ENTREPRENEURSHIP DEVELOPMENT AMONG DIFFERENTLY ABLED PEOPLE IN SOUTH INDIA

Thesis Submitted to the University of Kerala for the Award of the Degree of Doctor of Philosophy in Commerce

By

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DECLARATION

I hereby declare that the Ph.D thesis entitled, "**Entrepreneurship Development among Differently Abled People in South India**" is an independent work carried out by me and it has not been submitted anywhere else for any other degree, diploma or title.

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CONTENTS

TITLE	Page No.
LIST OF TABLES	i
LIST OF FIGURES	iv
LIST OF ABBREVATIONS	v
CHAPTER	
1. INTRODUCTION	**1-23**
2. LITERATURE REVIEW AND SYNTHESIS	**24-72**
3. THEORETICAL BACKGROUND OF THE STUDY	**73-92**
4. DIMENSIONS OF DISABILITY AND SOCIO-ECONOMIC PROFILE OF DISABLED PERSONS IN INDIA	**93-134**
5. NATIONAL HANDICAPPED FINANCE AND DEVELOPMENT CORPORATION: AN OVER-VIEW OF PERFORMANCE EVALUATION	**135-148**
6. RESIDUAL POTENTIAL OF DIFFERENTLY ABLED ENTREPRENEURS	**149-190**
7. ENTREPRENEURIAL TRAITS OF DIFFERENTLY ABLED ENTREPRENEURS	**191-228**
8. MODEL OF ENTREPRENEURSHIP DEVELOPMENT	**229-245**
9. SUMMARY OF FINDINGS CONCLUSION AND RECOMMENDATIOS	**246-258**
DIRECTION FOR FUTURE REASERCH	**259**
ANNEXURES	**260-263**
BIBLIOGRAPHY	**264-298**

LIST OF TABLES

Table No.	Title	Page No.
1.1	Entire construct, Alpha Value and Number of Items under Study	18
1.2	Aggregate Numbers of Beneficiaries	20
3.1	The Evolving Ideas of Entrepreneurship and Entrepreneur	85
4.1	Disability Prevalence by Income level, Sex, Age, Place and wealth	108
4.2	Disabled Population by Sex and Residents in India - Census 2011	112
4.3	Decadal Change in Disabled Population by Sex and Residents	112
4.4	Disabled Population to Total Population by Sex and Residence	113
4.5	Proportion of Disabled Population by Residence	113
4.6	Proportion of Disabled Population by Gender	114
4.7	Proportion of Disabled Population by Type of Disability	116
4.8	Disabled Population by Type of Disability Census: 2011.	117
4.9	Disability by Social Groups in India: 2011	118
4.10	Disability Prevalence of Various Groups & Types	119
4.11	Disabled Population by Age and Sex	120
4.12	Disabled Workers by Type of Disability	121
4.13	Disability Statistics in General and Estimates of NSS Rounds and Census 2001	122
4.14	Disability - Specific Data based on NSS Survey	129
4.15	Persons with Disabilities, General Population &Social Characteristics	131
5.1	Details of Amount sanctioned, Amount Disbursed And Number of Beneficiaries (Credit Based Scheme)	141
5.2	Projects Sanctioned & Disbursement made up to 31.03.2014	146
5.3	EDP Grant Sanctioned & Disbursement. For the Year (2013-2014)	149
6.1	Sample Profile	153
6.2	Factors of Residual Potential	155
6.3	Levels of Residual Potential (Percentile Scores)	157
6.4	Cross – Tabulation of Gender of the Differently – Abled Entrepreneurs and the level of Residual Potential.	157
6.5	Chi-Square Test	158
6.6	Gender wise Classification of Factors of Residual Potential among Differently Abled Entrepreneurs	159
6.7	Cross – Tabulation of Place of Residents of the differently – Abled Entrepreneur and level of Residual Potential.	161
6.8	Chi-Square Tests	162
6.9	Place of Residence wise Classification of Factors of Residual Potential among Differently abled Entrepreneurs	163
6.10	Cross – Tabulation of Marital Status of Differently – Abled Entrepreneur with Level of Residual Potential.	164
6.11	Chi-Square Test	166
6.12	Marital Status wise Classification of Factors of Residual Potential among Differently Abled entrepreneurs	166
6.13	Cross – Tabulation of Educational Qualification of Differently Abled Entrepreneur and level of Residual Potential.	169
6.14	Chi-Square Test	170

6.15	Education Qualification wise Classification of factors of Residual Potential among Differently Abled Entrepreneurs	171
6.16	Cross – Tabulation of Family Structure and level of Residual Potential among Differently Abled Entrepreneur	174
6.17	Cross – Tabulation of Family Structure and level of Residual Potential among Differently Abled Entrepreneur	175
6.18	Cross – Tabulation of Cause of Disability and level of Residual Potential among Differently Abled Entrepreneurs.	178
6.19	Cause of Disability wise Classification of factors of Residual Potential among Differently Abled Entrepreneurs	179
6.20	Mean rank of Factors of Residual Potential among Differently Abled entrepreneurs – Friedman Test	182
6.21	Pearson Correlation Coefficient between Factors of Residual potential among Differently Abled Entrepreneurs	184
6.22	Model Summary	186
6.23	ANOVA	186
6.24	Regression Coefficient	186
7.1	Mean and SD of factors of Entrepreneurial Traits	192
7.2	Levels of Entrepreneurial Traits	193
7.3	Cross – Tabulation of Gender of the Differently Abled Entrepreneurs and the level of Entrepreneurial Traits	194
7.4	Chi-Square Test	195
7.5	Gender wise Classification of Factors of Entrepreneurial Traits among Differently abled Entrepreneurs	196
7.6	Cross – Tabulation of Place of Residents and levels of Entrepreneurial Traits	198
7.7	Chi-Square Tests	199
7.8	Place of Residence wise Classification of Factors of Entrepreneurial Traits among Differently abled Entrepreneurs	200
7.9	Cross – Tabulation of Marital Status of Differently – Abled Entrepreneur with Levels of Entrepreneurial Traits.	201
7.10	Chi-Square Test	201
7.11	Marital Status wise Classification of Factors of Entrepreneurial Traits among Differently Abled Entrepreneurs	203
7.12	Cross – Tabulation of Educational Qualification of Differently – Abled Entrepreneur and level of Entrepreneurial Traits	205
7.13	Chi-Square Test	206
7.14	Education Qualification wise Classification of factors of Entrepreneurial Traits among Differently Abled entrepreneurs	207
7.15	Cross – Tabulation of Family Structure and levels of Entrepreneurial Traits Among Differently Abled Entrepreneur	210
7.16	Family Structure wise Classification of Factors of Residual Potential among Differently Abled Entrepreneurs	211
7.17	Cross – Tabulation of Cause of disability and levels of Entrepreneurial Traits Among Differently Abled Entrepreneur	214
7.18	Cause of Disability wise Classification of factors of entrepreneurial Traits among Differently Abled Entrepreneurs	215
7.19	Cross – Tabulation of Type of Business and level of Entrepreneurial Traits among Differently Abled Entrepreneurs.	216

7.20	Type of Business wise Classification of Factors of Residual Potential among Differently Abled Entrepreneurs	217
7.21	Cross – Tabulation of Nature of Business and level of Entrepreneurial Traits among Differently Abled Entrepreneurs.	219
7.22	Type of Business wise Classification of Factors of Entrepreneurial Traits among Differently Abled Entrepreneurs	220
7.23	Mean rank of Factors of Entrepreneurial Traits among Differently Abled entrepreneurs – Friedman Test	222
7.24	Pearson Correlation Coefficient between Factors of Entrepreneurial traits among Differently Abled Entrepreneurs	223
7.25	Model Summary	224
7.26	ANOVA	224
7.27	Regression Coefficient	225
8.1	Mean and Standard deviation of Factors of Entrepreneurship Development among Differently Abled entrepreneurs	229
8.2	Pearson Correlation Coefficient between Factors of Entrepreneurship Development among Differently Abled Entrepreneurs	230
8.3	Model Summary	231
8.4	ANOVA	231
8.5	Regression Coefficient	231
8.6	Variables in the Structural Equation model Analysis	236
8.7	Regression Indices and Values	244

LIST OF FIGURES

Fig. No	Title	Page No.
4.1	Proportion of Disabled Population by Residence in India	114
4.2	Proportion of Disabled Population by Sex	115
4.3	Disabled Population by Type of Disability	116
4.4	Disabled Population by Type of Disability in India: 2011	117
4.5	Disability by Social Groups in India: 2011	118
4.6	Disability Prevalence of Various Groups & Types	119
4.7	Disabled Population by Age and Sex	121
4.8	Disabled Workers by Type of Disability	122
4.9	Disability shares by type of disability among the total number of PWD in India	126
4.10	Disability Prevalence in Different Group (Proportion) Percentage of Persons with Disabilities to total Population	126
4.11	Disabled Population in Different Age Groups	127
4.12	Disability Prevalent in Major States in India	128
4.13	Indicators on Disability: Disability - Specific Data	129
4.14	Literacy Rates among Differently Abled People to total Population	132
4.15	Share of 6-13 years of Olds Out of Schools by Social Categories,	133
4.16	Marital Status of Women with and without Disability	134
5.1	Year Wise Achievements of Amount Disbursed	142
5.2	Loan Disbursed	143
5.3	Total Number of Beneficiaries	144
5.4	Year Wise Data of Total Number of Beneficiary	145
5.5	State wise list of Fund Sanctioned to Differently Abled People	147
5.6	EDP Grant Sanctioned & Disbursement. For the Year	150
8.1	Structural Equation model (SEM) based on Standardised Coefficient on Entrepreneurship Development of Differently-Abled Entrepreneurs.	235

