48141		
Environmental barrier	Manufacture	131	4.0168	0.49305	11.187	<b>0.000</b>
	Service	39	3.6000	0.68056		
	Trading	106	4.0434	0.50143		
	Total	276	3.9681	0.54539		
Informational barrier	Manufacture	131	4.0782	0.48147	1.610	0.202
	Service	39	3.9038	0.60321		
	Trading	106	4.0354	0.56531		
	Total	276	4.0371	0.53405		

Operational barrier	Manufacture	131	4.0305	0.55211	8.099	<b>0.000</b>
	Service	39	3.6026	0.60076		
	Trading	106	3.9387	0.61316		
	Total	276	3.9348	0.59795		

Source: Field survey

From the above table 6.36, P value of financial barrier (0.502), social barrier (0.834) and informational barrier (0.202) is seems to be with more than significant value 0.05; hence null hypothesis is rejected that there is no significant difference in the financial barrier, social barrier, and informational barrier based on the type of business. It is seen there is significant difference in the personal barrier (0.001), environmental barrier (0.000) and operation barrier (0.000) since P value is less than 0.05. hence null hypothesis is rejected with significant difference in personal barrier, environmental barrier and operational barrier based on type of business. To understand the significant difference post-hoc test using Tukey HSD is used.

Mean value shows that highest personal, social, environmental barriers is faced by trading business whereas manufacturing enterprise face highest financial, informational and operational barriers.

**Table 6.37**

**Post-hoc test for personal barriers based on type of business**

Type of business (I)	Type of business (J)	Mean difference (I-J)	Sig
Manufacture	Service	-.08622	0.727
	Trading	-.31179*	<b>0.000</b>
Service	Manufacture	.08622	0.727
	Trading	-.22557	0.129
Trading	Manufacture	.31179*	<b>0.000</b>
	Service	.22557	0.129

Source: Field survey

From the above analysis, it is seen that using Tukey HSD based on the type of business manufacturing and trading business shows significant differences in personal barrier.

**Table 6.38****Post-hoc test for the environmental barrier based on the type of business**

Type of business (I)	Type of business (J)	Mean difference (I-J)	Sig
Manufacture	Service	0.41679	<b>0.000</b>
	Trading	-0.02660	0.921
Service	Manufacture	-0.41679	<b>0.000</b>
	Trading	-0.44340	<b>0.000</b>
Trading	Manufacture	0.02660	0.921
	Service	0.44340	<b>0.000</b>

Source: Field survey

From the above analysis, it is seen that using Tukey HSD based on the type of business, service business shows significant differences with manufacturing and trading in terms of environmental barriers.

**Table 6.39****Post-hoc test for the operational barrier based on the type of business**

Type of business (I)	Type of business (J)	Mean difference (I-J)	Sig
Manufacture	Service	.42797*	<b>0.000</b>
	Trading	.09186	0.451
Service	Manufacture	-.42797*	<b>0.000</b>
	Trading	-.33612*	<b>0.006</b>
Trading	Manufacture	-.09186	0.487
	Service	.33612*	<b>0.006</b>

Source: Field survey

From the table 6.39, it is seen that by using Tukey HSD based on type of business, service business shows significant differences with manufacturing and trading in terms of operational barrier.

**5.3.10 Barriers in Business and Mode of Selling**

H1: There is significant difference between barriers in business and mode of selling.

**Table 6.40****Independent sample t-test for the barrier in business and mode of selling**

<b>Barrier</b>	<b>Mode of selling</b>	<b>N</b>	<b>Mean</b>	<b>SD</b>	<b>t value</b>	<b>Sig</b>
Personal barrier	Direct	212	3.9823	0.62148	2.815	<b>0.005</b>
	Online	64	3.7305	0.64597		
Financial barrier	Direct	212	4.2335	0.61601	3.209	<b>0.001</b>
	Online	64	3.9375	0.74001		
Social barrier	Direct	212	4.1002	0.46721	0.151	0.880
	Online	64	4.0898	0.52961		
Environmental barrier	Direct	212	3.9519	0.55703	-0.899	0.369
	Online	64	4.0219	0.50536		
Informational barrier	Direct	212	4.0483	0.54291	0.634	0.527
	Online	64	4.0000	0.50592		
Operational barrier	Direct	212	3.9281	0.61369	-0.339	0.735
	Online	64	3.9570	0.54655		

*Source: Field survey*

An independent sample t-test is used to determine whether there is a significant difference between barriers faced in business based on the mode of selling. Levene's test of equality was not assumed to financial barrier. The result reveals that the P value for personal barrier (0.005) and financial barrier (0.001) is less than 0.05; thus, it is concluded that there is a significant difference in personal and financial barrier based on the mode of selling. The P value of the social barrier (0.880), environmental barrier (0.369), informational barrier (0.527) and operational barrier (0.735) is more than 0.05; thus, it is concluded that there is no significant difference in the social barrier, environmental barrier, informational barrier and operational barrier and the null hypothesis is accepted.

The mean value shows that direct selling business have more personal barrier, financial, social barrier, informational barrier than online selling. Environmental barrier and operational barrier are more seen among online business than direct selling.

### 5.3.12 Previous Business Experience and Barriers in Business

H1: There is a significant difference between barriers in business based on previous business experience.

**Table 6.41**

**Independent sample t-test for barriers in business and previous business experience**

Barriers	Experience	N	Mean	SD	t value	Sig
Personal barrier	Yes	41	3.9160	0.64352	0.498	0.619
	No	235	3.9695	0.58948		
Financial barrier	Yes	41	3.7927	0.66592	-4.036	<b>0.000</b>
	No	235	4.2298	0.63538		
Social barrier	Yes	41	4.0427	0.40660	-7.94	0.428
	No	235	4.1074	0.49344		
Environmental barrier	Yes	41	3.5951	0.53570	-4.944	<b>0.000</b>
	No	235	4.0332	0.52143		
Informational barrier	Yes	41	4.0351	0.52154	0.151	0.880
	No	235	4.0488	0.60781		
Operational barrier	Yes	41	3.6402	0.68019	-3.074	<b>0.003</b>
	No	235	3.9862	0.56856		

Source: Field survey

In the table 6.41 all variable normality is assumed and all construct except operate operational barrier doesn't satisfies equality of variance. The P value of the financial barrier (0.000), environment barrier (0.000) and operational barrier (0.003) is lesser than 0.05. Hence null hypothesis is rejected and shows there is a significant difference between these barriers and previous business experience. But the P value of the personal barrier (0.619), social barrier (0.428) and informational barrier (0.880) shows a significant value greater than 0.05 and null hypothesis is accepted, there is no significant difference between personal, social and informational barrier. Person without previous business experience face more barriers than with experience.

### 5.3.11 Barriers in Business and Period of Business

H1: There is a significant difference between barriers in business and period of business.

**Table 6.42**

**One-way ANOVA on barriers in business and period of business**

<b>Barrier</b>	<b>Period of business</b>	<b>N</b>	<b>Mean</b>	<b>SD</b>	<b>F value</b>	<b>Sig</b>
Personal barrier	Below one year	28	4.1071	0.58701	11.144	<b>0.000</b>
	1-3	103	4.1748	0.52257		
	3-7	79	3.8038	0.56567		
	7-10	18	3.6667	0.56880		
	More than 10	48	3.5729	0.76659		
	Total	276	3.9239	0.63504		
Financial barrier	Below one year	28	4.1335	0.66404	0.904	0.462
	1-3	103	4.2768	0.58665		
	3-7	79	4.1741	0.63341		
	7-10	18	3.9444	0.67821		
	More than 10	48	4.2344	0.71348		
	Total	276	4.1649	0.65747		
Social barrier	Below one year	28	4.0357	0.48455	0.273	0.895
	1-3	103	4.1262	0.47211		
	3-7	79	4.0728	0.56494		
	7-10	18	4.1250	0.46376		
	More than 10	48	4.1042	0.35293		
	Total	276	4.0978	0.48141		
Environmental barrier	Below one year	28	4.0500	0.43076	5.748	<b>0.000</b>
	1-3	103	4.0951	0.45834		
	3-7	79	3.9899	0.56740		
	7-10	18	3.7667	0.58712		
	More than 10	48	3.6875	0.61872		
	Total	276	3.9681	0.54539		

Informational barrier	Below one year	28	4.0625	0.43368	0.208	0.934
	1-3	103	4.0680	0.52533		
	3-7	79	4.0000	0.54889		
	7-10	18	4.0139	0.57184		
	More than 10	48	4.0260	0.58172		
	Total	276	4.0371	0.53405		
Operational barrier	Below one year	28	3.9107	0.50559	4.025	<b>0.003</b>
	1-3	103	4.0825	0.57564		
	3-7	79	3.8924	0.60006		
	7-10	18	3.9861	0.57184		
	More than 10	48	3.6823	0.62684		
	Total	276	3.9348	0.59795		

Source: Field survey

All the assumptions of the one-way ANOVA are satisfied. The result of one-way ANOVA displays null hypothesis for financial barrier (0.462), social barrier (0.895) and informational barrier (0.934) is accepted since the P value of is greater than 0.05. P value for personal barrier (0.000), environmental barrier (0.000) and operational barrier (0.003) is less than 0.05, hence null hypothesis is rejected, there is significant difference between all these barriers and period of business. The business within a period 1-3-years of operating face more barriers in business.

**Table 6.43**

**Post-hoc test for the personal barrier based on period of business**

Period of business (I)	Period of business (J)	Mean difference (I-J)	Sig
Below one year	1-3	-.06761	0.981
	3-7	.30335	0.142
	7-10	.44048	0.105
	More than 10	.53423*	<b>0.009</b>
1-3	Below one year	.06761	0.981
	3-7	.37096*	<b>0.000</b>
	7-10	.50809*	<b>0.014</b>
	More than 10	.60184*	<b>0.000</b>

3-7	Below one year	-.30335	0.142
	1-3	-.37096*	<b>0.000</b>
	7-10	.13713	0.885
	More than 10	.23088	0.376
7-10	Below one year	-.44048	0.105
	1-3	-.50809*	<b>0.014</b>
	3-7	-.13713	0.885
	More than 10	.09375	0.983
More than 10	Below one year	-.53423*	<b>0.009</b>
	1-3	-.60184*	<b>0.000</b>
	3-7	-.23088	0.376
	7-10	-.09375	0.983

Source: Field survey

While conducting ANOVA it is seen there is no homogeneity in variance for personal barrier, so Games-Homell test is performed to understand the significant difference in personal barrier based on period of business. Post-hoc test shows that there is significant difference in the period of operation of 1-3years with 3-7 years, 7-10 years with more than 10 years. There significant difference between below one year and more than one year.

**Table 6.44**

**Post-hoc test for the environmental barrier based on period of business**

Period of business (I)	Period of business (J)	Mean difference (I-J)	Sig
Below one year	1-3	-.04515	0.994
	3-7	.06013	0.985
	7-10	.28333	0.389
	More than 10 years	.36250*	<b>0.034</b>
1-3	Below one year	.04515	0.994
	3-7	.10527	0.670
	7-10	.32848	0.109
	More than 10	.40765*	<b>0.000</b>

3-7	Below one year	-.06013	0.985
	1-3	-.10527	0.670
	7-10	.22321	0.486
	More than 10 years	.30237*	<b>0.016</b>
7-10	Below one year	-.28333	0.389
	1-3	-.32848	0.109
	3-7	-.22321	0.486
	More than 10 years	.07917	0.983
More than 10 years	Below one year	-.36250*	<b>0.034</b>
	1-3	-.40765*	<b>0.000</b>
	3-7	-.30237*	<b>0.016</b>
	7-10	-.07917	0.983

Source: Field survey

ANOVA result shows there is significant difference in environmental barrier based on period of business hence post-hoc test of Tukey HSD is performed. It is seen there is significant difference in period above 10 years with below one year, 1-3 and 3-7 years.

**Table 6.45**

**Post-hoc test for the operational barrier based on period of business**

Period of business (I)	Period of business (J)	Mean difference (I-J)	Sig
Below one year	1-3	-.17181	0.643
	3-7	.01831	1.000
	7-10	-.07540	0.993
	More than 10	.22842	0.472
1-3	Below one year	.17181	0.643
	3-7	.19012	0.193
	7-10	.09641	0.967
	More than 10	.40023*	<b>0.001</b>
3-7	Below one year	-.01831	1.000
	1-3	-.19012	0.193
	7-10	-.09371	0.973
	More than 10	.21011	0.288

7-10	Below one year	.07540	0.993
	1-3	-.09641	0.967
	3-7	.09371	0.973
	More than 10	.30382	0.331
More than 10	Below one year	-.22842	0.472
	1-3	-.40023*	<b>0.001</b>
	3-7	-.21011	0.288
	7-10	-.30382	0.331

*Source: Field survey*

ANOVA result shows there is a significant difference in environmental barrier based on the period of business hence post-hoc test of Tukey HSD is performed. It is seen there is significant difference in period above 10 years with 1-3.

#### **6.4 Chapter Summary**

This chapter examines the prospects and problems involved in the growth and performance of entrepreneurship run by differently-abled persons in Kerala. Organisational learning leads to the highest level of business performance, and the least is due to social networking in business. Women entrepreneurs are more experts in managing business environments, organisational learning, marketing management, and social networking, whereas men are experts in managing organisations. There is higher organisational learning, organisational management and marketing management among married persons, and there is higher searching for the business environment, social networking and sustainable performance among single. Partnership forms manage their business environment well and have high organisational learning and marketing management. In contrast, company business forms perform well in organisational management, social networking and sustainable performance.

Male have more environmental barriers, whereas female encounter all other barriers like personal, financial, social and operational barrier. The mean value shows that the married person has the highest personal barrier and environmental barrier whereas a single person faces more financial barrier, social barrier, informational barrier and operational barrier. There is significant difference in the social barrier, environmental barrier, informational barrier and operational barrier with respect to the type of disability. There is significant difference in

financial barrier, social barrier, environmental barrier and informational barrier based on onset of disability. The mean value shows that partnership forms manage their business environment well and have high organisational learning and marketing management. In contrast, company form of business perform well in organisational management, social networking and sustainable performance. There exists a significant difference in personal barrier, environmental barrier and operational barrier based on type of business. Direct selling business have more personal barrier, financial, social barrier, informational barrier than online selling. Environmental barrier and operational barrier are seen more among online business than direct selling. Person without business experience face more barriers than with experience. The business with period 1-3 years of operation face more barriers in business.

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## **CHAPTER-7**

### **MODEL FOR DIFFERENTLY-ABLED PERSON'S ENTREPRENEURIAL DEVELOPMENT**

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*7.1 Introduction*

*7.2 Partial Least Square Structure Equation Modelling (PLS-SEM)*

*7.3 Conceptual Model*

*7.4 Measurement Model*

*7.5 Validation of LOC*

*7.6 Validation of HOC*

*7.7 Structural Model*

*7.8 Chapter Summary*

*Work Cited*

## **7.1 Introduction**

The considerations and metrics required for the measurement model and structural model for PLS-SEM (Partial Least Squares Structural Equation Modelling) analysis are outlined in this chapter in a clear and complete manner and reported the results using SMART PLS 4 software. PLS-SEM tests the conceptual model for differently-abled persons entrepreneurial development and is used to identify the relationship between traits, competencies, motivation, and business performance. This chapter is mainly prepared based on the widely accepted reporting style of PLS-SEM analysis of former studies (Chin, 2010; Khan et al., 2019; Hair et al., 2019; Hair et al., 2011, Sarstedt et al., 2014; Monecke & Leisch, 2012; Streukens & Leroi-Werelds; Hair et al., 2017; Sarstedt & Moisescu, 2023; Kwong, 2013).

## **7.2 Partial Least Squares Structural Equation Modelling (PLS-SEM)**

Partial Least Square Structural Equation Modelling (PLS-SEM) is an Ordinary Least Square regression (OLS) based on estimation technique. The method emphasises predicting a definite set of hypothesised relationships similar to OLS regressions, maximising the explained variance in the dependent variables. Therefore, the focus of PLS-SEM is further prediction than on explanation. Two types of Structure Equation Modelling (SEM) are mostly used. 1. Partial least squares SEM (PLS-SEM) 2. Covariance-based SEM (CB-SEM). In this chapter, PLS-SEM is used to test the conceptual model, which is also known as PLS Path Modelling. PLS-SEM is a variance-based statistical modelling technique generally used to develop theories in exploratory research (Hair et al., 2017). Two elements of the PLS path model consist of a) the measurement model (also known as an outer model) and b) the structural model (also known as an inner model). Here, reflective and formative measurement models with lower and higher-order constructs were used to access the measurement model. This model consists of constructs: motivation, competencies and business, and business performance. Traits consist of five primary dimensions: innovation, independence, information-seeking, risk-taking and self-efficacy; motivation consists of two dimensions: pull and push motivation factors; competencies consist of five major dimensions: commitment, opportunity, relationship, organising and strategic and business performance consist of six significant dimensions like business environment,

marketing management, organisational management, organisational learning, social networking and sustainable performance. In many theoretical and empirical data scenarios, PLS-SEM, when used appropriately, is unquestionably a "silver bullet" for assessing causal relationships (Hair et al., 2011).

The following hypotheses are used to test the model are given below:

*H1: There is a significant effect of traits on business performance*

*H2: There is a significant effect of traits on motivation.*

*H3: There is a significant effect of traits on competencies.*

*H4: There is a significant effect of competencies on business performance.*

*H5: There is a significant effect of motivation to start a business on competencies.*

*H6: There is a significant effect of motivation on business performance.*

*H7: Motivating to start a business mediates the relationship between traits and business performance.*

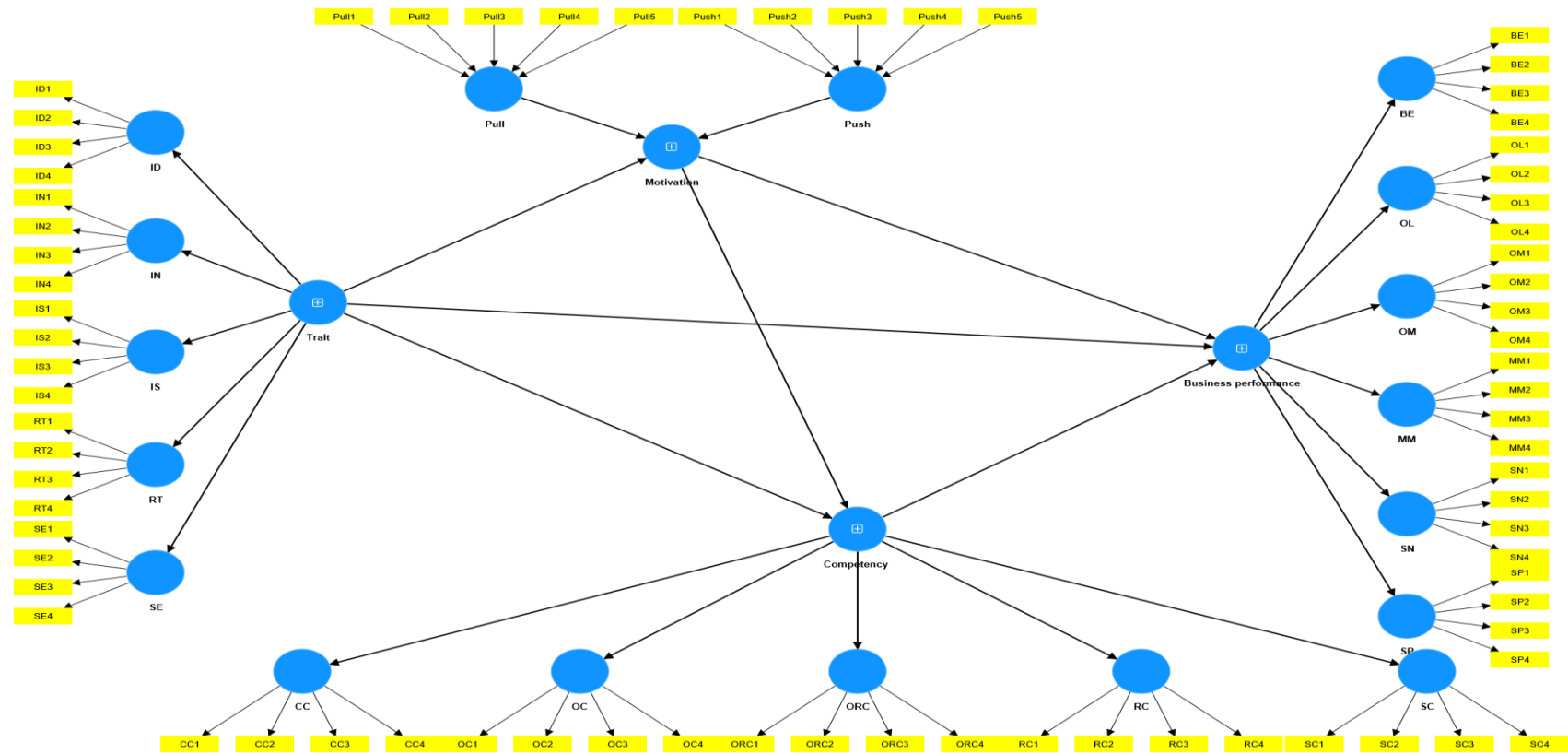
*H8: Competencies of the differently-abled entrepreneurs mediate the relationship between traits and business performance*

*H9: Motivating to start a business mediates the relationship between traits and competencies*

*H10: Competencies mediate the relationship between motivation and business performance.*

### 7.3 Conceptual Model

Figure 7.1: Conceptual model for differently-abled persons entrepreneurship development



#### **7.4 Measurement model (Outer Model)**

The measurement or outer models signify the relationships between constructs and their respective indicator variables. Here, the measurement model incorporates reflective and formative measures. Lower Order Constructs (LOC) and Higher Order Constructs (HOC) of motivation have formative measures, whereas LOC and HOC of traits, competencies and business performance incorporate reflective measures. Reliability and validity of the constructs, such as factor loadings, outer weights, internal consistent reliability, convergent validity, discriminant validity, and VIF (Variance Inflation Factor), were used to measure the outer model of the construct.

- **Internal Consistency Reliability**

The internal consistency reliability of an indicator is determined using both Composite reliability and Cronbach alpha. A conventional and conservative approach to assessing reliability is the use of Cronbach alpha, which assumes that all indications are equally reliable and estimates an indicator's reliability based on its intercorrelations. Due to the limitation and underestimation of cronbach alpha on internal consistency, composite reliability is also used to measure internal consistency. For exploratory study, an internal consistency value of 0.6 to 0.7 can be considered acceptable, while values between 0.7 and 0.9 are considered appropriate. When assessing internal consistency reliability, values higher than 0.95 are seen as problematic because the indicator measures the same phenomenon; thus, they are likely to be unreliable cost measures. Also, a value below 0.6 is unacceptable for measuring internal consistency reliability(Hair et al., 2017).

- **Convergent Validity**

The dependability of each assessment item and the degree to which the measures demonstrate convergent validity are also concerns when several measures are employed for a single construct (Hulland, 1999). How well one measure of a concept positively correlates with another separate measure of the same construct is known as convergent validity. The average variance extracted (AVE) and factor loadings of the indicators are taken into consideration while evaluating the convergent validity of constructs or factors(Hair et al., 2017).

- **Factor Loadings**

Factor loadings are also known as outer loading of indicator and indicator reliability. Factor loading is the correlation between the indicators of the same construct. Factor loading greater than 0.708 is considered standardised and scientifically significant since this indicates the construct explains more than 50 % of the indicator variance. In social science studies, when new scales are used, researchers obtain weaker loadings (less than 0.708)(Hulland, 1999). The loadings of the indicators, which range from 0.40 to 0.708, may be removed only if doing so does not enhance the validity and reliability of the construct. If it affects its content validity, the indicator should be retained. Indicators with low loading ( $>0.40$ ) should be eliminated from the indicator (Hulland, 1999; Hair et al., 2011; Bagozzi et al., 2013)

- **Average Variance Extracted (AVE)**

Measuring AVE is another way of establishing convergent validity. The mean of the squared loadings of an indicator of the related construct is called the Average Variance Extracted. AVE value above 0.50 is considered significant. More than half of the variance of its relevant indicators is described by the construct's AVE score of more than 0.50(Hair et al., 2017).

- **Discriminant Validity**

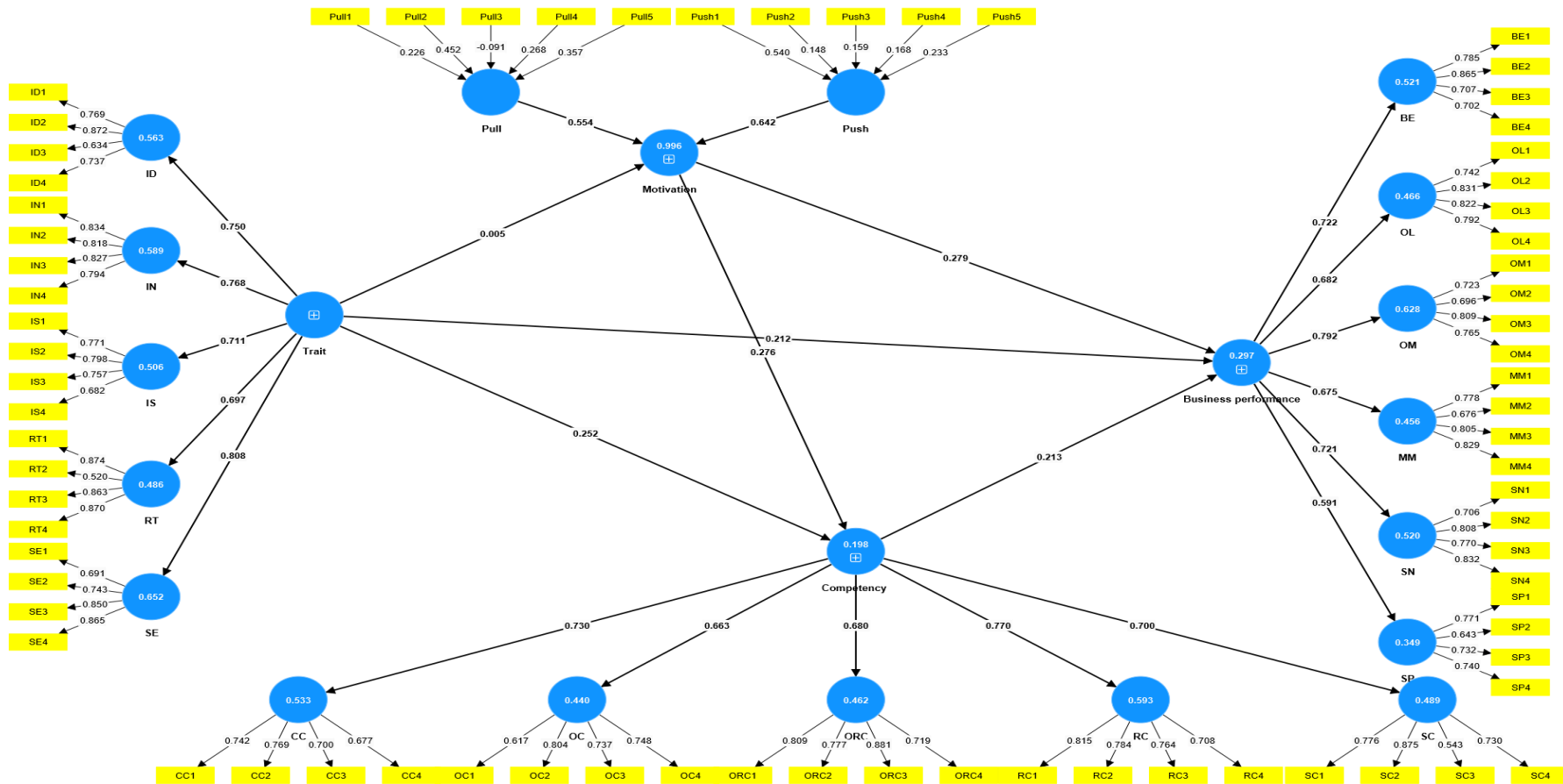
Discriminant validity is another way to validate the reflective measurement model. The degree to which one construct in a measuring model differs from another is known as discriminant validity(Hulland, 1999). Discriminant validity therefore suggests that a construct is distinct and reflects circumstances not covered by other constructs in the same model.(Hair et al., 2017). For measuring discriminant validity two approaches are put forward HTMT ratio and Fornell–Larcker criterion. According to (Fornell & Larcke, 1981), one should compare each construct's AVE to the squared inter-construct correlation of a similar construct. This is the conventional metric method in which all model constructs' shared variance, or the squared inter-construct correlation, shouldn't be higher than their AVEs. All model constructs' shared variance, or the squared inter-construct correlation, shouldn't be higher than their AVEs. However, many researchers reveal that using the Fornell–Larcker criterion is not only a suitable method to access discriminant validity prominent among was (Henseler et al., 2015) and proposed a new measure known as the Heterotrait-

Monotrait (HTMT) ratio of correlations. An assessment of the correlation between the construct is provided by the HTMT ratio. The threshold limit of above 0.85 shows there is a lack of discriminant validity. Values  $> 0.85$  or  $0.9$  shows discriminant validity (Ringle et al., 2023).