LIST OF ABBREVIATIONS

SC	Scheduled Castes
ST	Scheduled Tribes
CRPD	Convention on the Rights of Persons with Disabilities
MDG	Millennium Development Goals
OP	Optional Protocol
UN	United Nations
PWD	Persons with Disability
NSS	National Sample Survey
NHFDC	National Handicapped Finance and Development Corporation
WHO	World Health Organisation
NGO	Non Government Organisation
SEM	Structural Equation Model
GFI	Goodness of Fit Index
AGFI	Adjusted Goodness of Fit Index
NFI	Normated Fit Index
NSSO	National Sample Survey Organisation
AVE	Average Variance Extracted
CR	Construct Reliability
LoC	Locus of control
n Ach	Need for Achievement
OR	Opportunity Recognition
EO	Entrepreneurial Orientation
SME	Small and Medium Enterprises
GDP	Gross Domestic Product
TPB	Theory of Planned Behaviour
EAO	Entrepreneurial Attitude Orientation
EOR	Entrepreneurial Opportunity Recognition
MO	Market Orientation
FLOSS	Free Language for Open Source Software
GVA	Green Value Added
GE	Green Enterprise
DOI	Date of Indent
UNCRPD	United Nations Convention on the Rights of Persons with Disabilities
ICF	International Classification of Functioning
HH	House Holds
OBC	Other Backward Classes
CWD	Children With Disabilities
WWD	Women With Disabilities
ANOVA	Analysis of Variance
DMRT	Duncan Multiple Range Test
HDI	Human Development Index

CHAPTER – 1

INTRODUCTION

The growth and success of all economies mainly depend on the level of entrepreneurial activity. Entrepreneurs are the soul of economic growth as they provide a source of income themselves, generate employment for others, produce new and superior products or services and execute value addition activities and considered as the backbone of socio-economic development in all economies. Entrepreneurship is the quality of an entrepreneur. Entrepreneurs are persons with high achievement motivation, innovative capacity, and the ability to identify and explore new opportunities. Enterprise is the outcome or result of entrepreneurship by an entrepreneur.

The word “entrepreneurs” immediately conjures rich, famous and successful business individuals. They are entrepreneurial in terms of self- development, self-decision making, self-esteem, creativity and risk taking and can be inspirational for the world. Hence anyone who exhibits the characteristics of self-development, self-esteem, creativity, self-decision making and risk-taking can be rightly called as a person with entrepreneurial traits. When these traits are exhibited by a person running a business or non-business organization, he can rightly be called an entrepreneur. They are highly motivated, enthusiastic personalities with complex nature, embodying the basic qualities of Vision, Knowledge, Desire to succeed, Independence and Optimism. An indepth idea regarding these characteristics will provide a better understanding of the concept of an entrepreneur. Visionability- the ability to dream and ability to implement, Knowledge- sound and conceptual knowledge about the world, Desire to succeed- strong desire to succeed in life, Independence-Independent in work and decision making, Optimism-optimistic, Value addition-Desire to improve and optimise resources, Leadership-become a principal in all respect, Hard-working and Risk-taking ability are the most important characters of an entrepreneur.

The vital function of an entrepreneur is independency in work, ability to undertake uncertainty and risk. Entrepreneur is an innovator with an unusual will and energy, clarity of innovation and ability to act. The entrepreneur is the bearer of the change and alertness. The spirit of entrepreneurship is being different. The underlying process

in entrepreneurship is the identification of opportunity with an intention of harvesting the fruits on one's performance. Eight themes constituted in the nature of entrepreneurship are innovation, organisation, creation, growth, uniqueness and ownership and management. An entrepreneur is a distinct person, always searches for development and responds to it and takes advantage of it as an opportunity. The more efficient entrepreneurs receive a surplus profit over and above the managerial profit. The entrepreneurial process involves all the functions, activities and actions associated with the perceiving of business opportunities and exploit it. Entrepreneurship is defined as the carrying out of new combinations called "enterprise" the individuals whose function is to carry them out are called "entrepreneur", the entrepre1neur is the bearer of the "mechanism for change" (Jose Schumpter, 1934).

Entrepreneurship is the process of starting a business or non-business organizations. They develop business models and acquire human capital and other required resources, and is fully responsible for its success or failure. Entrepreneurs initiate change in the structure of business and society. This change is accompanied by growth and increased output, which allows more wealth to be divided between the various participants. Thus, entrepreneurship increases the national income and enhances economic development. It can be looked upon as a means of income generation and development. The role of entrepreneurship development is very important in the economic and social development of several sections of people. Entrepreneurship development among women and socially marginalised groups of Scheduled castes, Scheduled tribes and Differently abled people bring them to economic growth. It is widely accepted that the entrepreneurial process and various functions of entrepreneurs are the vital component in the economic growth of a country and society at large. Entrepreneurship development is a tool to overcome poverty, unemployment, and economic and social exclusion. (Rechard Cantillon, 1755; Schumpter, 1950; Burmol, 1968; Kirzner, 1973; Mark Casson, 1981; Stevenson & Sahlman, 1987; Gartner, 1990; Reynolds et al., 1994;).

This study seeks to gain knowledge by using the concept of Differently-abled entrepreneurs as an emerging group of entrepreneurs with innate potentials and they can act as a catalytic force for the economic development of every country. In the absence of explicit theoretical framework or literature studies on differently-abled

entrepreneurs, an attempt is made to contribute a theoretical base to the academic community to bring a debate about the concept of differently-abled entrepreneurs and also try to refines the existing notions of entrepreneurship studies. The root cause of social and economic irregularity in India is poverty and largely due to the higher level of unemployment among educated youth. While Indian economy has performed well in terms of economic growth, but performance in human development has been unsatisfactory (Rameshwari Pandya, 2016). Development and empowerment of socially disadvantaged groups is a commitment enshrined in the Indian Constitution. Equality in rights and access to resources to socially disadvantaged groups to enable them to develop their potentialities and creativity as agents of social change can be achieved by planned development.

In developed countries, the proportion of people with disabilities ranges from 10 per cent to 20 per cent of total population and the prevalence of disability in developing countries is reported to be 1 per cent to 2 per cent of the population (Disability Statistics in India). This wide variation is attributable to the varied definitions of persons with disabilities, differences in the method of data collection and resource allocation at the country levels. Persons living with disabilities face multiple barriers to their participation, due to injustice on the basis of other grounds, including race, colour, sex, language, religion, political or other opinion, national, ethnic, indigenous or social origin, property, birth and age. As a result, persons with disabilities are at a high risk of poverty, which in itself increases the likelihood of having a disability.

Persons with disabilities are considered as the world's largest minority. They are more likely to live in poverty than their non-disabled peers, a small portion of governmental allocation will not be sufficient to uplift the social and economic conditions of differently abled people. The capacity building and overall development of differently abled persons in par with their non-disabled counterparts and their social inclusion in all developmental activities can be ensured by entrepreneurship development. Social exclusion and inclusive growth have opened up serious debates and discussions on the role of different factors in the development disclosure across the globe. In India certain sections of the society are away from the mainstream society and are considered as the most vulnerable groups or outer class. They are often denied minimum access to the basic needs (O'Brein et al. 1997). In India social exclusion is stratified on the basis of caste, class and gender. Differently abled people are excluded

in the process of advance human existence and development (Kummitha, 2015). In addition to social exclusions, problem such as, poverty, unemployment and gender discrimination continues to affect social and economic development of most of the marginalised groups in India.

According to World Health Organisation (WHO) disability can be defined as, "an umbrella term, covering impairments, activity limitations, and participation restriction. Impairment is a problem in the body function or structure. An activity limitation is the difficulty encountered by an individual in executing some task or action; while a participation restriction is a problem experienced by an individual in involvement in life situation. Thus disability is a complex phenomenon, reflecting an interaction between features of a person's body and features of the society in which he or she lives". In this study the terms differently abled persons, persons with disability and disabled persons are used interchangeably and to indicate the same meaning. Disability is caused by diseases, malnutrition, incorrect treatment or non-treatment, physical or mental violence and war, accidents due to inadequate protection at the workplace and in traffic situations and increasingly age related diseases (Ratheesh K. Nair, 2014).

1.1 Background of the Study

Skill development and entrepreneurship development is essential for the development of socially and economically disadvantaged group of differently abled people. In addition to vocational training the provision of skill development (Personal Skills and Soft Skills) should help the empowerment of socially disadvantaged groups. Disabled people constitute a marginal category within the class of other vulnerable groups such as Scheduled Casts (SCs), Scheduled Tribes (STs) and Other Backward Groups. Apart from social backwardness, a number of other factors also contribute to such a vulnerable position, such as limited assets holdings, lack of resources, illiteracy, and low level of skill development. This shows the magnitude and multiple dimension of social exclusion (Silver, 1994).

Disability is a part of human condition. More or less everyone will be temporarily or permanently impaired at some stage of human life. Most extended families have a disabled member and the non-disabled people take responsibility for supporting and caring for their family and friends with disability. The disability experience results

from many factors; poor health conditions, personal factors, environmental factors and social situations. Poverty may increase the risk of disability due to poor health, low birth weight, malnutrition, lack of clean water, unsafe working condition and the increased number of accidents. The prevalence of disability has direct contact on demographic transition. Disability is a developmental issue, disability increases the chance of poverty and poverty increases the risk of disability (World Report on Disability, 2011).