## 7.5 Validation of Lower Order Construct Measurement Model

Figure:7.2

Validation of lower-order construct measurement model



### 7.5.1 Validation of Lower Order Reflective Constructs

**Table 7.1**

**Validity indices of LOC- Traits**

<b>Dimension</b>	<b>Indicator</b>	<b>Factor loadings</b>	<b>Cronbach alpha</b>	<b>Composite reliability</b>	<b>AVE</b>	<b>VIF</b>
Independence	ID1	0.769	0.748	0.842	0.574	1.621
	ID2	0.872				2.044
	ID3	0.633				1.223
	ID4	0.737				1.447
Innovation	IN1	0.834	0.836	0.890	0.670	1.903
	IN2	0.818				1.843
	IN3	0.827				1.849
	IN4	0.794				1.753
Information seeking	IS1	0.771	0.746	0.839	0.567	1.455
	IS2	0.798				1.471
	IS3	0.757				1.468
	IS4	0.682				1.4336
Risk-taking	RT1	0.874	0.800	0.875	0.634	2.118
	RT2	0.520				1.184
	RT3	0.863				2.276
	RT4	0.870				2.075
Self-efficacy	SE1	0.691	0.797	0.867	0.625	1.365
	SE2	0.744				1.462
	SE3	0.850				2.519
	SE4	0.865				2.554

Source: Field Survey

Table 7.1 shows the reliability and validity measures of lower-order reflective construct traits. Traits consist of 5 dimensions: innovation, independence, information-seeking, risk-taking and self-efficacy, with 4 indicators corresponding to the dimensions. The factor loading to the dimensions are above 0.708 except for the one indicators of independence, information seeking, risk-taking and self-efficacy (ID3=0.633, IS4=0.682, RT2= 0.520, SE1=0.691) and these indicators are retained due to gaining content validity,

and these indicators does not have a significant impact while increasing the reliability of the construct and convergent validity. All the dimensions of traits shows internal consistency, reliability of the construct, and convergent validity. The VIF (variance inflation factor) value of all the indicators is <3 which indicates there is no collinearity between the items. The VIF value of indicator >3 indicates the collinearity of items; if the VIF value is >5, there is a severe issue with collinearity(Hair et al., 2011).

**Table 7.2**

**Validity indices of LOC- Competencies**

<b>Dimension</b>	<b>Factor loadings</b>	<b>Indicator</b>	<b>Cronbach alpha</b>	<b>Composite reliability</b>	<b>AVE</b>	<b>VIF</b>
Commitment competency	CC1	0.742	0.695	0.814	0.523	1.341
	CC2	0.769				1.405
	CC3	0.700				1.277
	CC4	0.677				1.249
Opportunity competency	OC1	0.617	0.703	0.819	0.533	1.165
	OC2	0.804				1.633
	OC3	0.737				1.476
	OC4	0.748				1.316
Relationship competency	RC1	0.815	0.768	0.852	0.591	1.634
	RC2	0.785				1.563
	RC3	0.764				1.503
	RC4	0.708				1.324
Organising competency	ORC1	0.809	0.808	0.875	0.638	1.388
	ORC2	0.777				1.405
	ORC3	0.881				1.277
	ORC4	0.719				1.249
Strategic competency	SC1	0.776	0.715	0.826	0.634	1.695
	SC2	0.875				2.367
	SC3	0.543				1.239
	SC4	0.730				1.345

*Source: Field Survey*

Table 7.2 shows the validity indices of lower-order reflective construct competencies. Competencies consist of five significant dimensions: commitment competency, opportunity competency, relationship competency, organising competency and strategic competency, with 4 indicators each corresponding to the dimensions. The factor loading of the dimensions is above 0.708 except for each one indicator of commitment, opportunity and strategic competencies (CC4=0.677, OC1=0.617 and SC3=0.543). All the dimensions of competencies show internal consistency reliability and convergent validity except Cronbach's alpha of commitment value below 0.708(0.695), which the indicator is retained due to maintaining its content validity. All the indicators show value is <3 Which indicates there is no collinearity between the indices.

**Table 7.3**

**Validity indices of LOC- Business performance**

<b>Dimension</b>	<b>Indicator</b>	<b>Factor loading</b>	<b>Cronbach alpha</b>	<b>Composite reliability</b>	<b>AVE</b>	<b>VIF</b>
Business environment	BE1	0.785	0.764	0.851	0.589	1.718
	BE2	0.865				2.055
	BE3	0.707				1.333
	BE4	0.703				1.341
Organisational learning	OL1	0.742	0.809	0.875	0.636	1.454
	OL2	0.831				1.886
	OL3	0.822				1.764
	OL4	0.792				1.643
Organisational management	OM1	0.724	0.738	0.836	0.562	1.315
	OM2	0.696				1.292
	OM3	0.809				1.643
	OM4	0.765				1.489
Marketing management	MM1	0.778	0.776	0.856	0.599	1.605
	MM2	0.678				1.429
	MM3	0.805				1.680
	MM4	0.829				1.802

Social networking	SN1	0.706	0.784	0.861	0.609	1.313
	SN2	0.808				1.721
	SN3	0.770				1.567
	SN3	0.832				1.832
Sustainable performance	SP1	0.771	0.694	0.814	0.523	1.565
	SP2	0.643				1.164
	SP3	0.732				1.310
	SP4	0.740				1.388

*Source: Field survey*

Table 7.3 shows the reliability and validity indices of lower-order reflective construct business performance. Business performance consists of six significant dimensions (business environment, organisational management, organisational learning, marketing management, social networking and sustainable performance) with four indicators, each corresponding to its dimensions. The factor loading to the dimensions is above 0.708 except for one indicators of organisational management, marketing management and sustainable performance (OM2 =0.698, MM2=0.678, SP3=0.643), which is close to 0.708; hence, indicators are retained. All the dimensions of business performance show construct reliability and convergent validity expect Cronbach alpha of sustainable performance value are close to 0.708(0.643). All the above indicators display value is <3 Which indicates there is VIF between the indicators.

**Table 7.4**

**Discriminant Validity using HTMT Ratio for LOC**

	<b>BE</b>	<b>CC</b>	<b>ID</b>	<b>IN</b>	<b>IS</b>	<b>MM</b>	<b>OC</b>	<b>OL</b>	<b>OM</b>	<b>ORC</b>	<b>RC</b>	<b>RT</b>	<b>SC</b>	<b>SE</b>	<b>SN</b>	<b>SP</b>
<b>BE</b>																
<b>CC</b>	0.455															
<b>ID</b>	0.761	0.326														
<b>IN</b>	0.265	0.169	0.369													
<b>IS</b>	0.473	0.778	0.562	0.295												
<b>MM</b>	0.367	0.2	0.297	0.868	0.259											
<b>OC</b>	0.175	0.218	0.166	0.773	0.229	0.809										
<b>OL</b>	0.401	0.548	0.153	0.171	0.626	0.216	0.155									
<b>OM</b>	0.543	0.825	0.362	0.218	0.886	0.348	0.266	0.646								
<b>ORC</b>	0.621	0.38	0.706	0.268	0.42	0.278	0.44	0.138	0.393							
<b>RC</b>	0.294	0.603	0.273	0.185	0.751	0.179	0.244	0.787	0.675	0.236						
<b>RT</b>	0.288	0.647	0.300	0.226	0.687	0.182	0.301	0.839	0.652	0.287	0.858					
<b>SC</b>	0.339	0.502	0.226	0.174	0.527	0.233	0.386	0.534	0.521	0.33	0.575	0.593				
<b>SE</b>	0.457	0.551	0.353	0.151	0.522	0.243	0.171	0.588	0.514	0.305	0.639	0.559	0.711			
<b>SN</b>	0.461	0.49	0.368	0.226	0.715	0.253	0.262	0.640	0.553	0.257	0.766	0.619	0.868	0.862		
<b>SP</b>	0.262	0.123	0.218	0.320	0.162	0.160	0.117	0.218	0.244	0.185	0.218	0.243	0.200	0.263	0.275	

One of the methods to access discriminant validity is the HTMT Ratio. Discriminant validity for the HTMT ratio is satisfied with all the values > 0.85.

Table 7.5

Discriminant Validity using Fornell -Lacker Criterion for LOC

	BE	CC	ID	IN	IS	MM	OC	OL	OM	ORC	RC	RT	SC	SE	SN	SP
BE	<b>0.836</b>															
CC	0.396	<b>0.857</b>														
ID	0.649	0.282	<b>0.827</b>													
IN	0.245	0.157	0.350	<b>0.840</b>												
IS	0.419	0.678	0.488	0.300	<b>0.850</b>											
MM	0.320	0.182	0.258	0.753	0.239	<b>0.854</b>										
OC	0.153	0.194	0.136	0.657	0.205	0.703	<b>0.835</b>									
OL	0.352	0.484	0.122	0.146	0.556	0.193	0.138	<b>0.848</b>								
OM	0.486	0.715	0.318	0.212	0.769	0.311	0.241	0.571	<b>0.838</b>							
ORC	0.508	0.317	0.574	0.227	0.349	0.226	0.363	0.105	0.334	<b>0.781</b>						
RC	0.244	0.510	0.226	0.161	0.634	0.153	0.208	0.659	0.567	0.190	<b>0.794</b>					
RT	0.243	0.554	0.253	0.193	0.591	0.158	0.256	0.711	0.559	0.236	0.697	<b>0.806</b>				
SC	0.293	0.447	0.197	0.147	0.466	0.204	0.339	0.471	0.464	0.273	0.493	0.512	<b>0.849</b>			
SE	0.407	0.510	0.323	0.133	0.491	0.212	0.143	0.544	0.475	0.266	0.558	0.512	0.632	<b>0.880</b>		
SN	0.387	0.427	0.308	0.191	0.621	0.211	0.216	0.553	0.486	0.203	0.637	0.516	0.744	0.742	<b>0.814</b>	
SP	0.235	0.109	0.191	0.277	0.146	0.144	0.099	0.196	0.224	0.149	0.190	0.210	0.182	0.233	0.238	<b>0.843</b>

In above table 7.5, the discriminant validity is satisfied by the Fornell -Lacker criterion.

## 7.5.2 Validation of Lower Order Formative Constructs

**Table 7. 6**

### **Validity indices of LOC motivation**

<b>Construct</b>	<b>Indicator</b>	<b>Outer weights</b>	<b>t-value</b>	<b>P value</b>	<b>Outer loading</b>	<b>VIF</b>
Push factors	PL1	0.540	2.801	0.003	0.907	2.269
	PL2	0.148	0.789	0.215	0.735	1.859
	PL3	0.159	1.049	0.149	0.622	1.522
	PL4	0.168	0.922	0.178	0.798	2.147
	PL5	0.233	1.283	0.100	0.723	1.726
Pull factors	PH1	0.226	1.257	0.104	0.767	1.553
	PH2	0.452	4.190	0.000	0.818	1.468
	PH3	-0.091	0.559	0.288	0.614	1.914
	PH4	0.268	1.429	0.077	0.805	2.263
	PH5	0.357	2.172	0.015	0.832	2.368

*Source: Field survey*

LOC of motivation is a formative measure with push and pull motivation as indicators. The above table also shows there are no collinearity issues in indicators using VIF value. The outer weights of formative measure are obtained through the bootstrapping procedure and it shows outer weights for some indicators are not significant. When outer weights are not significant it's better to check the outer loading of the indicator and when there is outer loading > 0.05. When an indicator's outer loading exceeds 0.50 yet its outer weight is insignificant, indicators should be considered significant. Generally, the indicator would be kept in such a case. However, in cases when an indicator's weight is insignificant and its outer loading is less than 0.50, researchers ought to consider its theoretical significance and probable overlap with other indicators belonging to the same construct before determining whether to keep or eliminate the indicator (Hair et al., 2017). The validity indices of formative measures will be satisfied. Hence here validity indices for lower order construct are satisfied.

## 7.6 Validating Higher Order Construct

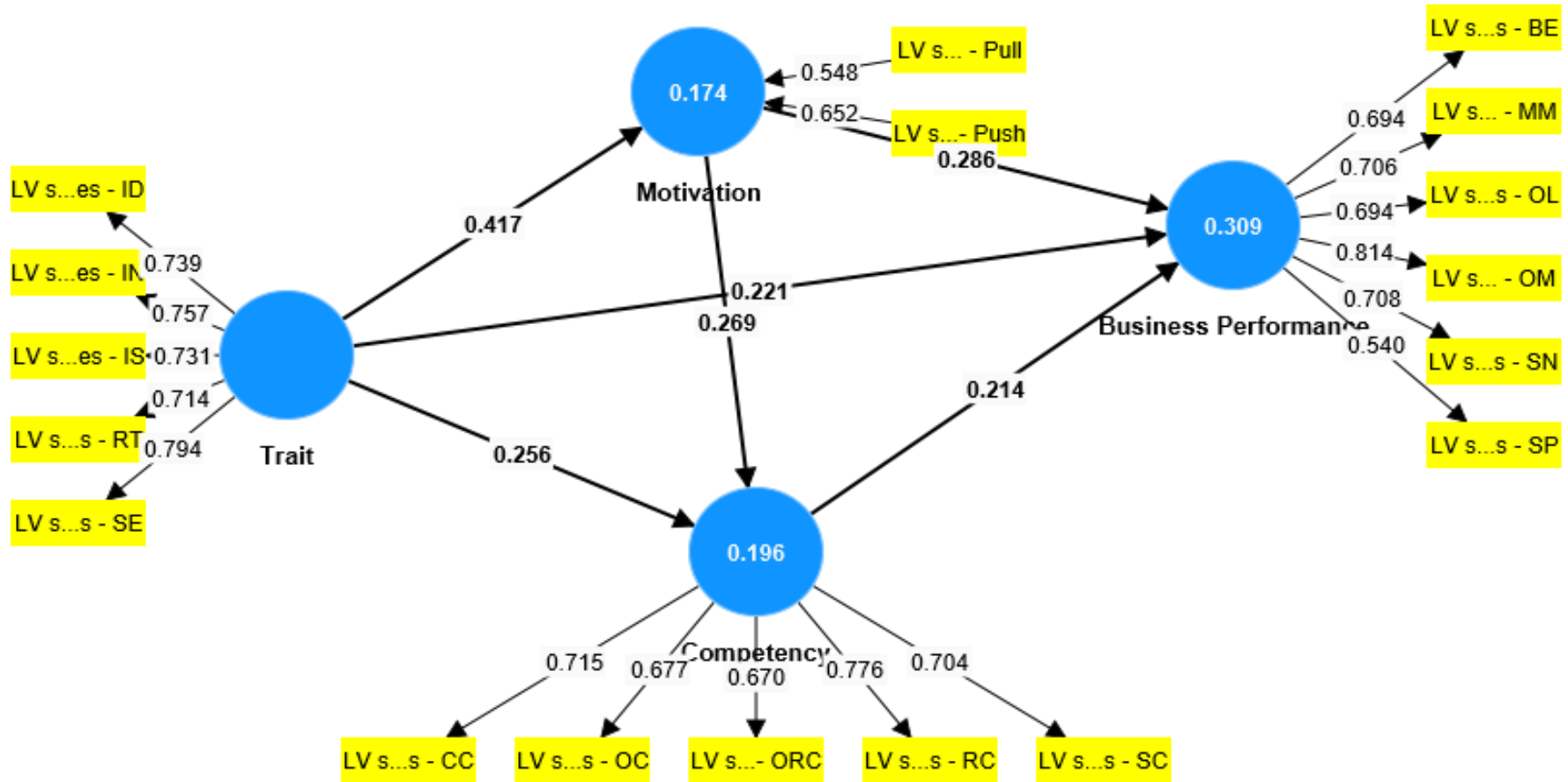


Figure 7.3 -Validating Higher Order Construct

### 7.6.1 Validating Reflective-Reflective Higher Order Construct

**Table 7.7**

**Validity indices of HOC (Higher order construct)**

Construct	Indicator	Factor loadings	Cronbach Alpha	Composite reliability	AVE	VIF
Traits	ID	0.739	0.802	0.863	0.559	1.607
	IN	0.757				1.590
	IS	0.731				1.514
	RT	0.714				1.405
	SE	0.794				1.833
Competencies	CC	0.715	0.753	0.835	0.503	1.469
	OC	0.677				1.347
	ORC	0.670				1.289
	RC	0.776				1.560
	SC	0.704				1.374
Business performance	BE	0.694	0.790	0.849	0.486	1.593
	MM	0.706				1.543
	OL	0.694				1.497
	OM	0.814				1.789
	SN	0.708				1.620
	SP	0.540				1.266

*Source: Field survey*

The above table evaluates 7.7 validity indices of higher order construct (HOC) traits, competencies and business performance. Cronbach alpha, composite reliability and AVE are within the threshold limit, and AVE of business performance is close to 0.5(0.486); hence, it is considered. The factor loadings are close to 0.708; hence, indicators are retained. The factor loading of sustainable performance is below 0.60. However, here, it is retained to ensure content validity and does not create severe

problems in the reliability and validity of the construct. VIF values also seem less than 3 for all constructs; thus, there is no collinearity of indicators of the construct.

**Table 7.8**

**Discriminant validity using HTMT ratio for HOC**

	<b>Competencies</b>	<b>Traits</b>	<b>Business performance</b>
Competencies			
Traits	0.466		
Business performance	0.503	0.501	

*Source: Field survey*

Table 7.8 of HTMT shows that it is below the threshold limit of 0.85

**Table 7.9**

**Discriminant validity using Fornell-Lacker criterion for HOC**

	<b>Competencies</b>	<b>Traits</b>	<b>Business performance</b>
Competencies	<b>0.709</b>		
Traits	0.368	<b>0.747</b>	
Business performance	0.402	0.419	<b>0.697</b>

Table 7.9 of the Fornell-Lacker criterion for HOC is also satisfied hence discriminant validity is achieved.

## 7.6.2 Validation of Formative-Formative HOC

**Table 7.10**

### **Validity indices of HOC- Motivation**

<b>Construct</b>	<b>Indicator</b>	<b>Outer weights</b>	<b>t-value</b>	<b>P value</b>	<b>Outer loading</b>	<b>VIF</b>
Motivation	Push	0.652	6.727	0.000	0.789	1.172
	Pull	0.548	5.323	0.000	0.863	1.172

*Source: Field survey*

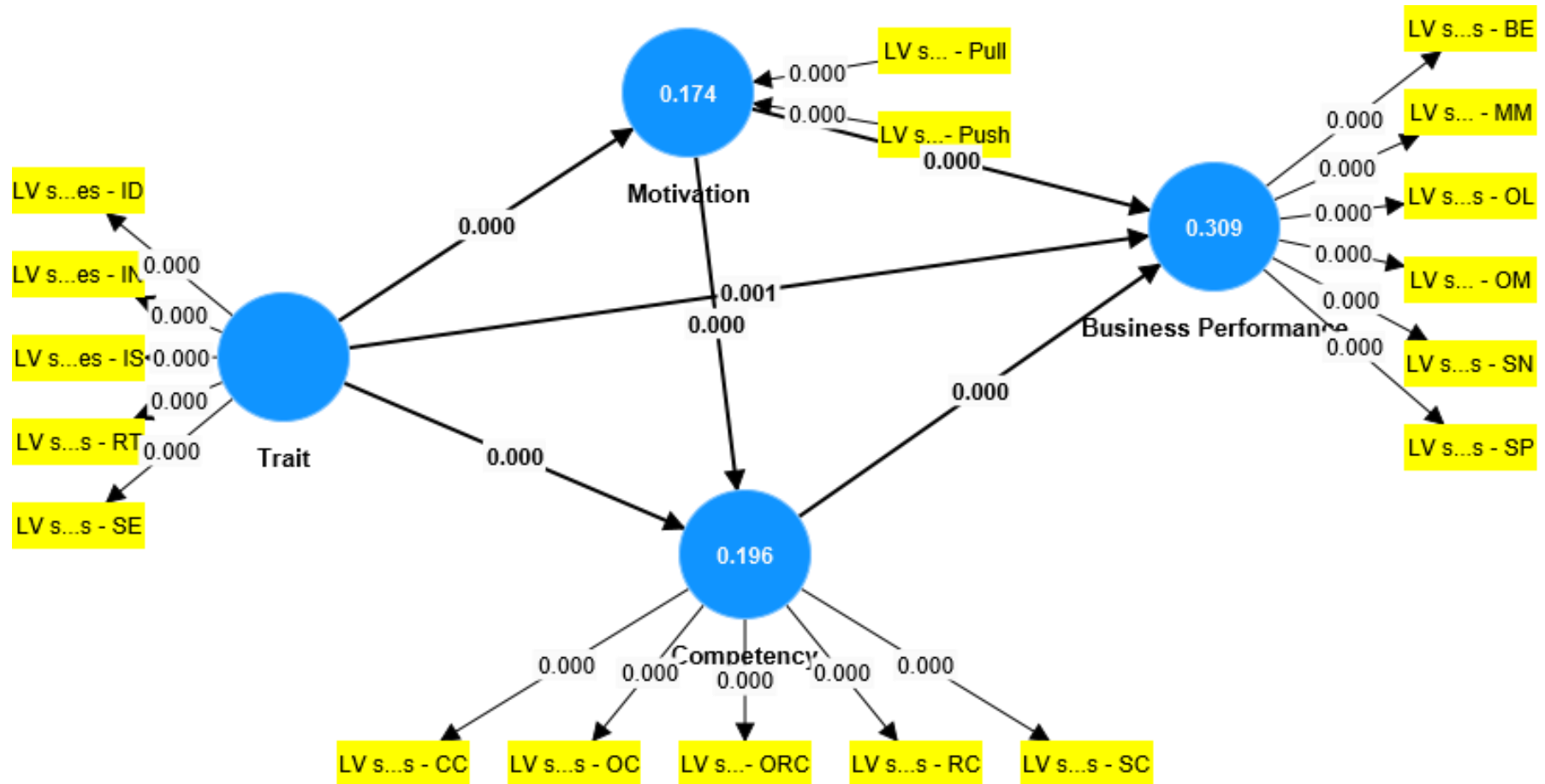
The table shows the validity indices of formative -formative higher order construct motivation. The outer weights show a significant value, which is below 0.05, and the factor loadings of items are above 0.708. Both the VIF value of push and pull factors are below 3(1.172); thus, there is no collinearity.

## **7.7 Structural Model (Inner Model)**

The relationship between constructs like traits, competences, motivation and business performance is examined by using the structural model. In PLS-SEM for assessing the structural model (inner model), the key criteria are a) significance of the beta coefficient, b) R square value (coefficient of determination), c) F square effect, d) Q square (Predictive relevance). The one-tailed test assesses the hypothesised relation among construct statistical significance and beta coefficients by bootstrapping 5000 bootstrap samples with the original 276 samples. Results obtained for bootstrap include standard errors, bootstrap mean values, t values and significant values.

Figure 7.4

Structural model



### 7.7.1 Assessing R<sup>2</sup>, f<sup>2</sup>, Q<sup>2</sup> for Structural Model

**Table 7.11**

**Values of R<sup>2</sup>, f<sup>2</sup>, Q<sup>2</sup>**

Construct	R <sup>2</sup>	Q <sup>2</sup>	f <sup>2</sup>	
			Path	Value
Traits			→ Business performance	0.055
			→ Competency	0.067
			→ Motivation	0.210
Motivation	0.174	0.158	→ Business performance	0.091
			→ Competency	0.074
Competencies	0.196	0.119	→ Business performance	0.121
Business performance	0.309	0.158		

*Source: Field survey*

- **Coefficient of Determination (R Square)**

The R square explains the predictive power of the model and the proportion of variance in the endogenous latent construct that can be accounted for by the combined effects of all the exogenous constructs that link to it. R square has a range of 0 to 1. Increased value indicates increased predictive power. The endogenous variable motivation is explained by a 17% variance in the exogenous variable trait, and the endogenous variable competency is explained by a 19% variance in the exogenous variable trait and motivation. Independent variable traits, motivation and competencies explain a 30.9% variance in dependent variable business performance (R square=0.309).

- **Q Square Predictive Relevance**

The model's predictive relevance for each endogenous construct is measured by Q square (Hair et al., 2017). A value above 0 shows predictive relevance. Here values

for motivation (0.158), competencies (0.119) and business performance (0.158) hence there is predictive relevance.

- **Effect Size of F Square**

F square explains the effect of omission of an exogenous variable from the model, which has a substantive impact on endogenous variables of the construct. The values of exogenous variables show the effect size f square with >0.35(significant effect), up to 0.15(medium effect), and upto 0.02(representing small effect) and values<0.02 have no effect(Cohen, 1988).

### 7.7.2 Statistical Significance of Structural Path Coefficient

#### a) Direct Effect

**Table 7.12**

**Direct effect of the structural model**

<b>Effect</b>	<b>Original sample (O)</b>	<b>Sample mean (M)</b>	<b>t-test</b>	<b>P value</b>
Competencies→Bus_Perf	0.214	0.217	3.601	0.000
Motivation → Bus_Perf	0.343	0.344	4.546	0.000
Motivation → Competencies	0.269	0.272	4.730	0.000
Traits→ Bus_Perf	0.419	0.423	5.933	0.000
Trait →Competencies	0.368	0.376	5.812	0.000
Traits→ Motivation	0.417	0.423	6.858	0.000

*Source: Field survey*

The study tries to identify the direct relation between traits on motivation, competencies and business performance, motivation on competencies and business performance and competencies on business performance. To understand the hypothesised relation with direct effect bootstrapping was performed at a 5% level of significance using 5000 samples. The table shows all the variables have a significant direct effect since the P value > 0.05 and t value above 1.96 hence there is a direct relationship between variables.

**b) Specific Indirect Effect**

**Table 7.13**

**Specific indirect effect of the structural model**

<b>Effect</b>	<b>Original sample (O)</b>	<b>Sample mean (M)</b>	<b>t-value</b>	<b>P value</b>
Motivation → Competencies → Bus_ perf	0.058	0.059	2.698	0.004
Traits → Competencies → Bus_ Perf	0.055	0.057	2.507	0.006
Traits → Motivation → Competencies	0.112	0.116	3.48	0.0000
Trait → Motivation → Bus_ Perf	0.119	0.12	3.372	0.000

*Source: Field survey*

The specific indirect effect is also known as a mediating effect. When a third variable steps in between two closely related conceptions, mediation takes place. In the PLS path model, a change in the exogenous construct affects the mediator variable, which influences the endogenous construct (Hair et al., 2017). In the above table, all the variables show significant results with a P value less than 0.05 and there is an indirect effect between the stated hypothesis. It is also seen that there is complementary mediation since direct and indirect effects move in the same direction:

**7.8 Chapter Summary**

This chapter portrays the relationship between traits, competencies motivation and business performance. To identify the interrelationship between traits, competencies, motivation that effect business performance. This chapter helps to develop and validate a conceptual model for differently-abled person entrepreneurial development PLS-SEM is applied. Two elements of the PLS path model consist of a) the measurement model (also known as an outer model) and b) the structural model (also known as an inner model). Here, reflective and formative measurement models with lower and higher-order constructs were validated using construct validity, convergent, discriminant validity, VIF, outer weights etc. The structural model helps in assessing R<sup>2</sup>, f<sup>2</sup>, Q<sup>2</sup>, direct and indirect effects were also tested. The result reveals that all the hypotheses proposed show

significant interrelation between variables like traits, motivation, competencies and business performance.