Reports of disability studies indicate that persons with disabilities and their families experience socio-economic disadvantages. Disability leads to poverty and worsening the socio-economic conditions through a large number of channels. Disability has adverse impact on education, employment, health and increases the expenditure related to disability. According to World Health Organisation Commission on Social Determinants of Health, "inequality is a major cause of poor health, and hence of disability". The environment may be changed to improve the health conditions, social status, and economic situations to improve the life of persons with disability. These changes can be attained through legislation, policy changes, capacity building and technological innovation to create a better environment in which the differently abled people have more opportunities to build up their lives.

A number of international documents have highlighted the issues of differently abled people, including the World Programme of Action Concerning Disabled People (1982), The Convention on the Rights of Child (1989), The Standard Rules on the Equalisation of Opportunities for People with Disabilities (1993), Millennium Development Goals (MDGs) and the Convention on the Rights of Persons with Disabilities (CRPD) and its Optional Protocol (OP) and, The Convention on the Rights of Persons with Disabilities (CRPD) . Some of the concepts and recommendations which they contain are now outdated. Convention on the Right of Persons with Disabilities should be seen as "an integral part of the policy formation for the sustainable development of people with disabilities". Sustainable and equitable progress in the agreed global development agenda cannot be achieved without considering persons with disabilities. If they are not included, progress in development will further boost their marginalization". In the socio-economic development dimension the Convention recognizes the importance of development to

the full realization of the Rights of Persons with Disabilities, and the role of international cooperation in support of national efforts to implement the policy.

The large number of persons with disabilities is amongst the most marginalised groups. The Millennium Development Goals (MDGs) of Halving poverty (MDG-1), Universal primary education (MDG-2), Gender and disability (MDG-3), Reducing child mortality (MDG-4), Improving maternal health (MDG 5), will remain unmet unless persons with disabilities are included in the efforts to achieve development. The inclusion of persons with disabilities in development programming also makes sense from an economic point of view. Excluding persons with disabilities from the world of work has costs for societies, in terms of their productive potential, the cost of disability benefits or pensions, and the implications for their families. This exclusion may cost countries between 1 to 7 per cent of Gross Domestic Product. These costs to society can be minimised by dismantling barriers to participation of persons with disabilities in education, skills development, entrepreneurship development and employment, as well as poverty reduction and development programmes. Sustainable overall development and social inclusion of persons with disabilities can be achieved by policy implications and foresighted developmental programs.

Persons with Disabilities (Equal opportunities, Protection of rights and Full Participation Act) was passed by Indian Parliament on 22nd December, 1995. The Parliament received the consent of the President of India on 1st January, 1996. But ever after more than two decades, this enactment has not been able to do anything substantial to improve the life of persons with disabilities. The disabled persons in India still feel quite a neglected lot, this legislation provides for both preventive and promotional aspects of rehabilitation in the field of education, employment and training, reservation, man power development, creation of barrier free environment, unemployment allowances, special insurance schemes, and schemes of homes for persons with severe disability and in this background the study is conducted

1.2 Statement of the Problem

Persons with disabilities constitute 15 per cent of the world's population, of whom 80 per cent live in developing countries. Disability leads to poverty and thereby lowers the income of individual and households. Disability and resultant poverty worsens the standard of living of persons with disability and hence increases the expenditures on

health care, transportation, employment, assistive technology and the cost of manpower development for social development. Disability may lead to limited employment opportunity and earnings to persons with disability and other family members due to care for disabled family member (Meyer and Mok 2008). Disability may prevent better employment opportunities or constrain the kind of work a disabled person can do (Evans 1989; Amartya Sen 1992).

Disability may restrict human capital development and opportunities for education, disability by birth or during childhood may prevent children from schooling and increase school dropout. The onset of disability may lead to poverty; poverty may increase the risk of disability and poor health. Disability condition may effect in impairment, participation restriction and activity limitation. Disability may increase the threat of lower the standard of living, lower the educational attainment and lower the employment rates. Around 650 million people, live with some sort of disability, the world's largest minority (Shahul Hameedu, M., 2013). This figure is increasing through population growth, medical advances, increasing accidents and the ageing process. Disability rates are significantly higher among groups with lower educational attainment in various countries. Women and children report higher incidence of disability than men. The World Bank estimates that 20 per cent of the world's poorest people have some kind of disability and tend to be regarded in their own communities as the most disadvantaged (Shani, 2014). Women with disabilities are recognised to be multi disadvantaged. Mortality of children with disabilities may be as high as 80 per cent in developing countries. Comparative studies on disability legislation show that only 45 countries have anti- discrimination and other disability- specific Laws (Sunil, S. 2016).

According to the report of National Statistical Survey (NSS), disability transition in India is predicted to be most rapid. Between 1990 and 2020, there is predicted to be a halving of disability due to communicable diseases and non-communicable diseases, a doubling of disability due to accidents and injuries, and more than 40 per cent increase in the share of disability due to non- communicable diseases such as cardiovascular and stroke. In India, 8.4 per cent of rural households and 6.1 per cent of urban households had a member with a disability (NSS, 58th round National

Sample Survey, 2002). At present, fifteen per cent of the world's population was estimated to be living with disability (World Health Survey, 2010).

The number of handicapped people in India is increasing by about five million every year. Majority of them cannot hope for medical, educational, or any financial aid. Most of them are living without having any source of regular income. A kind of inertia or apathy has developed in them as there are not enough schemes meant for their benefit. In such a situation, it is necessary to increase their standard of living through decent and self-sustaining means. Hope for regular income and a way of socio-economic development through a self supportive mechanism of entrepreneurship development. It is the duty of the government to create such facilities as a matter of right.

1.3 Significance of the Study.

There is a widespread superstition that, the disabled are incompetent in all walks of life. Differently abled persons experience inequalities and they are subject to violations of dignity. Negative attitudes towards disability can result in the denial of civil, cultural, social, political and economic rights of persons with disability. They are separated from the advantages of socio-economic development and segregated for the good of society. This ghetto philosophy which validates man's inhumanity to man is the cornerstone of current social cruelty to the victims of disability. Many of them are actual or potential geniuses in several fields especially in the field of entrepreneurship development. The modern society has enough facilities and scientific knowledge about retardation, crippling and cretinism to shoot down these myths.

International documents have highlighted that disability is a human rights issue than a social condition. The developing countries must consult with people with disabilities when developing laws related with people with disability and ensure the allocation of resources to equip them to compete with their counterparts in the modern developing society. Six to seven percent of the population in India is disabled according to the census begin from February 9, 2011. The 2001 census found 21 million persons with disability that is 2.13 percent of the total population. There is a lack of political will in understanding the seriousness of disability issues which has

led to inadequate allocation of resources for the disabled in the country. With a small national budget allocation and the various measures which the government and the society have taken for the welfare of the disabled touch only the fringe of the problem. The life of the blind, the deaf, the mute, the mentally challenged and the orthopedically handicapped continues to be distressing. Since majority of them are poor, enjoying no political clout, their needs come quite low in the order of priorities of the government. Whatever government facilities that are available for the disabled are in the nature of mere crumbs. How far can we improve the quality of differently abled people's environment? How much can we enhance life achievement in differently abled people?

In this backdrop, the present study is more significant in the social, cultural, educational and economic life of persons with disability. This research is relevant for several reasons. First, it contributes a theoretical base for the concept of differently abled entrepreneurs. Secondly, it provides empirical evidences of entrepreneurship development among persons with disabilities. Finally, this study develops a model of entrepreneurship based on innate potentialities of differently abled entrepreneurs.

1.4 Scope of the Study.

The area of the study is limited to south India. The population for the study is differently abled entrepreneurs with low vision, hearing impairment and locomotor disabilities. The study has a wide scope itself in the research arena of applied and academic research. This is a new and unexplored subject in entrepreneurship research. The study limits its scope to the socio-economic perspectives of differently abled entrepreneurs, who have received the financial and entrepreneurial assistance from National Handicapped Finance and Development Corporation (NHFDC).

Differently abled entrepreneurs are considered as the real social engineers. The entrepreneurial process and all the functions and activities initiated by differently abled entrepreneurs are basically a topic of academic interest and a vital component in the economic growth of a nation. Entrepreneurs are change agents in a market regulated economic system. Entrepreneurial processes accelerate the generation of employment, implementation of innovative ideas and efficient use of resources and expand the boundaries of economic development. Differently-abled entrepreneurs are

a catalytic force for combating poverty, unemployment, ill health and consequential social and economic disorder.

1.5 Objectives of the Study.

The main objective of the study is to find out the innate potentialities of Differently-abled entrepreneurs in entrepreneurship development. The study attempts to analyse the total contribution of Differently-abled entrepreneurs in the society - Contribution of differently abled entrepreneurs in the social, cultural and economic spheres, and explore the possibility of overall development of persons with disability by entrepreneurship development. To study the role of entrepreneurship development in the economic and social development of totally marginalised society of disabled people. The specific objectives are:

1. To study the Socio–Economic background of differently abled persons in India.
2. To assess the residual potential of differently abled entrepreneurs and its association with their socio-demographic profile.
3. To assess the entrepreneurial traits of differently abled entrepreneurs and its association with their socio-demographic profile.
4. To study the influence of basic entrepreneurial traits and residual potential of differently abled entrepreneurs on entrepreneurship development.
5. To suggest a specific model of entrepreneurship development based on entrepreneurial traits and residual potential of differently abled entrepreneurs.

Hypothesis 1: There exist differences in entrepreneurial traits among differently abled entrepreneurs based on their demographic profile, disability conditions and nature of business related variables

Hypothesis 2: There exist differences in residual potential among differently abled entrepreneurs based on their demographic profile, disability conditions and nature of business related variables.