Following are the summary and results of the stated hypothesis

**Table 7.14**

**The result of the hypotheses test for the model**

<b>Hypotheses</b>	<b>Decision</b>
<i>H1: There is a significant effect of traits on business performance.</i>	Supported
<i>H2: There is a significant effect of traits on motivation.</i>	supported
<i>H3: There is a significant effect of traits on competencies.</i>	Supported
<i>H4: There is a significant effect of competencies on business performance.</i>	supported
<i>H5: There is a significant effect of motivation on competencies.</i>	Supported
<i>H6: There is a significant effect of motivation on business performance.</i>	Supported
<i>H7: Competencies mediate the relationship between motivation and business performance</i>	Supported
<i>H8: Motivating to start a business mediates the relationship between traits and business performance.</i>	Supported
<i>H9: Competencies of the differently-abled entrepreneurs mediate the relationship between traits and business performance</i>	Supported
<i>H10: Motivating to start a business mediates the relationship between traits and competencies</i>	Supported

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## **CHAPTER-8**

### **SUMMARY, FINDINGS AND CONCLUSION**

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- 8.1**     *Introduction*
  - 8.2**     *Summary*
  - 8.3**     *Findings of the Study*
  - 8.4**     *Conclusion*
- Work Cited*

## **8.1 Introduction**

This chapter displays the concluding part of the research work, which is divided into three sections: A) Summary of the previous chapters B) Findings and C) Conclusion of the study.

## **8.2 Summary**

Entrepreneurship plays a vital role in developing countries like India by fostering self-employment, generation of job opportunities, capital formation, and reducing unemployment and poverty. The entrepreneurial traits deeply entrenched in the human psyche have led to countless innovations and driven the nation towards prosperity whether they are run by individuals, small business owners or Start-Ups. Businesses embody significant economic and societal change for a nation. Successful entrepreneurs generate the nation's wealth, productivity, and prosperity through innovation, imagination, initiative, energy, skill, knowledge, networking, and activities. Thus, an entrepreneur is always looking for change, taking calculated risk, responding to change, and exploiting it as an opportunity.

Entrepreneurship aids in the socio-economic development and inclusive growth of under-represented and weaker sections of society including differently-abled persons. According to a joint report prepared by the WHO and World Bank on World Report on Disability released in New York (2011), states that “the number of persons living with disabilities has widely increased around the world, and one billion people around the world has experience some sort of disability and 200 million people experienced severe difficulty in functioning. Therefore, 15% of the population in the world is faced with some form of disability, and out of these, a higher number are living in developing countries”. According to the WHO disability is "an umbrella term covering impairments, activity limitations, and participation restriction. Impairment is a problem in the body's function or structure. An activity limitation is an individual's difficulty executing a task or action. At the same time, a participation restriction is a problem experienced by an individual in involvement in a life situation. Thus, disability is a complex phenomenon, reflecting an interaction between a person's body features and the society in which he or she lives"(WHO, n.d.). Worldwide, differently-abled persons still face barriers to participation in several aspects of life, including economic activities, accessibility

challenges due to activity restrictions, societal discrimination and bias which have often cast shadows on the entrepreneurial aspiration of differently-abled persons. Differently-abled entrepreneur is an emerging concept and new breed of entrepreneurs that emerged as a need for existence rather than financial motivation. Moreover, engaging in entrepreneurship serves differently-abled persons not only as a means of generating income but also as a means of meeting their social and psychological requirements. Starting a business can be a practical strategy for increasing the inclusion and employability of differently-abled persons in the labour market.

In this study, the researcher attempts to analyse the socio-economic backgrounds and dimensions of the entrepreneurial development of differently-abled entrepreneurs in Kerala and how well they practice and manage entrepreneurship for their overall development. It seeks to understand the unique challenges faced and opportunities of this marginalised group in the state's socio-economic environment and to explore how various factors such as accessibility, social attitudes, support system, government policies, and education impact their ability to establish and sustain successful entrepreneurial ventures. By addressing this research problem, the study aims to provide valuable insights for policymakers, organisations, and society at large to support and empower differently-abled individuals in their entrepreneurial endeavours, ultimately contributing to their economic and social inclusion

The objectives of the study are given below:

1. To evaluate the effectiveness of the stakeholder's support system in promoting and empowering differently-abled persons through entrepreneurship.
2. To identify the entrepreneurial traits and competencies possessed by differently-abled entrepreneurs.
3. To identify the motivational factors that induced differently-abled entrepreneurs to start a new business.
4. To identify the factors affecting the performance and growth of business run by differently-abled persons.
5. To assess the barriers that hinder differently-abled entrepreneurs in starting and running their business.

6. To study the interrelationship between traits, competencies, motivation of entrepreneurs that affect business performance through a model for differently-abled persons' entrepreneurship development.

The research carried out has been descriptive and analytical in nature. Data were collected through primary and secondary sources. Primary data were collected using both well-structured questionnaire and an interview schedule. Data were collected among physically disabled entrepreneurs, which mainly comprises of four type of disability categories (1. Hearing Impairment, 2. Visual impairment, 3. Locomotor disability 4. Disability in speech and language, which all are under the category of benchmark disability). To conduct the pilot study, data were collected from 60 respondents of differently-abled entrepreneurs from the Malappuram and Palakkad district of Kerala. For conducting main study, data were collected from 276 respondents of differently-abled entrepreneurs using the cluster sampling method. Secondary data were collected from government reports, annual reports of various institutions, census report of India, international and national articles, theses and dissertations related to the study, books, websites, periodicals, newspaper articles and social media.

Descriptive statistics tools like Percentage, Mean, Median and Standard Deviation and Inferential statistics tools were tested using the predetermined hypotheses based on the research questions and objectives. For generalising the population and for getting significant result, inferential tools like the Chi-square test, Paired sample t-test, One sample t-test, Independent sample t-test, One-way ANOVA, One-way MANOVA, Correlation, Regression, and Factor analysis were used. Smart PLS 4 was used for validating and measuring the structural model

The study titled “Socio-Economic Dimensions and Entrepreneurial Development of Differently-abled Entrepreneurs in Kerala” is divided into 9 chapters, which are as follows:

Chapter 1: Introduction

Chapter 2: Review of Literature

Chapter 3: Entrepreneurship and Disability: A Theoretical Overview

Chapter 4: Socio-Economic Profile and Support System for Differently-abled Entrepreneurs

Chapter 5: Traits, Competencies and Motivation to Start a Business

Chapter 6: Prospects and Problems Involved in Performance and Growth of Business

Chapter 7: Model for Differently-abled Person's Entrepreneurial Development

Chapter 8: Summary, Findings and Conclusion

Chapter 9: Recommendations, Implications and Scope for Further Research

### **8.3 Findings Based on the Study**

This section dealt with significant findings arranged in the sequence of objectives proposed in the study. Findings were based on the data analysis and interpretation collected through questionnaires and interview schedules from 276 differently-abled entrepreneurs in Kerala; major findings of the study are discussed under.

#### **8.3.1 Demographic Profile of Differently-abled Entrepreneurs in Kerala**

1. The demographic profile of differently-abled person was analysed by using descriptive statistics. It is seen that there exists a wider gender gap among differently-abled male and female in entrepreneurship. Women participation rate and representation in entrepreneurship is comparatively lower than male. Differently-abled women are more susceptible to physical abuse, sexual violence and put for domestic works in their house rather than providing with basic education and employment. So, engagement of women in entrepreneurship need to be improved(Ortiz García & Olaz Capitán, 2019; Saxena & Pandya, 2018; Boylan, 2002; Uromi & Mazagwa, 2014). Women heavily depend on their family or friends to meet their livelihood rather than showing interest in engaging economic activities for earning a living(Shenoy, 2011).
2. Differently-abled persons who start entrepreneurial ventures are mainly from the middle-aged adult category (31-45). Young people are more likely to be entrepreneurs was supported here with the result of (Gedik et al., 2015). This is age when they got married and have children; therefore, a need arises for self-employment or employability to contribute income to their family.
3. Educational qualification attained by differently-abled persons seems to be miserable and they attain low educational qualification and they even lack the basic education(Surwanti & Hindasah, 2018; Uromi & Mazagwa, 2014), and the majority of people are below SSLC or SSLC. This is one of the primary reasons they are not adequately represented in employment(Boylan, 2002). Persons with higher

educational qualifications with any U.G. or P.G prefer white-collar jobs or government jobs through reservation policies of government(Ponmani et al., 2014; Shenoy, 2011). When compared to entrepreneurs without disabilities, differently-abled persons typically come from smaller households, have fewer people in an ownership position in their business, and have lower educational qualifications.(Renko & Harris, 2015). Differently-abled persons with congenital disability experience lower educational outcomes than other groups.(McGreevy, 2015). Th condition of women is also severe because when a girl is with a disability, they are more likely to be kept at home doing domestic activities. So, they are less possibly to attend schools and attain higher education. Illiteracy rates amongst differently-abled persons are double than those of without disabilities. Without proper education, full participation in community life and employment is impossible (Uromi & Mazagwa, 2014).

4. Nowadays, more than 3/4<sup>th</sup> of differently-abled persons live in nuclear families than in traditional joint families. The majority of entrepreneurs are married, but there has been also seen a high rate of unmarried persons, especially among women, due to the marginalisation and the negative attitude of society towards differently-abled persons.
5. In the category of persons with physical disabilities, locomotor-disabled persons tend to participate more in entrepreneurship activities(Achola, 2021). Persons with speech and hearing impairment participation rate is extremely poor (Boylan, 2002). Entrepreneurial attitude can also be mostly seen among persons with disabilities caused due to accidents(Jammaers & Williams, 2023). They were previously employed in some sectors of economy before happening disability, those time they were the major contributor of income to their families. Thus, necessity arises for continue with the employment and income, but disability hindered them from previous employment, and they prefer to start entrepreneurship. They also shows high motivation and an achievement-oriented attitude toward success(Saxena & Pandya, 2018; Csillag et al., 2022). Findings also support the argument that 59.4% of entrepreneurs are with moderate disability (61-80% disability).

### **8.3.2 Business Profile of Differently-abled Entrepreneurs**

1. One of the significant barriers faced by differently-abled entrepreneurs in starting a business is the need for access to startup capital (Boylan, 2002;Kitching, 2014; Adams et al., 2019). Due to lack of access to start capital, 23.9% of entrepreneurs are forced

to find capital through their own sources by selling their personal properties like land, gold assets, etc, also they also use their past savings for their business(Garba et al., 2013). It is a complicated procedure for obtaining loans from financial institutions, so only 16.3% take loans from financial and non-financial institutions(Mwangi, 2013). Financial institutions were reluctant to offer funds to differently-abled persons as they are not confident in their capabilities to run an entrepreneurship.(Maziriri & Madinga, 2016). The nuclear family mainly prefer to find funds from its own sources and through sponsorship. In contrast, persons from joint families find finance to start a business from loans from financial institutions(Rahman et al., 2013). Most differently-abled entrepreneurs have their own motivation to start a business(Suguna & Rasika, 2020).

2. Due to a lack of startup capital, 85.5% of entrepreneurs operate sole proprietorships. It is also seen that most people with a disability run home based business and micro-enterprises(Angelocci et al., n.d.-b; Surwanti & Hindasah, 2018; Banks et al., 2023). Differently-abled entrepreneurs have chosen manufacturing types (47.5%) of businesses. Both male and female are generally involved in manufacturing business. A person with an accident mainly engages in manufacturing business, but a person with a congenital disorder engaged in the trading business. In Kerala businesses run by differently-abled persons are mostly in the category of micro-enterprises(Surwanti & Hindasah, 2018).
3. Entrepreneurs sell their products or services to customers or suppliers mainly through direct mode. People with congenital disorders mainly use direct mode for selling their product and services. Entrepreneurs who prefer to sell products or services through online mode sell their products mainly through online platforms like business websites, social media like Facebook, WhatsApp and various other apps(Shibli et al., 2021;(Angelocci et al., n.d.-a). Online business is the most preferred option for selling products by a person with an accident because of their mobility issues (Adams et al., 2019).
4. They operate entrepreneurship in rural or panchayat areas. Only a minute number of persons operate in corporate areas because they cannot bear the huge costs and taxes accompanying operating business in corporation areas.

5. An enormous number of entrepreneurs also lack previous business experience. Lack of experience does not mean they lack entrepreneurial intention and cannot perform well in entrepreneurship (Ismail et al., 2009; Kannan & Professor, 2015). Most differently-abled entrepreneurs have only begun to start their operation in just 1-3 years or below one year. From these findings, it is evident that differently-abled entrepreneurs are a new breed of entrepreneurs (Shanimon & Shahul Hameedu, 2014).

### **8.3.3 Stakeholder's Support System for Differently-abled Entrepreneurs**

1. It is seen that there is a higher level of support for entrepreneurship from the part of NGOs compared to families of differently-abled persons. Earlier NGOs work were based on medical model principle of disability, currently in Kerala NGOs focus on economic and participatory model of disability through skill development and vocational training for engaging in entrepreneurship for a social change (Kandyomunda et al., n.d., Melavanki, 2020; Bayan, 2013; Salamzadeh et al., 2022). The lowest level of support for entrepreneurship is from the part of the government. Recently, in Kerala, NGOs have contributed significantly for creating a more accessible and inclusive society; NGOs often provide specialised vocational training programs, mentorship and financial support to empower differently-abled persons through entrepreneurs and to meet their livelihood. Several NGOs and private organisations are actively working in vocational training and employment generation of differently-abled persons. NGOs supporting level of these activities helps in increasing competencies of entrepreneurs (Boylan, 2002; Bayan, 2013; Shanimon & Shahul Hameedu, 2014; S Rajamohan & E Saranya Devi, 2020; Rahman et al., 2013). In India, even though the government offers numerous schemes and institutions for rehabilitating differently-abled entrepreneurs. This study shows there is less government support obtained by entrepreneurs, various studies also shows differently-abled persons receive least support from government and they are left behind due to complicated and inappropriate developmental policies (Pinilla-Roncancio & Cedeño-Ocampo, 2023). Engaging in entrepreneurship by differently-abled entrepreneurs was found to be more empowered than any other government schemes offered for their upliftment. Even though NHFDC started in 1997, the beneficiaries of the NHFDC scheme had benefited to only a few people. The government through VRCs also offers vocational training services, but their coverage

is low (Shanimon & Shahul Hameedu, 2014; Ashley & Graf, 2018). Differently-abled entrepreneurs were not aware of the government initiatives or support centres for promoting business. Support of government they received in entrepreneurship was not sufficient to sustain them in entrepreneurial ventures (Maziriri & Madinga, 2016; Mohammed & Jamil, 2015). The success of the empowerment programs for differently-abled persons will be accomplished if the obstacles and challenges confronted by differently-abled persons can be resolved (Surwanti & Hindasah, 2018); by imparting entrepreneurial skill and potential to differently-abled persons by promoting entrepreneurial activities by policymakers of that economy (Musa & Sema singhe, 2013).

2. There is a momentous increase in family support from the pre-phase to the post-phase of starting a business. There is significant difference in support of families from pre-phase to post phase of starting the business. Married persons receive massive support from their spouse, children, and family members during the pre-and post-phases of business than singles because, after marriage a need arises to earn a living and contribute to the family income. Nuclear families of differently-abled persons are more motivating to start a business during the pre-phase and in post-phase of business. Support level of joint family is more compared to nuclear families in handling the activities involved in the business.
3. Male are getting more support from their own families, NGOs and from the government support is seen more among men than women because still, in our country, gender inequalities are prevalent in all spheres of activities and life (Yeo, 2001). There is considerable discrimination towards women which arises from their own families.
4. Based on the type of disability, family and government support systems are seen mainly among visually impaired persons, followed by persons with locomotor disabilities. Nevertheless, NGOs shows the highest level of support to persons with locomotor disabilities, followed by persons with visual impairment.
5. A sole proprietorship form of business receives the highest level of family support, followed by the partnership form, and where most of the partners are from their own family or friends. A lower level support is received for SHG from families. NGOs mainly support sole proprietorship, and SHG and the government also highly support

sole-proprietorship or self-employment forms of venture business of differently-abled persons.

6. The family mainly support trading activities, and result shows that higher level of support by NGOs for differently-abled persons is provided by training to start manufacturing units like umbrella making, detergent making, bookmaking, food products, etc. The support system shows that the government provides loans and subsidies to differently -abled persons to start trading activities mainly for setting up provisional stores. The support level of all stakeholders for service sector is low compared to other sectors of economy (Tripathi et al., 2007).
7. There is no significant difference between family support, NGOs support and government support towards entrepreneurship conducted by differently-abled persons in terms of previous business experience. Family and NGOs support shows that mainly inexperienced business persons than to experienced ones. However, government primarily support experienced entrepreneurs.

### **8.3.4 Entrepreneurial Traits of Differently-abled Persons**

1. Using factor analysis twenty variables were identified related to traits, and through the factor reduction method of EFA, it has been reduced to 5 dimensions such as innovation, independence, information seeking, risk-taking and self-efficacy, with each dimension with four indicators based on the factor loadings above 0.5.
2. Differently-abled entrepreneurs possess a high level of independence (Boylan, 2002) and innovation trait (Gedik et al., 2015; Santhosh Samuel putta, 2023; H. R. Singh & Rahman, 2013) and which contribute to success of entrepreneurship run by differently-abled persons. Entrepreneurship offer higher level of independence, earning and empowerment to differently-abled entrepreneurs (Osman & Rahim, 2014). They are less able to meet and undertake risk in entrepreneurship, this finding was disagreement with(Santhosh Samuel Putta, 2023; H. R. Singh & Rahman, 2013). Risk-taking propensity has the greatest direct impact on entrepreneurial attitude(Zhuang, 2022). Normally one the major trait of normal entrepreneurs is risk-taking ability in business but it is seen that differently-abled entrepreneurs have a low-risk capacity as compared to non-disabled entrepreneurs(Uakiah & Sakriya, 2020).

3. There is no significant difference in independence, innovation, information-seeking, risk-taking, or self-efficacy traits among male and female. It is seen that women possess higher independence. They desire is to turn self-reliant and to have individual freedom(Boylan, 2002; Jaisinghani et al., 2022), women tend to have innovation abilities creativity and information abilities than males(Akhmad et al., 2023). Male can hold high risk in business and started business due to need for self-efficacy, whereas women are not willing to take risk and they don't have much self-efficacy compared to men (Sobaih, 2022).
4. Age group 18-30 s have a high urge for independence, innovation traits and self-efficacy; the 31-45 age has the highest capacity to handle risk; the age group the 46-60 years old have the highest information-seeking traits and persons in the age group above 60 have low all the entrepreneurial traits. Independence and risk-taking traits shows no significant difference among different age groups.
5. All the traits like independence, innovation, information seeking, risk-taking and self-efficacy shows no significant difference based on educational qualification. But mean value shows a differently-abled person with higher education like U.G, P.G, or above shows a higher level of all the traits. When education is promoted among differently-abled persons there is seen higher level of entrepreneurial traits (Makarenko et al., 2019).
6. A higher level of independence is seen among persons with congenital disorders and a higher level of information-seeking, risk-taking, and self-efficacy in persons with other diseases.
7. Traits like innovation, information-seeking, risk-taking, entrepreneurial traits, and self-efficacy shows no significant difference in terms of previous business experience. Independence traits shows significant differences in terms of previous experience. Previously experienced persons in business possess high levels of independence, information-seeking, risk-taking, and self-efficacy than in experienced persons. However, a person who has no business experience will look for more innovation. Persons with previous experience will have more trait and skill by employing in family enterprises and employing in others and helps in successful in current business (Anggadwita & Mustafid, 2014).

8. The mean value of the business period shows that entrepreneurs below one year have high independence traits, innovation skills, information-seeking, and self-efficacy and entrepreneurs with 7-10 years take more risk in business. So, it evident when experience in business increase risk taking capacity also increases.

### **8.3.5 Competencies of Differently-abled Entrepreneurs**

1. Differently-abled entrepreneurs possess higher opportunity-seeking competency and commitment competency, and they have the least ability of strategic competency. Women possess high commitment, opportunity, and relationship competency, whereas male possess more organising and strategic competency than female.
2. The age group 18-30 shows high commitment competency and strategic competency. The age group 31-45 have high opportunity competency, organising competency, and maintaining high stakeholder relationships. A person above 60 age group have low competencies in entrepreneurship.
3. Visually impaired persons have high commitment competency and strategic competency. Speech and impaired persons have high opportunity and organising skills. Locomotor disabled persons maintain high relationship competency.
4. The commitment competency shows there is a significant difference in previous business experience. All competencies shows that persons with previous business experience have high entrepreneurial competencies. The satisfaction level of owners with is highly positively correlated with the number of years of experience in business(Ostrow et al., 2021).

### **Motivation to Start a Business**

1. Two factors are extracted from the original 10 variables from the factor analysis. Under the first factor five variables were grouped with common factors whereas in second variable another five variables were included. The first factor can be named as the push motivation factor, and the second factor can be classified based on the pull motivation factor.
2. Pull and push driving factors are important motivational factors of entrepreneurial intention. Pull factors positively influence entrepreneurial intention whereas, push factors have a negative influence on entrepreneurial intention. (Martínez-Cañas et al., 2023). Differently-abled entrepreneurs in Kerala have more push factors than

pull factors. They start their business or choose entrepreneurship as career option mainly due to necessity-driven factors or compulsion because of discrimination from society and inaccessibility issues due to mobility (Boylan, 2002; Mohan, 2011; Adams et al., 2019). There is a significant difference in their motivation; there is more push or necessity-driven motivation than pull motivation based on opportunity-seeking ability (Dawson & Henley, 2012). Hence, it is concluded that there is a significant variation in motivation in starting a business due to the necessary conditions to start a business (Dhar et al., 2022). Differently-abled people are forced to start entrepreneurship because their disability essentially prevents them from engaging in other forms of employment (Cooney, 2008).

3. There is a moderate positive correlation ( $r=0.376$ ) between the factors of push and pull motivation to start a business. R square of the regression model explains that 14.1 % of the pull factor is affected by the push factor and the remaining by other factors. (Mehmetoglu, 2020).
4. Pull and push motivation to start a business is the same among male and female (Devi, 2023). Women has a higher rate of push motivation than pull motivation for survival and earning a living, it is also seen differently-abled women tend to be less motivated to start a business than men (Agarwal et al., 2018; Dawson & Henley, 2012; Ortiz García & Olaz Capitán, 2019). Male have more pull and push motivation than female (Van der Zwan et al., 2016; Ortiz García & Olaz Capitán, 2019). A blend of both pull as well as push factors of motivation to men and women is the base for starting entrepreneurship (Dhar et al., 2022; Kirkwood, 2009).
5. There is a significant difference in push motivation based on age. The differently-abled persons in age groups 46-60 have higher levels of push motivation and age groups 31-45 have more pull motivation.
6. There is no significant difference in education level among business owners (Van der Zwan et al., 2016). Persons with SSLC qualifications have the highest level of push and pull motivation, followed by persons with below SSLC.
7. Nuclear families of differently-abled persons are more inducing and supportive towards starting businesses than joint families. A married person receives more support from their spouse and their children. As a result, there is both push and

pull motivation in starting a business for married persons rather than single. There is a significant difference in pull motivation between married and single.

8. There is no significant difference in push factor based on type of disability. Visually impaired persons have the highest level of push motivation followed by persons with locomotor disability. There is a significant difference in the pull factor of motivation and type of disability. Multiple disabled person has a higher rate of pull factor, and the lowest level of pull and push factor is among hearing-impaired persons. It is also evident that persons with speech and hearing impairment are less participating in entrepreneurial activities.
9. The sole proprietorship form of business has the highest level of push motivation to start a business, followed by a company form of business. Results of pull motivation shows that partnership forms of business have high pull motivation and followed sole proprietorship. Both results of push and pull factors shows there is low motivation to start an SHG form of business among differently-abled persons.
10. The regression model explains that 6 % of motivation to start a business is affected by the stakeholder's support system and the remaining motivation to start a business by various other factors. There is an effect of the support system on the motivation to start a business for differently-abled entrepreneurs. NGOs support has a significant impact on starting a business than the support of the government or families of differently-abled entrepreneurs.

### **8.3.7 Factors Influencing Business Performance**

1. Twenty-four variables were identified related to business performance, and through the factor reduction method of EFA, it has been reduced to 6 dimensions such as business environment, marketing management, organisational learning, organisational management, social networking and sustainable performance with each dimension having four indicators based on the factor loadings above 0.5.
2. Organisational learning leads to the highest level of business performance, and the least is due to the inability of differently-abled entrepreneurs to have social networking in business (Norstedt & Germundsson, 2022). The perceived capability level of entrepreneurs in terms of organisational learning, marketing management, searching business environment, organisational planning and management shows that

differently-abled persons are capable of operating entrepreneurship(Mendoza, 2021). Customised training programmes for entrepreneurs at each stage create business performance(Jha & Makkad, 2018; Anderson & Galloway, 2012).

3. Business performance is similar among male and female differently-abled entrepreneurs. Women are more experts in managing business environments, organisational learning, marketing management, social networking and sustainable performance whereas men are experts in managing organisations (Akhmad et al., 2023)
4. The business performance of enterprises is similar between married and single individuals (J M K Balasuriya & P J Kumarsinghe, 2020). However, there is higher organisational learning, organisational management and marketing management among married people, and there is higher searching for the business environment, social networking and sustainable performance among singles.
5. Business environment, organisational learning, organisational management, marketing management, and social networks have similar business performance regarding with different educational qualifications. Sustainable performance has a significant difference in business performance in terms educational qualification. Higher level of performance is seen in persons with higher education and higher secondary education. From the finding it is evident the relationship that, when education increases business performance increases. Persons with higher qualification and acquire vocational training has more performance than others. Educational qualifications significantly determine the performance of entrepreneurs (Saidi & Rashid, 2017; Alene, 2022; Anderson & Galloway, 2012).
6. Business environment, organisational learning, marketing management, and social network have no significant differences in the type of disability and business performance. In comparison, organisational management and sustainable performance have seen significant differences in business performance with regard to the type of disability. Persons with visual impairment and hearing impairment perform well in business that locomotor disability (Bincy & Thomas, 2022) and persons with multiple disabilities. It is seen as a significant difference in locomotor disability and visually impaired in terms of organisational management. It also understood that there is a

significant difference in multiple disabilities and visually impaired in terms of sustainable performance.

7. Based on the onset of disability business environment, organisational learning, organisational management, marketing management, and sustainable performance have no significant differences in business performance. But social networking has a significant difference in business performance based on the onset of disability of person with accident and polio disability.
8. Company and partnership form of ownership have higher business performance. In contrast, SHG and sole proprietorship forms have least performance in entrepreneurship in terms of all aspects of business performance.
9. Organisational learning and sustainable performance shows significant differences in business performance related to the area of operation. There is a significant difference in operation in municipalities and corporations regarding sustainable performance. Findings shows higher level of performance is seen in municipal area than panchayat because in panchayat areas there is inadequate availability of resource, unable to reach persons from in remote areas to training centres and least level of performance is seen in corporation area due to the increased level of cost of production and taxes in operation in cities.
10. The result shows that through online mode of selling managing the business environment, organisational learning, organisation management, social networking and sustainable performance are more accessible and easier and has higher performance than direct selling. Whereas, to have face to face interaction and maintain good relation with customers, it is suitable to practice direct marketing in business. Social media and online platforms play a vital role in the performance and prospects of business run by entrepreneurs with disabilities. It intensifies the role of successful integration of business networked circles through posting business content online and discussing the business policies that affect them. It is better to integrate technological platforms into the entrepreneurship journey especially it helps to remove the mobility restrictions faced in business by differently-abled entrepreneurs and it also helps to interact with disabled and non-disabled person (Shibli et al., 2021; Pérez-Macías et al., 2022).

### 8.3.8 Barriers Faced in Business

1. In Kerala the differently-abled persons face complicated problems due to unavailability of fund and resources available in business are scarce and they face severe social barrier and discrimination(Srivastava & Kumar, 2015). Financial barrier was one of the major problems encountered by differently-abled entrepreneurs(Gedik et al., 2015) because seed capital tends to come largely from their own savings (Kefale & Hussein, 2020) and the next major problem faced by them are social barrier. They also face severe difficulty in social networking due to social barrier (Norstedt & Germundsson, 2022) and differently-abled persons are severely discriminated against and stigmatised and by society, people have a negative attitude towards the ability and talents of differently-abled persons in work and equal participation in social life (Kefale & Hussein, 2020; Maziriri & Madinga, 2016; Barba-Sánchez et al., 2019; Saxena & Pandya, 2018). The least barrier they face is personal barriers. The lack of financial capacity of differently-abled entrepreneurs and access to credit from financial institutions was the major factor which hinders differently-abled persons entrepreneurship and lack of personal motivation or aspiration is the least factor hindering the entrepreneurship of differently-abled persons (Mendoza, 2021). Differently-abled entrepreneurs due to lack of access to finance they end up using their own insufficient source of funds to set up their business ventures and also commercial banks and financial institutions were reluctant to offer loans or funds to start business to differently-abled persons since institutions are not confident in their capabilities to run the businesses.(Maziriri & Madinga, 2016). Normally entrepreneurs without disabilities depend on their formal and informal contacts for business performance but differently-abled persons have more complications in establishing and maintain social relationships(Mohammed & Jamil, 2015).For differently-abled entrepreneurs, while running entrepreneurship, their impairment conditions and experience of discrimination from their childhood or disabled condition have indirectly influenced behaviour, social skills, and networking, which plays a crucial role in the success of differently-abled entrepreneurs(Saxena & Pandya, 2018).
2. There is a significant difference in the personal and financial barriers between male and female. Results shows that male have more environmental barriers, whereas

female encounter all other barriers such personal, financial, social and operational barriers(Shenoy, 2011; Akhmad et al., 2023). Even though women seen a have higher business performance. Due all these barriers faced by women entrepreneurs it is evident that their number is too low in participation in entrepreneurship.