Hypothesis 3: The entrepreneurial behavior of disabled entrepreneurs can be predicted through a conceptual model that best fit to explain the influence of entrepreneurial traits and residual potential on entrepreneurship development.

1.6 Operational Definitions

1.6.1 Differently-Abled Entrepreneurs.

In this study, Disabled or Differently-abled Entrepreneurs are defined as, "one who have any type of functional disability by physic or psychic, starts and operate a business or service firm of their own by using owned or borrowed fund from government, non-governmental agencies or from any other agencies and actively participate in employment generation, creation of business culture, self-development and attainment of economic independency in micro and macro terms".

1.6.2 Residual Potential.

In this study, Residual Potential of Differently-abled entrepreneurs can be defined as, "an ability of disabled body in talented form of personal and soft skills than the abled body, not in the same intensity and capacity in each disabled body, traits of environmental adaptation, self-awareness, empathetic and sympathetic culture, communication and problem solving skills, skill for coping with emotions and interpersonal relations, creative and critical thinking, determination are attained by disability condition and the interaction of society and environment".

1.7 Research Methodology

The study is about entrepreneurship development among differently-abled people in South India. The study mainly focuses on the overall development of disabled people in various spheres of their life such as social, economic, professional and vocational through proper entrepreneurial development activities. The research design and procedural plan for the study is empirical based on secondary and primary data. The study design is descriptive and analytical in nature; the present study tries to find out the innate potentialities of differently abled persons in entrepreneurship development. It analyses the innate qualities and traits of differently abled persons leading to entrepreneurship development and thereby to economic independency, social development, technological advancement, self development and creativity.

1.7.1 Data Source.

1.7.1. (1) Primary Data.

There are a number of institutions and NGOs working in South Indian states to uplift the pathetic conditions of the disabled people like State sponsored Handicapped Development and Finance Corporations and centrally promoted National Handicapped Finance and Development Corporation. There are a large number of successful entrepreneurs who emerged in the past from these states through the various programmes of these institutions. The primary data are collected from these institutional sources through sample surveys, observation, questionnaire, field visit and examination of records.

1.7.1. (2) Secondary Data.

Entrepreneurial Development Indices, earlier research studies and personal records constitute the secondary source of the study. Data are collected from Governmental and non- governmental organisations, disability studies conducted in related fields. Census Data published by the Department of Census and National Sample Survey Organisation are used for the study and other published and non- published sources. Disability reports of Japan International Cooperative Agency, World Bank Report published by department of Social Protection and Labor and Human Development Unit South Asia Region, World Report on Disability, India Health report and United Nations Convention on the Right of Persons with Disabilities.

1.7.2 Research Design.

The present study is an empirical study based on hypothesis testing. Purpose of the study is to validate the role of Entrepreneurship Development as a tool for the betterment of life of disabled people or disabled population. Data were collected from primary and secondary sources and the study is based on sound methodology. This study is based on multi stage systematic random sampling technique, from which results can be generalized to the population. It utilizes valid and reliable statistical measures. The study deploys both bivariate and multivariate analysis to test the hypothesis. The descriptive statistical analysis helps to establish very clear differential characteristics of variables related to the study. Inferential statistics provides a base

for valid inferences from selected samples about the population. The research design, plan, structure and strategy of the study are descriptive. The study is purely empirical in nature; the conclusions drawn are based upon hard evidence gathered from real-life experiences and observations.

1.7.3 Pilot Study.

A pilot study was conducted using the preliminary interview schedule among thirty differently abled entrepreneurs from the selected areas. The collected data from the thirty respondents were studied in detail with the variance reported, to incorporate necessary changes in the preliminary interview schedule. Thus the Reliability Analysis was done on the basis of responses relating to traits and qualities of differently abled entrepreneurs in different areas of entrepreneurship development, based on 200 statements recorded on a five-point scale. The classical Cronbach Alpha Model to test the reliability was attempted. The procedure started with all the statements considered and sequentially eliminating those statements, whose elimination might improve the Alpha value. The initial schedule contained 200 statements describing Residual Potential and Entrepreneurial Traits, 110 statements relating to eleven variables of Residual Potential and 90 statements describing nine variables of Entrepreneurial Traits. The 200 statements of Residual potential and Entrepreneurial traits relating to entrepreneurship development among differently abled entrepreneurs were reduced to 106 statements through a reliability analysis performed in a sequence after eliminating those statements whose elimination might improve the Alpha value. The final Alpha value obtained was 0.808 after eliminating 55 statements under Residual potential. The 90 statements relating to Entrepreneurial traits was reduced to 51, through a sequence of reliability analysis. The last stage alpha value was 0.701, and then the further elimination of statements might not improve the Alpha Value. Thus a total of 106 statements turned out to be reliable at a high level to describe the factors leading to entrepreneurship development among differently abled entrepreneurs in South India.

1.7.4 Variables and Measurement Tools

From the literature and relevant studies, the framework of the study is developed and originated. The variables identified for the study is mainly concentrated on three basic

areas, Demographic Variable, Entrepreneurial Trait Variable and Residual potential Variable. The variables identified and developed for Demography are: Place of Residence, Age, Gender, Marital Status, Level of Education, Family Structure, Disability condition, Cause of Disability and Support. The variable identified for Entrepreneurial Traits are: Hard work, Innovation, Need for Achievement Motivation, Optimism, and Independency in Work, Business Vision, Risk bearing Capacity, Decision Making Capacity and Adaptive Ability. Residual Potential variable is developed by combining Personality traits and Soft Skills, they are: Self Awareness, Empathy, Environmental Adaptation, Sympathy, and Soft Skills such as Communication Skills, Inter-personal Relations, Creative Thinking, Critical thinking, Problem Solving Skills, Skill for coping with Emotions and Determination.

Personality traits and Soft Skills are independent variables. When analysing the impact on Residual Potential - residual potential becomes the dependent variable. When analysing impact of residual potential on entrepreneurial traits, entrepreneurial trait is the dependent variable and residual potential is the independent variable.

Communication Skills, Inter-personal Relations, Creative Thinking, Critical thinking, Problem Solving Skills, Skill for coping with Emotions and Determination were included to measure Soft Skills. Self Awareness, Empathy, Environmental Adaptation, Sympathy were measured under Personality Traits. Hard work, Innovation, Need for Achievement Motivation, Optimism, and Independency in Work, Business Vision, Risk bearing Capacity, Decision Making Capacity and Adaptive Ability were measured under entrepreneurial trait.

The entire construct is measured using 5 point Likert scale. Reliability of the instrument is tested using Cronbach's alpha and the values are summarised in the table below (Table 1.1).

Table 1.1: Entire construct, Alpha Value and Number of Items under Study

Variables	Cronbach's alpha	Number of items
Residual potential		
Self –Awareness	**.929**	**5**
Empathetic	**.862**	**5**

Environmental Adaptation	**.952**	**6**
Sympathy	**.829**	**5**
Communication Skill	**.875**	**5**
Inter-Personal Relationship	**.940**	**6**
Creative Thinking	**.808**	**5**
Critical Thinking	**.952**	**5**
Problem Solving Skills	**.966**	**5**
Skills for Coping with Emotions	**.935**	**3**
Determination	**.981**	**5**
Entrepreneurial Traits		
Hard Work	**.955**	**7**
Innovation	**.801**	**5**
Need for Achievement Motivation	**.952**	**5**
Optimism	**.878**	**5**
Independence in Work	**.957**	**5**
Business Vision	**.816**	**7**
Risk Bearing Capacity	**.767**	**5**
Decision Making Capacity	**.842**	**5**
Adaptive Ability	**.854**	**7**
Entrepreneurship Development	**.891**	**6**

Source: Primary data.

The Cronbach's alpha values for all the variables are greater than 0.70, which means higher reliability and validity of variables to Entrepreneurship Development. Residual Potential and Entrepreneurial Traits variables contribute to entrepreneurship development among differently abled persons and ultimately contribute to economic independency and increased standard living among the differently abled.

1.7.5 Period of Survey.

A preliminary opinion survey for a period of six months from March 2015 to August 2015, was conducted among differently abled entrepreneurs, Nodal agencies, centers of vocational training institutes for differently abled persons and some experts of disability studies to identify the variables to be included in the interview schedule. A

pilot study was conducted among thirty differently abled entrepreneurs based on a preliminary interview schedule over a period of three months from January 2016 to March 2016. After testing the reliability and validity and fixing the sample size, the final interview schedule was administered to 150 sample differently abled entrepreneurs from the beneficiary final list of National Handicapped Finance and Development Corporation for the year 2014 and the final interview was conducted for a single period from March 2016 to February 2017.

1.7.6 Period of Reference.

To assess the theoretical base and philosophy of disability, a long period has been considered, covering a period of 106 years from 1912 to 2018. To present the current scenario, secondary data for a period of eighteen years from 2001 to 2018 has been analysed. Eventhough studies related to entrepreneurship and type of entrepreneurs can be traced back to the 16th century; the present study covers only the period from 1912 to 2018. Secondary source of data relating to the period from 1897 to 2018 is used for the study. The present work is entirely a new topic of discussion in the field of social science and entrepreneurship development research and is interrelated with disability studies. The back ground of this study is a group of socially marginalised differently abled persons conducting entrepreneurial activities.

1.7.7 Research Instrument.

An interview schedule was prepared to collect all relevant information required to achieve the research study objectives. Detailed discussions with academicians in disability studies, psychology disciplines, experts and officials in the government and non-governmental agencies were conducted. A preliminary survey among differently abled people was conducted in-order to identify the research variables to be included in the final instrument of the interview schedule. The instrument of data collection was tested through a pilot study for reliability and fixing the sample size before its actual administration.

1.7.8 Population of the Study.

The population of the study is differently abled people with entrepreneurial talent. The sample frame of the study is mainly taken from the list of beneficiaries from the

National Handicapped Finance and Development Corporation(NHFDC) for the financial year 2012-2013, who received financial or entrepreneurial assistance from this institution directly or indirectly (from the institution or from nodal agencies). The final list of beneficiaries for the financial year 2012-2013 was taken as the population base of this study.

Table: 1.2 Aggregate Numbers of Beneficiaries

Names of States	Number of Beneficiaries From 1997 - 2013
Andhra Pradesh	3218
Karnataka	3360
Kerala	3038
Lakshadweep	122
Puducherry	3209
Tamil Nadu	22593
Total	35540

Source: List of Beneficiaries, Annual report, NHFDC 2013-2014.

1.7.9 Sampling and Sample Size.

Systematic random sampling technique has been used for the selection of the sample. In the first stage an individual sample unit was identified as one who has received financial and entrepreneurship assistance from National Handicapped Finance and Development Corporation and the Nodal agencies of the institution. Hence the list of beneficiaries of financial year 2012-2013 was selected to fix the sample frame; the total number of beneficiaries for the financial year 2012-2013 was 5039. That number constitutes the total number of differently abled persons, who have received financial and entrepreneurial assistance only for the period of 2012-2013. In the second stage, based on the pilot study, a sample size was obtained after assuming a 5 percentage error in the estimates of thirty responses using the information on variances.

The formula used is $n \geq (1.96/d)^2$. where 'n' is the sample size, 's' is the estimates of standard deviation, 'd' is the standard error of the estimation of population parameter and the value 1.96 is the critical value from normal test at 5 percentage significance. The sample size of 148 calculated was the maximum among the sample sizes obtained from responses of all statements. Hence, the sample size was fixed suitably as150. In the third stage, systematic random method was adopted to select the

individual person. The total number of known population was divided by the number of sample size (5039/150), then every Nth person, that is 33th item (accurately 33.59th person) was selected as the individual sample unit.

1.7.10. Tools Used for Analysis.

The primary data collected from 150 differently abled entrepreneurs were coded, classified and analysed using Statistical Packages for Social Science (SPSS Version 21). The secondary data from published sources are analysed using simple statistical tools like percentages, graphs, Average Growth Rate and Trend Analysis. The tools used for the analysis of primary data were cross tabulation and descriptive statistics like mean, standard deviation, variance, percentiles etc. The tools used for hypothesis testing include Chi-Square test, Friedman's test, ANOVA and t-test. Correlation analysis and Regression models are used to examine relationship among variables. Multiple Regression Analysis was adopted to make a prediction about the dependant variable (Entrepreneurship Development) based on its covariance with all the concerned independent variables (Soft skills, Personality Traits, Residual potential, and Entrepreneurial Trait variable). Inferential analysis is adopted to test the significance of hypothesis and to indicate some valid conclusions. Structural Equation Model (SEM) is used to validate a model based on all the constructs. The model is based on Goodness of Fit Index (GFI), Adjusted Goodness of Fit Index (AGFI), Normated Fit Index (NFI) and Comparative Fit Index (CFI). Confirmatory Factor Analysis (CFA) is adopted to find out the relation between all the constructs by finding correlations of variables by calculating, Average Variance Extracted (AVE), Construct Reliability (CR), Convergent Validity and Discriminant Validity.

1.8 Limitations of the Study

This study is a qualitative one based on opinion gathered from the respondents. The sample is selected from a sample frame of List of Beneficiaries, who has received financial and entrepreneurial assistance from National Handicapped Finance and Development Corporation - New Delhi. It was very difficult to collect Primary data, because the respondents were differently abled persons with limited mobility, incapability to speak and hear. The culture, social status and language of respondents

were different; they were from geographically wide area of South India covering five States and two Union territories of South India.

1.7 Report Presentation.

Report of the study is presented in nine chapters. Details of all chapters are presented below for speedy reference to each chapter.

The first chapter includes a general introduction, statement of the problem, scope of the study , methodology , objectives, hypotheses based on objectives, operational definitions, method of data collection, research design and statistical tools used for analysis. The last part contains limitation of the present study and scheme of chapterisation and overall basic information.

The second chapter is mainly intended for related literature of the study, and contains studies related to entrepreneurship, entrepreneurship development and contribution in the field of entrepreneurial research. A wide area of literature was reviewed for finding the research problem and identifying a scholarly new area of Differently Abled Entrepreneurs. The present study mainly focuses on findings out a distinct way to solve the economic problems faced by differently abled people. Research gap of this study is included in the last part this chapter on the basis of the literature reviewed.

The third chapter contains basic theories of entrepreneurship, enterprise and entrepreneurship development. An elaborate discussion is included in this chapter based on various theories of entrepreneurship, new areas of entrepreneurs, role of entrepreneurship in employment generation, theories of entrepreneurship, theories of development and contributions of eminent scholars and academicians in the field of entrepreneurship.

The fourth chapter is about the concept and models of disability - medical model, social model, and charity model, right based model and bio-psycho-social model. This chapter contains information about various dimensions of disability - disability and environment, diversity of disability, disability and human rights, social mind in disability, cost of disability and global picture of disability - socio-economic profile of differently abled people in India.

The fifth chapter studies the general and overall functions of National Handicapped Finance and Development Corporation. National Handicapped Finance and Development Corporation is mainly constituted for the provisions of financial assistance and training for entrepreneurship development to differently abled people in India.

The sixth chapter contains general analysis based on Residual Potential of differently abled entrepreneurs. The chapter includes descriptive and inferential analysis of variables related with demographic profile of sample respondents, social factors and residual potential.

Seventh chapter is about descriptive and inferential analysis of business related variables with regard to factors entrepreneurial traits.

Chapter eight contains the statistical analysis of entrepreneurship development based on residual potential and entrepreneurial traits of differently abled entrepreneurs selected for the study.

Last chapter contains findings, conclusion and recommendations of the study.

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CHAPTER 2

LITERATURE REVIEW AND SYNTHESIS

Entrepreneurship is the process of starting a business or a non-business organization. The entrepreneur develops a business model, acquires the human and other required resources, and is fully accountable for its success or failure. Studies based on Entrepreneurship Development have been a subject of interest for academics and institutions all over the world. Researchers and academicians have made a number of descriptive and explorative studies to identify the basic qualities of successful entrepreneurs. In this chapter the origin and development of entrepreneurship is discussed in the first part. Studies relating to entrepreneurship research are included in the second part. The last part of this chapter is planned to contribute a brief review of earlier studies and researches based on study objectives.

The term entrepreneurship was first used in 1723; today the term entrepreneur implies wide meaning and scope. Studies on entrepreneurship reach back to the work in the late 17th and early 18th centuries of Richard Cantillon and Adam Smith, foundars of Classical Economics. Economics suggests that unexploited profit opportunities exist when resources have been misallocated, resulting in some kind of social “waste” (Kirzner, 1973). Entrepreneurship is seen as a mechanism for correcting the waste (Casson, 1982). So it is widely believed that this entrepreneurial function is a vital component (Hornady, 1990) in the process of economic growth (Baumol, 1968) In the Industrialized nations, entrepreneurship has been a key to growth in productivity and per capita incomes (Baumol, 1986, Hamilton and Harper, 1994).

In the 20th century, entrepreneurship research was mainly conducted by Joseph Schumpeter in the 1930s and other Austrian economists Carl Menger, Ludwig von Mises and Friedrich von Hayek. The term "entrepreneurship" was coined around in the 1920s, Economists made the first attempt in 1850s to study the entrepreneurship concept in-depth. Entrepreneur deliberately allocates resources to exploit opportunities in order to maximize the financial return. Cantillon emphasized the willingness of the entrepreneur to assume risk and to deal with uncertainty. Thus, he draws attention to the function of the entrepreneur, and distinguishes clearly between the functions of the entrepreneur and that of the owner manager who provides the money. Alfred Marshall viewed entrepreneur as a multi-tasking capitalist. He observed that in the equilibrium of a completely competitive market, there was no

mark for “entrepreneurs” as an economic activity initiator. Since the mid-seventies, slogan such as 'the no-growth economy', the 'deindustrialization of America', and a long-term 'Kondratieff stagnation of the economy' have become accepted and what is happening in the United States is something rather different: a profound shift from a managerial economy to an entrepreneurial economy. According to *The Economist,* 600,000 new businesses are being started in the United States every year. The growth rate is seven times bigger than each of the boom years of the fifties and sixties. In the United States, the entrepreneur is frequently defined as one who starts his own, new and small business.

The first person to recognise the role of entrepreneur was Richard Cantillon (1755). According to Cantillon, “the farmer is an entrepreneur”, who promise to pay a fixed sum to the landlord, the rent was offered without any guarantee of profit. Ultimately the entrepreneur as a person bearing risk to pay the fixed sum as rent. Jean Baptiste Say (1800) broadened the concept of entrepreneur an agent of combining factors of production to those who have certain qualities. According to Say the central function of the entrepreneur is independency in work. The concept of uncertainty and risk is considered as the vital function of entrepreneur. In the earl period leadership and innovation were consider as the basic qualities of entrepreneur. According to Robert Reich, team-building, leadership, and management ability are the essential qualities for the entrepreneur. According to the opinion of Frank Knight (1921) pure profit is the return of entrepreneur and entrepreneur is regarded as a recipient of pure profit. The primary function of an entrepreneur is to decide what to do and how to do it. Entrepreneur is an innovator with unusual will and energy (Max Weber, 1930). Innovative entrepreneurs bring change in the business with clarity of vision and ability to act. Innovative entrepreneurs are persons with creative ideas and offering new and improved products to the community. They research and conduct transformations and combinations of ideas into the society and yield new and improved products or combination of new and improve products.