3. There is a significant difference between educational qualifications with regard to informational and operational barriers. Higher education has a significant difference between below SSLC, SSLC and higher secondary in between of higher education in terms of the informational barrier and operational barrier. There is higher rate of informational and operational barrier among low educational qualified persons.
4. Married entrepreneurs face more personal and environmental barriers, whereas single entrepreneurs face financial, social, informational and operational barriers. There is also a significant difference in personal and operational barriers based on marital status.
5. Based on the type of disability, persons with multiple disabilities and locomotor disability face severe personal barrier and operational barriers; the financial barrier is highly seen among the speech and hearing impairment and the visually impaired persons. Locomotor persons and persons with multiple disabilities face severe social barriers and informational barriers; the environmental barrier is high among the locomotor disabled and visually impaired. There is a significant difference in the personal, social, and environmental barriers in terms of type of disability. There is seen a significant difference between hearing and speech impaired and persons with multiple disabilities in terms of personal barrier, a significant difference between locomotor disabled and visually impaired in terms of social barrier, and it is seen a significant difference in locomotor disabled and hearing impaired in terms of the social barrier. It is evident from the findings that locomotor disabled face more discrepancies in business than other type of disabilities and they lack business performance also due to their mobility restriction they are forced to be assisted by family members, unable to reach training centres or restrict to do activities in business(Bincy & Thomas, 2022).
6. In terms of onset of disability there is a significant difference in financial, social and informational barriers. There is a significant variation between congenital disorder and polio caused persons in terms of financial barrier, a significant difference in

congenital disorder and accident in terms of social barrier, a significant difference in congenital disorder and accident in terms of environmental barrier and a significant difference in the polio and other diseases in terms of financial barrier.

7. There is a significant difference between personal and operational barriers in terms of the nature of ownership. Personal, financial, and social barriers are highest among sole proprietorships; partnerships. SHG face environmental barriers, and also SHG faces higher informational and operational barriers. Company form ownership faces fewer barriers in entrepreneurship. It is seen a significant difference in sole proprietorship and company regarding personal barriers. It is seen as a significant difference between companies related to other forms of business such as sole proprietorship, partnership and SHG, in terms of operational barriers.
8. Trading business face highest personal, social, environmental barriers whereas manufacturing enterprise face highest financial, informational and operational barriers.
9. Direct selling business face more personal barrier, financial, social barrier, informational barrier than online selling. Environmental barrier and operational barrier are more seen among online business than direct selling.
10. There is significant difference in financial barrier, environment barrier and operational barrier based on previous experience in business. Person without previous business experience face more barriers than without experienced entrepreneurs. There is significant difference in personal barrier, environmental barrier and operational barrier based on period of operation. The business within a period 1-3-years of operating face more barriers in business. Aspiring differently-abled entrepreneurs face more barriers in business due to lack of experience or knowledge in business(Tihic, 2019).

### **8.3.9 Relationship Between Traits, Competencies, Motivation and Business Performance**

1. There is a significant relationship between traits and business performance. High score of traits of entrepreneur increase the level of success in business. The success of entrepreneurship mainly depends upon the human capital of the owner. An

entrepreneur's success mainly depends on the success of the firm, higher entrepreneurs possess entrepreneurial traits the rate of success will be higher (Singh, 2013; Pattanayak & Kakati, 2021; Santhosh Samuel Putta, 2023; Endi Sarwoko, 2013; Heslina et al., 2016; Lim et al., 2008; Herath et al., 2014). Traits and skills of owner can be improved by more investment and training to entrepreneurs (Edoun et al., 2019). Traits are not only the factor contributing to business performance but also competencies and motivation to start business but other external factors also led to business performance of differently-abled entrepreneurs (Pattanayak & Kakati, 2021; J Mary Suganthi Bai, 2014).

2. There is a significant relationship between traits and motivation. Persons with entrepreneurial traits have more inclination towards entrepreneurship. Personality traits and entrepreneurial motivation can be nourished by inculcating entrepreneurial education and training (Zarnadze et al., 2022; Chye Koh, 1996).
3. There is a significant relation between traits and competencies. Strong entrepreneurial traits increase competencies of entrepreneur and vice versa (Heslina et al., 2016; Endi Sarwoko, 2013).
4. There is a significant relationship between competencies and business performance. Competencies are vital for consistent performance of entrepreneurship (Ibidunni et al., 2018; Sánchez, 2012; Heslina et al., 2016; Fazal et al., 2022; Man et al., 2008; Tehseen et al., 2020; Alam et al., 2019). Entrepreneurs can minimise the negative effects of the business environment if they are willing to equip themselves with the appropriate competencies (Hazlina Ahmad et al., 2010; Gunartin et al., 2023). Developing the competencies of entrepreneurs in the long term seems to be a more important issue than directly providing them with more resources or a positive environment, when entrepreneurs possess high competencies it is easier to have better performance in business (Adawiah et al., 2020; Man et al., 2002; Mulyadi et al., 2021). Conduct training and coaching sessions will enhance these competencies, ultimately strengthening employee engagement and facilitating career development. Entrepreneurial competencies, such as opportunity, strategic and commitment competencies, significantly influences the performance of firms (Ibidunni et al., 2018).

5. There is a significant effect on entrepreneurial motivation to start a business and entrepreneurial competency(Fazal et al., 2022).
6. There is a significant effect on entrepreneurial motivation to start a business and business performance. Motivation is crucial for performance of business firms(Adawiah et al., 2020; Mulyadi et al., 2021; Fazal et al., 2022; Saleem & Zaim-UL-Abidee-, 2011; Machmud, 2016; Dharmaratne, 2013).
7. There is a mediating relationship between traits and business performance based on motivation to start a business (Baum & Locke, 2004; Purateera et al., 2011).
8. There is a mediating association between traits and business performance about competencies of the differently-abled entrepreneurs. Powerful entrepreneurial characteristics will lead to an increase in the competence of the SME owner, which will ultimately affect business performance (Endi Sarwoko, 2013; Heslina et al., 2016).
9. Motivation mediates the relationship between traits and competencies.
10. Competencies mediates the relationship between motivation, and business performance(Fazal et al., 2022).

#### **8.4 Conclusion**

Differently-abled people are one of the most unrepresented categories of Indian society who face severe stigmatisation and marginalisation. Inclusive development of differently-abled persons can be attained by providing job opportunities so one of the best solutions is starting a business. The differently-abled entrepreneur is a new and emerging breed of entrepreneurs in India and a relatively under-explored area of research. This research plays a significant role in shaping the entrepreneurial development of differently-abled people of the country. Supporting systems shows an important role in the empowerment and motivation of differently-abled persons in business. Governments are providing lower levels of support to boost the abilities of differently-abled entrepreneurs in their businesses. Differently-abled entrepreneurs possess unique traits and competencies to be successful in their business such as independence innovation and adaptability which enable them to navigate the challenges they face in business. Risk-taking is the least possessed trait by differently-abled entrepreneurs in their business. The motivation to start a business by differently-abled person is due to both pull and push

factors. Findings reveals that differently-abled entrepreneurs enter business mainly due to push factors or survival need and it is seen that pull motivation such as an innate desire for independence, societal inclusion, and financial security is caused by push motivations. Business performance is influenced the by organisational learning, marketing management, observing and adapting with the changes in business environment. Financial barriers and social barriers hinder the development of differently-abled persons in Kerala. Conceptual model of the study explains there is a significant effect on traits on business performance, competencies and motivation, there is also a significant effect of competencies and motivation on business performance. Competencies mediate the relationship between traits and business performance as well as motivation and business performance, motivation also mediate the relationship between traits and business performance and also traits and competencies. Enhancing competencies, motivation, and traits of entrepreneurs increases business performance and thereby enriches the success of entrepreneurship this can at a certain extent improved by the support system of stakeholders working for the empowerment of differently-abled persons.

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## **CHAPTER-9**

### **RECOMMENDATIONS, IMPLICATIONS AND SCOPE FOR FURTHER RESEARCH**

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*9.1 Recommendations of the Study*

*9.2 Implications of the Study*

*9.3 Scope for Further Research*

## **9.1 Recommendations of the Study**

The following recommendations are given to policymakers, society, and differently-abled persons based on the analysis of the study results and the experience gathered from the research.

### **A) Recommendations to the Policy Makers**

- To solve the financial problems faced by differently-abled persons in entrepreneurship, government could advocate financial support mechanisms and incentives for starting and operating entrepreneurship by offering grants, subsidies, low-interest rate loans, and tax incentives to encourage the establishment and growth of businesses led by differently-abled persons.
- The working of government institutions like NHFDC, NIEPVD, VRCs, NIEPMD etc and various schemes offered by government need be more focused on entrepreneurship and solving the problem of start-up funds to entrepreneurs and these institutions can also provide handholding support to differently-abled persons through vocational training and rehabilitation.
- To improve differently-abled persons entrepreneurial capabilities like traits and competencies in entrepreneurship, the government can implement capacity-building programs tailored to the needs and type of disability of differently-abled persons. These programs could include skill development programmes, business training, vocational training and mentorship initiatives. Government schemes customised for particular entrepreneurs will enhance performance.
- The problem of marketing of products of differently-abled entrepreneurs can be solved to a certain extent by selling the products through government and semi-owned stores like Kudumbashree stores, Maveli stores, Triveni supermarkets, Public distribution systems, etc.
- As NGOs and associations are providing more support to differently-abled persons, the government can collaborate with non-governmental organisations (NGOs) and disability organisations who are actively working to empower differently-abled persons. These collaborations and partnerships can deliver valuable insights, resources, and on-the-ground support for the entrepreneurial development of differently-abled individuals.

- The policymakers are required to evaluate the existing policies related to differently-abled persons in economic participation and also assess the effectiveness of the existing policies; after identifying the deviation, necessary steps can be taken for improvement based on the current scenario. The government could advocate for implementing inclusive policies for the economic participation of differently-abled persons in entrepreneurship rather than merely providing them with pension schemes and benefit traps.
- The government may perhaps ensure policies that address barriers to entry in public places, provide assistive technology and support mechanisms, and regulations and reservation policies that offer equal opportunities. This will enhance confidence of individual, improves social networking and risk-taking ability of entrepreneurs.
- The government can able to undertake active participation in the empowerment of differently-abled children's by providing motivational programmes, vocational training in special schools and integrated buds schools to encourage the starting of new business ventures this helps to have entrepreneurial intention in their early stage of life.
- Study shows that women differently-abled entrepreneurs face severe barriers than men, this hinder the participation rate of women in entrepreneurship. Women undergo more exploitation and discrimination in terms of access to education, health care, and career opportunities than differently-abled men. So, there is a need to have diverse policies on disability based on gender.
- The government is required to keep a proper database of the differently-abled entrepreneurs in Kerala and database are needed to easily accessible to public.
- Policymakers may possibility adopt best international practices like guidelines of UNCRDP in supporting differently-abled entrepreneurs. Learning from successful models worldwide can provide insights into effective policy implementation. and regulating laws for differently-abled person against discrimination, social stigmatisation and inclusivity of disabled.

## **B) Recommendations to the Society**

- Social barrier and discrimination can be solved by positively changing the mindset and mentality of society for supporting differently-abled entrepreneurs. The attitude of

society towards differently-abled person ought to be changed and they should be treated equally rather than stigmatising and marginalising them from society.

- To find solution to the operational barrier and marketing of their products, society should develop a positive attitude to purchase the products and services which is produced, developed and engaged by differently-abled entrepreneurs.
- The marketing of products and operational barrier can be solved by organising expo of products produced by differently-abled person in colleges, schools and public places with the help of organisations. This helps the society to identify the products and culture of purchasing and using products of differently-abled entrepreneurs and avoiding stereotypes about quality of products.
- As education enhances entrepreneurial traits, competencies, motivation and business performance. Study show there is a lack of education for differently-abled people, so families and society must ensure proper education, especially through vocational training programmes for the developing a culture of self-employment or entrepreneurship. Society and families need to impart entrepreneurial skills, training and education in students with disabilities which helps them to be independent and job creators and no longer a seems to be a burden to society.
- The society may perhaps recognise their unique talent and ability as an entrepreneur. This will enhance their confidence and risk-taking ability in business.
- Families and friends can initially act as the support system for differently-abled person this will help in more psychological empowerment. The support system to empower differently-abled entrepreneurs need to be start within their families, relatives and friends. As the traits and behaviour of a child starts developing during childhood based on their immediate environment.
- NGOs, organisations and associations can ensure the arrangement of proper finance, provide training and training classes could be arranged in nearby locality. Arranging seminar helps to understand the schemes and opportunities available to engaging in economic activities.
- Proper social networking among differently-abled person will improve the performance of business this can be facilitated by the stakeholders in the society. Opportunities for social networking and arranging finance among differently-abled person can be done by forming groups through SHGs among differently-abled person

with the support of NGOs and associations. SHGs helps to raise thrift, networking, sharing ideas and starting entrepreneurship among the members thus helps to reducing risk associated with the business faced by differently-abled persons.

- As previous experienced persons have more traits, competencies and business performance. Family members or friends who run entrepreneurship shall try to incorporate differently-abled persons in entrepreneurship from their young age, this helps to gain experience in business.
- Differently-abled women entrepreneurs are required to be given special attention to reducing the problem of social abuse and gender discrimination from their own family, society and in entrepreneurship. Differently-abled women entrepreneurs who gain family support can be aware of the schemes available to start new ventures.
- Arranging necessary facilities like ramps, lifts, wheelchairs and aids in public places and shops helps in the easy mobility of entrepreneurs.
- Society are obliged to provide them with proper psychological, mental and moral support to win their career as entrepreneurs. Persons without disabilities can join hand in partnering with differently-abled person in business like partnership and companies.
- Corporate entities through their CSR initiatives can collaborate with differently-abled persons by providing them with financial support, updating them with latest technologies and skill in business and facilitating training for improving the entrepreneurs with necessary competencies especially strategic competency required in entrepreneurship.