Entrepreneur is considered as the bearer of the “mechanism of change” (Joseph Schumpeter, 1934). Schumpter was introduced at first the idea of innovation to the theory of entrepreneurship. Innovation can occur from inside and outside the existing environment. Innovative entrepreneurs actually carry out the new combinations of production, new idea of product, new and improved way of conducting a business.

Entrepreneurs contribute to the economic equilibrium by pursuing new opportunities (Kirzner, 1973). The central concept of entrepreneurship is alertness; entrepreneurial element of alertness is the understanding of human actions as active, creative and human. The concept of alertness is not passive, automatic and mechanical process. Entrepreneurial alertness defines an entrepreneur's role in the market economy. The main functions of an entrepreneur are rational judgment, decision making, and coordination of scarce resources (Mark Casson, 1982). Entrepreneurs are motivated by self and operate their business with a view to maximize the return. The essence of entrepreneurship is entirely different in different in situation. The concept of entrepreneurship is being different in different situations.

The underlying process in entrepreneurship is identification of opportunities and maximizing return on one's endeavor (Stevenson & Sahlman, 1987). The underlying process in entrepreneurship is opportunity identification and harvesting fruits of one's labour. Entrepreneurship is a sequence of activities and administrative oriented management. There exist six dimensions in entrepreneurial activities, mainly opportunity identification, business orientation, resource identification, control over resources, management expertise and policy formation. Entrepreneurial traits of an entrepreneur constitute the nature and behavior of entrepreneurship. Entrepreneurs are innovators and undertake the process of organisation creation. People mainly form organisations because of prospects, the prospects of return and the prospect may or may not be financial. Entrepreneurs create profit or non-profit organisations. Networking is considered as distinctive competency to survive. The essence of entrepreneurship is the opportunity identification and creation of an organisation with the expectation of value creation (Gartner, 1990). Innovation is the scientific tool of entrepreneurs, they exploit changes as an opportunity and capable of being learnt and practiced. Entrepreneurs search for innovation, identify opportunities and apply the principles of successful innovation (Peter F. Drucker,).

Entrepreneurship is a distinct process whether of an individual or of an institution. People of the most diverse personalities and temperaments perform well in entrepreneurial challenges and it is not treated as a personality trait. The term 'entrepreneur' said the French Economist J.B Say around 1800. According to Say entrepreneur is person, who shifts economic resources out of an area of lower productivity to an area of higher productivity and greater yield. Entrepreneurship rests

on a theory of economy and society. The theory of newness sees change as normal task in the society. Changes occur in the economy as something different rather than what is already being done. In general, entrepreneurship is commonly believed as extremely risky process. In case of an entrepreneur the casualty rate is high and the chances of success or survival seems to be quite low. Theoretically, entrepreneurship is least risky rather than the most risky course.

The word entrepreneur is derived from the French word, 'Entreprendre' which means to 'undertake', the person who undertakes the risk of new enterprise. According to Cantillon: “An entrepreneur is a person who buys factor services at certain prices with a view to selling its products at certain prices and with a view to selling its products at uncertain prices”. Oxford English Dictionary (1897) defined an entrepreneur as, “the director or a manager of a public musical institution, one who ‘gets-up’ entertainment, especially musical performance”. In the early sixteenth century, the term entrepreneur was applied to those who were engaged in military expeditions. In the 17th century the term entrepreneur was extended to cover civil engineering activities of construction and manufacture. Only in the eighteenth century the term entrepreneur was used to refer economic activities. The evolution of the idea of entrepreneur is developed over more than four centuries.

Entrepreneurship, entrepreneur, enterprise are complex phenomenon in the modern competitive world order. Entrepreneurship is the quality of an entrepreneur, entrepreneurs are persons with high achievement motivation, innovative capacity, and ability to identify and explore new opportunities. Enterprise is the outcome or result of entrepreneurship by an entrepreneur or entrepreneurs. Entrepreneurs have potential ability to contribute much to the society and economy. Entrepreneurs are highly motivated, enthusiastic personalities with complex nature, and it is very difficult to explain all of their behavior with one or more theoretical base. In 1991 Bygrave & Hofer detailed the entrepreneurial process, functions and activities. Entrepreneurial process is associated with identification and exploitation of existing opportunities. Shane and Venkataraman (2000) accepted that the entrepreneurial process and various function are the vital component in the economic growth of a country. So it is necessary to have an in depth idea about entrepreneurial traits, attitudes, circumstances to identify their development. Entrepreneurs bring changes in the society. Research on entrepreneurship and related studies have shown that certain

psychological and sociological factors and characters are the core determinants of entrepreneurial activities.

There is a lack of qualitative exploratory studies to investigate the underlying phenomena behind the formation of an enterprise. In this study, a qualitative exploration is made to identify the underlying phenomena that be positioned behind the formation of enterprise by differently abled persons. Entrepreneurship development of Differently abled persons has not been investigated from an economic perspective before, and this literature review helps to identify the concepts of entrepreneur and the steps in venture creation activities. In this study the literature review is conducted to identify the entrepreneurial traits and qualities for the formation of an enterprise based on historical and theoretical views with an inter-disciplinary manner.

Entrepreneurs are highly motivated, enthusiastic personalities with complex nature, and it is very difficult to explain all of their behaviour with one or two theoretical base, the most important theory of entrepreneurship is deeply rooted in psychology. The psychological theory of entrepreneurship is proposed by David McClelland in 1960s. Psychological theory of entrepreneurship is based on psychological motives of need for achievement (n Ach) and capacity to take calculated risks. Calculated risks stimulate them to generate greater profit. Thomas Begley & David Boyd, in the mid-1980s identified five dimensions of entrepreneurship in order to understand entrepreneurs better. John Hornday identified sixteen innate qualities necessary for the successful performance of an entrepreneur. Entrepreneurial traits or qualities of an entrepreneur lead to success.

Personality traits, need for achievement motivation and locus of control are the main characteristics associated with entrepreneurial inclination (Landstrom, 1998). According to Rauch & Frose, entrepreneurs have higher internal locus of control than other population. Free and easy access to resources enhances the individual's ability to detect and act upon discovered opportunities (Davidson & Honing, 2003). They are of the opinion that identification and exploration of new business opportunities is based on locus of control. But Mohas, Singh & Kishore (2007) are of the opinion that locus of control (LoC) had negative influence on entrepreneurial inclination. Eventhough knowledge benefits can be reaped through locus of control. Murphy, Liao & Welsch (2006), pointed out that the locus of control helps to acquire basic

knowledge of how to create new goods and services and a better way to do the business.

To understand entrepreneurs better and to have a definite vision about a person with entrepreneurial trait, it is very important to study the common behavior of entrepreneurs. John Hornday developed the composite list of entrepreneurial traits such as self-confidence, optimism, Ability to take calculated risks, knowledgeable, Management capacity, independency, mindedness, versatile knowledge, energy and efficiency, creativity, need to achieve, dynamic leadership, response to suggestions, initiatives, resourceful and persevering. Studies on entrepreneurship proved that these are certain traits or innate qualities that an entrepreneur possesses, which lead to the success of business.

Entrepreneurial traits are broadly discussed in research studies, based on these qualities we can have a better understanding to the concept of an entrepreneur, Vision- (ability to dream and ability to implement), Knowledge- (sound, conceptual knowledge about the world), Desire to success- (strong desire to succeed in life), Independence- (Independent in work and decision making), Optimism- (optimistic in all concern), Value addition- (Desire to improve and optimization of resources), Leadership- (became a leader in all respect), Hard-working- (work holistic), Risk taking ability- (most integral element and nature of an entrepreneur).

Research studies in the field of entrepreneurship development and diverse areas of entrepreneurship have been conducted by different scholars and academicians. However, the nature of this research has been highly diverse. According to Gartner (19900 ‘entrepreneurship is heterogeneous; and involves the creation of new business’. He also pointed out that there is no agreed definition exists based on theory of entrepreneurship. Cantillon (1755) said that the central function of an entrepreneur is independency. Hebert and Link (1988) pointed out that the main feature of entrepreneurship is the capacity to do any particular activity independently within a social framework. Frank Knight (1921) believed that a person, who undertakes uncertainty and risk for pure profit is bearing the cost of uncertainty. Entrepreneur is an innovator with an unusual will and energy, clarity of innovation and ability to act (Maxweber, 1930). Entrepreneurship is defined as the process of carrying out of new combinations called “enterprise” the individuals whose function is to carry them out are called “entrepreneurs”, the entrepreneur is the bearer of the “mechanism for

change" (Jose Schumpter, 1934). The central concept of entrepreneurship is alertness (Kirzner, 1973.) and the essence of entrepreneurship is being different (Mark Casson, 1982). In 1980s Stevenson and Sahalman find out the underlying process in entrepreneurship and described as the identification of opportunity and ends with harvesting the fruits on one's labors. Entrepreneur as one who always searches for change, responds to it, and exploit it as an opportunity. Peter F. Drucker suggests that innovation is the specific tool of entrepreneurship. The entrepreneurial process involves all the functions, activities and actions associated with the perceiving of opportunities to pursue them, (Bygrave and Hofes, 1991).

Entrepreneurial function is considered as vital component in the process of economic growth, social change, cultural development, and growth in productivity and per capita incomes (Baumol, 1986, Hamilton and Harper, 1994). The relationship of economic development and social change through entrepreneurship development is considered as fundamental for the overall development of Human being. This study addresses this gap in the knowledge base by focusing on the Differently -Abled Entrepreneurs. The present study is about entrepreneurship development among differently abled entrepreneurs in South India. The nature of the study is highly diverse in nature and mainly focuses on the overall development of totally marginalized society of differently abled people in India.

This thesis seek to improve our knowledge by making the following contributions, guided by the concept of Differently-abled entrepreneurs, as a new and emerging group of entrepreneurs and a developing model. Differently abled entrepreneurs act as a catalytic force for the economic development of every country. Absence of explicit theoretical framework or literature studies on differently-abled entrepreneurs, this study is mainly focused in the theoretical contribution, trait identification and entrepreneurship development among differently-abled entrepreneurs in South India. This study refines the existing notions of entrepreneurship studies that have been used in previous entrepreneurship studies and entrepreneurship research.

This thesis examines the entrepreneurial behavior of differently abled entrepreneurs and entrepreneurial traits among differently-abled entrepreneurs. The study mainly emphasises the importance of entrepreneurship development among differently abled entrepreneurs for their socio-economic wellbeing. Shane and Venkataraman (1997) is of the opinion that research studies of entrepreneurship are mainly focused on the

identification and exploitation of profit opportunities. The present study is an empirical one based on solid evidence gathered from differently-abled entrepreneurs. This study makes an attempt to contribute a new area in entrepreneurship research by investigating all relevant information, based on entrepreneurial traits and innate potentialities of differently-abled entrepreneurs.

Related Studies and Research Works in Entrepreneurship

2.1 Studies Related to Entrepreneurship

The first part of the present study is mainly discussed with previous studies on entrepreneurship, entrepreneurship development and different forms of entrepreneurs.

2.1.1 Social Entrepreneurship.

The role of social relation to economic development at both micro and macro level is a debating area of research; social capital formation captures attention in three dimensions. Social capital formation is mainly focused on embeddedness, accessibility and use (Chiu-Yin Leung, Jiang Xu; 2012). Development of entrepreneurship with respect to the social and institutional conditions has been influencing the overall opportunities available in the social structure. Social structure is combined by community integration and state integrity, (Embeddedness). At the micro economic level accessibility to social resources by individuals is helping for entrepreneurship development, (accessibility). Action oriented aspect enables entrepreneurs to acquire the embedded resources from their network access (use). Social capital is an invaluable source of collective assets in entrepreneurship, and there is an association between networks dynamics and entrepreneurial action.

In the 70's and 80's society around the world underwent many changes (Oil crisis, Economic recessions, Technical progress, Increase of internationalisation of economies) these changes have created a level of uncertainty and instability and a fertile environment for the entrepreneurship (Jose.C.Sanchez, & Andrea Gutierrez, 2011). In mid eighties interest in entrepreneurship research began to develop and mainly focused on change in labor productivity. The entrepreneurial emergence in Spain is growing and nowadays is suffering from insufficient social recognition. There is a preference for theoretical contributions in entrepreneurial development in

Spain and felt lack of sufficient internationalisation. There exist strong biased approaches towards economic perspective in entrepreneurship development in social context. And entrepreneurship development is considered as a pre-paradigmatic state and it needs to adopt theories from more established disciplines like Psychology and Sociology.

Entrepreneurship is a social process more-than an economic activity and extends beyond the creation of new business venture. Entrepreneurship is stem from a broad set of cultural and social process. Creativity and diversity are more likely to generate new and novel combinations of entrepreneurial ideas (Richard Florida, 2002). Creativity leads to higher rate of innovation, high technology business formation, job generation and economic growth and stimulate entrepreneurship and new business formation. The social process is underlying on both innovation and high-end technology. Entrepreneurship development is strongly associated with locations of the creative class and of talent and that also encourages entrepreneurship (Richard Florida, 2002).

Social entrepreneurship is considered as a new area in entrepreneurship. Opportunity Identification, Idea Generation and Innovation are the core of entrepreneurship. Research on entrepreneurship identified Opportunity recognition (OR) is at the very heart of entrepreneurship and opportunity recognition in the context of social entrepreneurship is still in its early stages (Othmar M. Lehner and Juha Kansikas, 2012). Social ventures are the key to social entrepreneurship. Opportunity recognition, venture identification are based on social values and integrated in social entrepreneuring. Social ventures are found to be a prevalent topic in social research and literature on social entrepreneurship. Ethical values and social mind is the key to differentiate social and commercial ventures.

Social Entrepreneurship and social entrepreneurs draw attention of modern research. Social entrepreneurs start business to develop social assets for the socially marginalized people. Traditional entrepreneurs start and develop business for their own personal gain. These two concepts are entirely different; Social Entrepreneurship is a concept for the creation of socially owned assets and traditional entrepreneurship is for the creation of personal assets. Literature on entrepreneurship typically distinguishes social entrepreneurship with traditional business entrepreneurship. The traditional entrepreneur takes risks to develop a business activity for personal gain.

Social entrepreneurship develops businesses that are locally owned and controlled to build socially owned assets for those who have been economically marginalised and are able to create a more stable life for themselves and their families. (Christina, A. Clamp, & Innocentus Alhamis, 2010). Cooperative entrepreneurs are considered as social entrepreneurs and works for the benefit of socially marginalised for creates social values.

Social marginality promotes entrepreneurship (Yale Brozen, 1954). The individuals or the groups on the social structure provide the basis of entrepreneurial role of socially marginalised individuals. Social mobility largely influences the marginality on entrepreneurship. Entrepreneurial inclination of student as actual entrepreneur rather than students and conduct either a business or build-up entrepreneurial intention helps to develop cognitive skills and the unconscious drives (Julien Marchand & Suresh Sood, 2014). The difference between the student entrepreneurs and archetypal entrepreneur is the elicitation capacity of student entrepreneurs.

Chitvan Trivedi (2010), in his study entitled 'Towards a Social Ecological Framework for Social Entrepreneurship' observed that social entrepreneurship has diverse and distinguishing features. The study mainly focuses to the definitions adopted by different authors in different approaches. Based on the study he developed a theoretical framework and typology of social entrepreneurial ventures based on social ecological principles. The study finds that social typology has both theoretical and practical implications. Social tropology is always based on entrepreneurial ventures. The idea of social tropology provides an understanding of social organisation and social entrepreneur's functions. Social entrepreneurial ventures help to attain strategic decision making to achieve growth and sustainability. He argues that a better understanding of social tropology helps to assist in setting up of short and long-term objectives.

Sheth, N. R. (2010), in his study 'The Social Context of Entrepreneurship*'* presented a new way of social entrepreneurship in the entrepreneurship research. He emphasised an idea that pointed out the development and nourishment of entrepreneurship in social spirit and on social ground. The study finds a unique enterprise in social reconstruction that are spearheaded by a 'religious' entrepreneur and suggested that, social enterprises headed by religion may stimulate or inhibit the growth of entrepreneurship.

Chitvan Trivedi and Daniel Stokols (2011), jointly conducted a study entitled 'Social Enterprises and Corporate Enterprises - Fundamental Differences and Defining Features' to examine the importance of earlier attempts to define social entrepreneurship based on adapting existing management theories on entrepreneurship. Social entrepreneurship is entirely different from traditional for-profit organisations. There is little consensus among academicians and practitioners alike as to what social entrepreneurship is. To give a clear and non-ambiguous definition of social entrepreneurship, it is necessary first to understand the distinguish features of social entrepreneurial ventures with corporate entrepreneurial ventures. They try to differentiate these ventures in terms of their motives, goals, antecedent conditions, processes, role and outcomes.

Shubhabrata Basu. & Anita Sharma (2014), conducted a study entitled ' Exploring Stewardship as an Antecedent Behavioural Trait of Social Entrepreneurs' explored the stewardship behaviour of a social entrepreneur towards providing desired sustainable solutions to various social problems. They are of the opinion that social entrepreneurs are predominantly guided in their sustainable solutions by *ex-ante* and *ex-post* resource positions. This study finds that resource availability guides the social entrepreneur's behaviour and social entrepreneur's behavior is not different from the behaviour of a profit-seeking entrepreneur. The study finds that social entrepreneurs run apart from resource considerations, stewardship is an important behaviour for social entrepreneurial activities. Stewardship behaviour is leading to desired sustainable solutions in the context of social entrepreneurship especially in the health care sector.

Chitvan Trivedi. (2010), conducted a study entitled 'A Social Entrepreneurship Bibliography' empirically examine the most relevant material on the topic of social entrepreneurship. Academic interest in social entrepreneurship is a relatively new phenomenon. In 1979, Peter F Drucker, who was first introduced the concept of social enterprise. Article of Dees (2001) titled, 'The meaning of "social entrepreneurship"', is a significant conceptual contribution to the field. Alter (2004), who was first presented the typology of social enterprises

Vijaya Sherry Chand (2006), conducted a study entitled 'Beyond Nongovernmental Development Action into Social Entrepreneurship' presented a reflective perspective on the scope social entrepreneurship. The study reflects the ideology of social entrepreneurship in non-governmental work. This study mainly focuses on the formation of social enterprises based on foundations, trusts and charitable-philanthropic business. The author identifies the key features of the social entrepreneurial process namely, socially entrepreneurial behaviour, social innovation, resourcefulness, cost-effective, primary thrust in empowerment and social justice etc.. The study focused on ideological undercurrents that influence and shape social enterprises.