### **C) Recommendation to the Differently-abled Persons**

- Differently-abled persons need to create a positive mentality to socialise with peers, mentors, NGOs, advisors and other cooperate entity etc. Social networking can provide valuable insights, guidance, and emotional support in entrepreneurship. Informal social networking keeps aware and updated about, schemes available, the changes in the environment that are essential for conducting business. An entrepreneur and his business will grow when there is proper networking.
- Differently-abled entrepreneurs are required to frequently connect with organisations and institutions like government institutions, NGOs, and social entrepreneurs that focus particularly on promoting entrepreneurship for differently-abled individuals.

This helps in skill development, enhancing risk-taking ability and updating the latest trends in a business environment.

- To survive from the competitors and to have identity in the market, differently-abled entrepreneurs needed to brand their goods and services.
- Differently-abled people may possibly utilise internet services, social media platforms and the latest technologies in the production and marketing of goods and services. This remove the problems of mobility, assessability and operational barriers.
- Differently-abled persons is ought to identify their passion, utilise their unique capacity and talent and also understand their ability and strength in the employment rather than be shy to face the people in the society.
- Differently-abled persons ought to improve their attitude in taking risks in entrepreneurship through skill training and knowledge. Acquiring new skill training enhances competencies and competitiveness.
- Differently-abled persons rather than focusing on benefits traps like social benefits like pensions and charity from government, NGOs and society. They ought to create a willingness to be independent by starting entrepreneurship or be self-employed. This will create more confidence and independence in their lives.

## **9.2 Implications of the Study**

This study represents a significant contribution to gaining a better and wider insight into the existing studies and practices of differently-abled person's entrepreneurial development through an exploration of the lived experience of differently-abled entrepreneurs in Kerala. This study highlights differently-abled entrepreneurship as a specific framework in entrepreneurship research to explore supporting systems for differently-abled entrepreneurs, specific traits and competencies possessed by entrepreneurs, motivation to start a business due to push and pull factors, orientations that shape the performance of firms and barriers encountered by differently-abled entrepreneurs in Kerala. The study essentially contributes development of a unique model for the entrepreneurial development of differently-abled persons in Kerala. The stakeholder support system at an early stage needs to be developed for entrepreneurs from all stakeholders such as their family, friends, NGOs, caregivers and professional providers, and government. Practically this study provides important implications and

assists policymakers, differently-abled persons, and professionals supporting the development of these communities and society at large in understanding the present conditions prevailing entrepreneurship of differently-abled persons and their entrepreneurial development in Kerala. The study will help differently-abled persons and society to recognise capabilities, talents barriers faced in business by differently-abled person entrepreneurs, the institutions and schemes of government available for starting entrepreneurship. This study also benefits in understanding the specific traits and competencies required to run entrepreneurship and to make comparisons of prospects and problems of entrepreneurship this study also aids in providing suggestions to policymakers and organisations for the problem faced by differently-abled persons through implementing effective financial and operational support, vocational, educational and rehabilitation policies and programs to encourage and promote differently-abled entrepreneurs. Government, organisations, professionals, and NGOs working in this field should properly work on inclusive policies for development of these communities. This study benefits society to comprehend the value and unique potentials of differently-abled persons as an entrepreneur and can help to realise the contribution of differently-abled persons to the economy and also gives insight into the importance of education, social networking, benefits of treating them equally without discrimination, and arranging necessary facilities in public and employment. The interrelationship of constructs such as support systems, traits, competencies, motivation to start a business, and business performance developed through a structured model will lend a helping hand to further research.

### **9.3 Scope for Further Research**

1. Compare and contrast differently-abled persons entrepreneurship in two states or regions.
2. Evaluating the opportunities of E-commerce and social media marketing by differently-abled people in successful business performance.
3. Assessing the marketing strategies adopted by differently-abled entrepreneurs.
4. Evaluating the role of welfare schemes, rehabilitation programmes and government policies to empower differently-abled persons through entrepreneurs.

5. Impact of entrepreneurial education on entrepreneurial intentions among differently-abled youth.
6. Assessing the entrepreneurial intention among differently-abled persons in Kerala.
7. Role of social networking in leveraging differently-abled persons entrepreneurship in Kerala.
8. Problems and prospects of differently-abled women entrepreneurs in Kerala.
9. Evaluating the role played by vocational rehabilitation and training centres in the development of differently-abled persons.
10. Qualitative studies on entrepreneurial journeys of experienced differently-abled entrepreneurs in Kerala.
11. Consumer behaviour and attitude towards products of differently-abled entrepreneurs.
12. Challenges and prospectus of differently abled entrepreneurs in the tourism and the hospitality industry
13. Role of assistive and innovative technologies in breaking the barriers of differently-abled entrepreneurs.
14. Social entrepreneurship by differently-abled persons: Skill to value creation.

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## APPENDIX

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### QUESTIONNAIRE

#### Part- A: Socio-Economic Background

1) District: .....

2) Age: .....

3) Gender:                    1. Male                     2. Female

4) Educational Qualification: 1. Below SSLC  2. SSLC  3. Higher Secondary   
3. Degree  4. P.G  5. Diploma

5) Marital status: 1. Married  2. Unmarried  3. Divorced  4. Widow

6) Type of family:                    1. Joint                     2. Nuclear

7) Type of Disability 1. Locomotor Disability  2. Visual Impairment   
3. Hearing Impairment  4. Speech Impairment   
5. Multiple Disabilities

8) Onset of disability happened: 1. Congenital disorder  2. Polio   
3. Accident  4. Other Disease

9) Severity of disability (in %): .....

#### Part-B: Business Profile

10) Which is the most available source of finance for your business?

1. Government  2. Own source  3. Loan from the financial institution   
4. Sponsorship  5. Family  6. NGO

11) Nature of ownership: 1. Sole proprietorship  2. Partnership   
3. SHG  4. Company

12) Type of business: 1. Manufacture  2. Service  3 Trading

13) Area of business operation 1. Panchayat  2. Municipality   
3. Corporation

14) Mode of selling 1. Direct  2. Online

15) Previous Business experience: 1. Yes  2. No

16) The period of business started.....

**Part C-Stakeholder’s Support System**

17) Rate your family members' support level to promote your business.

(5= Strongly agree, 4= Agree, 3=Somewhat agree, 2=Disagree, 1= Strongly disagree)

<b>Particulars</b>		<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
<b>Pre-phase of business</b>	Arranging startup capital for business					
	It helps in choosing the business to be engaged.					
	Planning and decision-making activities					
	They act as influencers.					
	They handle the formalities of paperwork.					
<b>Post-phase of business</b>	Management of working capital and day-to-day operations of the enterprise					
	Handling finance and arranging institutional credit					
	Marketing of products and services					
	Sharing the risk involved in entrepreneurship by providing mental and moral support					
	Procurement of raw materials for business					

18). Kindly rate the role played by NGOs in supporting your business. (Palliative care clinic, rehabilitation centre, charitable organisations, clubs etc)

(5= Strongly agree 4= Agree 3=Somewhat agree 2=Disagree 1= Strongly disagree)

<b>Particulars</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
Helps in arranging necessary finance required for running the business					
Imparting vocational rehabilitation and skill training for entrepreneurial development					
Organising coaching, seminars, and workshops helps provide valuable information required in the operation of enterprises.					
NGOs act as mediators in resource mobilisation and the marketing of products and services.					
Helps to form associations and build networking opportunities					

19) Kindly rate the role played by Government bodies and institutions in promoting entrepreneurship.

(5= Strongly agree 4= Agree 3=Somewhat agree 2=Disagree 1= Strongly disagree)

<b>Particulars</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
Providing financial assistance to start a business					
Conducting seminars, entrepreneurial training and skill development programmes					
Providing subsidies for repayment of credit					
The government has set up various institutions and implemented schemes to empower differently-abled persons through entrepreneurship.					
Relaxation in rules and regulations such as offering tax exemption, reservations and incentives					

**Part- D: Traits and Competencies of Entrepreneurs**

20) Do the differently abled entrepreneurs possess the following entrepreneurial traits?

Rate your response on the following scale.

(5= Strongly agree 4= Agree 3=Somewhat agree 2=Disagree 1= Strongly disagree)

<b>Particulars</b>		<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
<b>Independence</b>	Setting up of business aids in the independence of task					
	Working hours are flexible.					
	Helps to make decisions quickly					
	To become own boss and like to manage others					
<b>Innovation</b>	Innovation leads to creative ideas in business.					
	Adopt modern and improved methods and technology.					
	Helps to reduce cost and increase profit					
	Helps to diversify activities					
<b>Information Seeking</b>	Changes plan according to the dynamic environment.					
	Believes in business will run for an extended period.					
	Systematic planning and monitoring of activities					
	Up to date and thereby able to seek opportunities easily					
<b>Risk-taking</b>	Positive approach toward challenges					
	A timely decision enables one to take a calculated risk.					
	High-risk offers higher returns and rewards.					
	Tolerance of ambiguity in business					

<b>Self-efficacy</b>	Believes in one's actions determine the reward.					
	Will be highly responsible for the work					
	Belief in one's ability and potential					
	Overcoming unexpected difficulties					

21) Do the differently abled entrepreneurs possess the following entrepreneurial competencies? Rate your response on the following scale.

(5= Strongly agree 4= Agree 3=Somewhat agree 2=Disagree 1= Strongly disagree)

<b>Particulars</b>		<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
<b>Commitment Competency</b>	Willingness to hard work to reach the goal					
	Highly achievement-oriented towards goal					
	Deep passionate in their work					
	Dedication towards work					
<b>Opportunity Competency</b>	Easily identification of goods and services needed by consumers					
	Focus on taking advantage of high-quality business opportunities.					
	Continuous searching and evaluating the business environment					
	Persuasion and negotiation with others					
<b>Organising Competency</b>	Organising the resources					
	Systematic planning and monitoring of activities					
	Helps to organisation run smoothly					
	Easily coordination of task					

<b>Relationship Competency</b>	Build good relationships with stakeholders.					
	Helps quick decision-making					
	Practical communication skills with the stakeholders					
	Persuasion and negotiation with others					
<b>Strategic Competency</b>	Redesign the organisations to achieve long-term goals					
	Highly oriented against strategic goals.					
	Evaluate results based on strategic goals					
	Monitor progress towards a strategic goal.					

### Part E-Motivating Factors to Starting a Business

22)What are the factors which motivated you to start an enterprise?

(5= Strongly agree 4= Agree 3=Somewhat agree 2=Disagree 1= Strongly disagree)

<b>Particulars</b>		<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
<b>Push factors (Necessity-seeking Entrepreneurship)</b>	Can do only particular business due to severity of disability					
	Difficulty in finding alternative job opportunities					
	Lower wages are paid in other jobs.					
	Pressure due to family conditions and to recover from poverty					
	Due to training and assistance, funds are provided by the government/ institutions to set up business.					

<b>Pull Factors (Opportunity-seeking Entrepreneurship)</b>	Entrepreneurs like to become independent					
	Working hours will be flexible.					
	Able to become one's boss					
	It creates more wealth, thereby enhancing financial security.					
	Enable social recognition and identity.					

### Part F: Prospects and Problems in Business Performance

23) Given below are the factors likely to determine the performance and growth of the enterprises run by differently-abled persons. State your agreement on the influence of these factors using the following scale.

(5= Strongly agree 4= Agree 3=Somewhat agree 2=Disagree 1= Strongly disagree)

<b>Factors</b>		<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
<b>Business Environment</b>	Meeting competition from rivalries					
	Following guidelines from the governmental institution					
	Quickly adapting to the dynamic environment					
	Awareness and attitude about overall policies and regulation					
<b>Organisational Learning</b>	Engaging in training to enhance knowledge and skills required for business.					
	Helps to appropriate technical skills to use tools and technique					
	Knowledge sharing contributes to gaining more skills and innovation in business.					
	The number of years of experience in business contributes to the performance of the business.					

<b>Organisational Management</b>	Ensuring the economic performance of the organisation					
	Ensuring adequate infrastructural facilities with modern technology					
	Attainment of the objective of the organisation					
	Ability to raise and maintain adequate capital					
<b>Marketing Management</b>	Marketing through social media is cheap					
	Concentrating on market-demanded products and services helps expand business.					
	Fixing a reasonable price for the products					
	Customer-focused marketing enhances customer satisfaction, hence quickly retaining customers.					
<b>Social Networking</b>	The solution to business problems through experienced persons					
	Interactions create more knowledge and education about business.					
	Due to networking, dignity in society has increased.					
	To build a good relationship with stakeholders					
<b>Sustainable Performance</b>	Showing commitment towards society					
	Creation of value for the enterprise					
	Offering quality products to customers					
	Environmentally friendly products					

24) Please rate the barriers that hinder the growth of entrepreneurship run by differently-abled persons.

(5= Strongly agree 4= Agree 3= Somewhat agree 2=Disagree 1= Strongly disagree)

<b>Particulars</b>		<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
<b>Personal Barrier</b>	It requires a lot of time and energy					
	Lack of confidence					
	Limited mobility and inability to work for long hours					
	Limited aspiration to be an entrepreneur					
<b>Financial Barrier</b>	Difficulty in obtaining loans from financial institutions					
	Discrimination & aggressive approaches on the part of officials of financial institutions.					
	Lack of assets to use as collateral					
	Delay in cash due to complicated paperwork					
<b>Environmental Barrier</b>	An entrepreneur needs more raw materials and resources.					
	Lack of infrastructural facilities and outdated technology					
	Lack of business opportunities and suitable environment					
	Keen competition from Non-differently-abled entrepreneurs					
	There needs to be more support from part of the government.					
<b>Information Barrier</b>	There is a lack of awareness about schemes and subsidies of the government					
	Lack of support from business advisors					
	Due to immobility, I was unable to reach the training centres.					
	Lack of education/skill and experience in entrepreneurship					

<b>Social Barrier</b>	Entrepreneurs face the problem of social networking					
	Differently-abled persons are excluded and marginalised from society					
	People do not recognise their abilities and talents.					
	Fear of loss of benefit trap and social security					
<b>Operational Barrier</b>	Consumers need mainly branded products.					
	Unable to advertise products, thereby difficulty in finding new customers					
	Due to immobility unable to manage customers so need to rely on others					
	There is low demand for the product as suppliers are unwilling to take the product due to market prejudices.					