Many studies have been conducted to evaluate the factors that influence the level of individual's entrepreneurial intention and entrepreneurial activities. The study based on a society's entrepreneurial intention, factors influencing the level of society's entrepreneurial intention and entrepreneurial activities are entirely different from individual's entrepreneurial intention and entrepreneurial activities. Society's entrepreneurial intention, factors influencing the level of society's entrepreneurial intention and entrepreneurial activities are significantly influence entrepreneurial activity and have significant impact on entrepreneurial intention. Social norms had a limited impact on entrepreneurial intention (Kevin Walker. J; Marina Jeger & Dragan Kopecki, 2013). The theory of planned behaviour and the Global Entrepreneurship Monitor (GEM) conceptual model helps to find out the factors that influence the level of societies' entrepreneurial intentions and activity.

2.1.2 Women Entrepreneurs

Evelyn Derera, Pepukayi Chitakunye and Charles O'Neill (2014), conducted a study entitled 'The Impact of Gender on Start-up Capital: A Case of Women Entrepreneurs in South Africa. The study identifies the problems faced by women entrepreneurs in South Africa. They are in the opinion that women entrepreneur in South Africa do not enjoy the same opportunities as men in accessing start-up, accessing capital due to a number of discriminatory practices. They mainly focused to understand the gender-specific barriers to raising start-up capital. The findings of the study revealed that in South Africa start-ups of women entrepreneurs facing gender discrimination.

Muhammad Azam Roomi and Guy Parrott (2008), jointly conducted a study entitled ‘Barriers to Development and Progression of Women Entrepreneurs in Pakistan’ expressed the conditions of women entrepreneurs in Pakistan. The study finds that in Pakistan, women entrepreneurs do not enjoy the same opportunities as men due to a number of deep-rooted cultural discriminations and traditions. The study finds that economic potential of women entrepreneurs is not being realised as they lack access to capital, land, business premises, information technology, training and assistance. The study identified that women entrepreneurs receive little encouragement from male family members, resulting in limited mobility and shortage of social capital. The study suggests that in order to promote entrepreneurial development multi-agency cooperation is required. The study recommends that media, policy makers and government agencies should combine to provide women with improved facilities. The facilities of business development, facilities of local regional and national networks are considered as very much helpful to the integration of women entrepreneurs into the mainstream society.

Ganesan, R. and R. C. Maheshwari, (2002), jointly conducted a study entitled 'Women Entrepreneurs- Problems and Prospects' emphasised the importance of entrepreneurship as a strategy to promote enterprise. The study suggests that many entrepreneurs are motivated on their own to start their own enterprises. Many of the early stage entrepreneurs do not receive any structured entrepreneurial inputs. Early stage entrepreneurs learn the same through trial and error method. This study mainly focuses on problems and future challenges confronted by women entrepreneurs. They are of the opinion that entrepreneurial training can play a vital role in making the ventures success. The study suggests the kind of entrepreneurial training would be ideal to women entrepreneurs. The authors found that generally women initiate businesses without formal training and start investing resources into making them stand on their own. The study also identifies certain special factors and problems of women in business and suggests that these problems could be taken care of through investing in entrepreneurial networks and alliances.

Lucy Ssendi and Alistair R. Anderson. (2009), conducted a study entitled ‘Tanzanian Micro Enterprises and Micro Finance - The Role and Impact for Poor Rural Women’ explores the nature of micro finance, micro credit in Tanzania. They examine the types of finance available to the poor who operate micro enterprises and consider the

intended role and availability of micro credit in alleviating poverty. The study finds that most institutes which offer loan facilities operate mainly in urban centres and restricting accessibility for the rural poor. The modest lending conditions have also created an obstacle for the poorest women. At the same time the authors are the opinion that SELF loans (Specifically intended for poor) have had some benefits in improving the profitability of micro enterprises run by rural poor women and little long–term effect in household assets.

2.1.3 Young Entrepreneurs

Studies relating to the entrepreneurial development of youth argue that young entrepreneurs lack the human, financial and social capital to establish a growing business, even though the opportunity costs for them are low. Certain factors which bring trigger for starting business at young age. The main problem is how young entrepreneurs mitigate the lack of education, experience, knowledge and other critical resources in the start-up process. Young entrepreneurs clearly lack the human, social and financial capital needed to start a new business. Research studies found that young entrepreneurs try to mitigate issues of lack of education, experience, knowledge by using bootstrapping and effectuation mechanisms (Willem Hulsink & Daan Koek, 2014). They mobilise social support from their parents and other entrepreneurial family members and friends to find solution of basic economic problems. Young entrepreneurs acquire the experiences of originality, creativity and energy through contacts they have.

Many studies are focusing on age differences in entrepreneurs and factors contributing to entrepreneurship development showed that, young entrepreneurs are better to adopt entrepreneurial skills, accumulation of resources, cognitive and motivational development than old age entrepreneurs. The young entrepreneurs are diverse in several areas of entrepreneurship development; accumulation of resources, learning of new skills; psychological development; cognitive and motivational attributes; and reaction to influences from the environment and cultural norms, (Tommaso Minola, Giuseppe Criaco and Lucio Cassia, 2014). They provide guidance for future research and encourages policy formation for the field of youth entrepreneurship.

Young entrepreneurs are more advantaged than old entrepreneurs and they are enjoying age related factors to start new enterprises. Young entrepreneurs appear to invest a great deal on their social capital to countervail the young age effect. Young entrepreneurs enjoying prior experiences out of the country and result to amplified consequence in the internationalisation process of a company (Giusy Cannone, Alessia Pisoni & Alberto Onetti, 2014). The phenomenon of 'born global' companies had founded by young entrepreneurs enjoying many advantages. The internationalisation of global companies and the main activities from the beginning of global companies facilitate young entrepreneurs to start a BGC. Young entrepreneurs are financially constrained than old entrepreneurs, who have started BGC tend to move outside the home countries where those resources are more simply and broadly available.

Manlio Del Giudice. Maria Rosaria Della Peruta. & Veronica Scuotto. (2014), conducted a study entitled 'Student entrepreneurship, creativity and success. The study mainly focuses on knowledge heterogeneity. The study explores how knowledge heterogeneity payback creativity and innovation of student entrepreneurs. Study finds that knowledge and social networks are fundamental elements to generate new ideas and inspire future entrepreneurs. The study established the magnitude of social network so as to acquire efficiency and new knowledge to improve innovation performance.

The developmental tasks of childhood are varied and many. The changes during adulthood help the use of one's intellect to produce novel ideas. The developmental changes during childhood differ from adulthood with the type of creativity in each work. College students generally specialised in the fields of mathematics, physics and other disciplines. Creativity seems to require a thoughtful synthesis of acquired knowledge. Heterogeneity benefits creativity and innovation of student entrepreneurs. The knowledge and social networks are fundamental elements to generate new ideas and inspire future entrepreneurs (Manlio Del Giudice, Maria Rosaria Della Peruta and Veronica Scuotto, 2014). Major achievements in life of an entrepreneur seem to grow increasingly from the age of forty to sixties. Social network also helps to acquire efficiency and new knowledge and lead to improvement and innovation in performance.

The common success factors differ slightly from those of last-generation entrepreneurs and international entrepreneurs (C. K. Cheung., & Stephen Chow 2006). A new level of success factors Spiritual Value and Fate including luck, religion, life philosophy (Mission Value) and ultimate life value (Image Value) have been an impact in the development of entrepreneurship. Young Chinese entrepreneurs have become a special power group with their own culture and common values, which are likely to be different from that of the traditional and global entrepreneurs (Friedman (1980).

2.1.4 Corporate Entrepreneurship

Corporate entrepreneurship or intrapreneurship is focused on internally generated innovations within the organizations. The models are domain models of corporate entrepreneurship (Guth, & Ginsberg, 1990). There are three prominent models of corporate entrepreneurship - A conceptual model of firm behavior (Covin & Slevin, 1991), an organizational model for internally developed ventures (Brazeal, 1993) and an interactive model of corporate entrepreneuring (Hornsby, Naffziger, Kuratko & Montagno, 1993). These models are centered on innovations and that are generated within the organizations. Corporate entrepreneurship is revitalize largely established and bureaucratized organizations into strategically entrepreneurial performers.

Exopreneurship is the part of the process of corporate entrepreneurship to revitalize large organization by acquiring ideas or innovation from external sources ((Siti-Maimon, 1993). The term exopreneurship is viewed as acquiring innovations that are outside the organization into the firm. The external innovation can be acquired through franchising, strategic alliance, external capital venture, and subcontracting (Siti-Maimon & Chang, 1995). The domain of corporate entrepreneurship is divided into intrapreneurship and exopreneurship. Exopreneurship is the generation of innovation outside the boundary of the organization using external agents known as exopreneurs (Jane Chang, 2000). The modes to intrapreneurship have been in the dispersed and focused forms (Birkinshaw, 1996). The exopreneurship process can be attained through franchising, external venture capital, subcontracting and strategic alliance (Siti Maimon & Chang, 1995).

In the modern economic world order internationalisation of business is very important; there are a number of problems related with the internationalisation of

business. A number of factors affect the acceleration of internationalisation of enterprise, modes of entry and exit in the international markets, changes of legal and socio-economic conditions over time. The main theories of internationalisation assumes that, the importance of opportunity discovery and evaluation and exploitation of international markets is very important (Jones & Coviello, 2009). Modern studies reveal that, several factors influence the internationalisation (Chandra & Yanto, 2009). (1). Nature and pattern of business opportunity discover. (2). Evaluation and exploitation. (3). Role of prior knowledge. (4). Network ties. (5). Absorptive capacity. (6). Bricolage. (7). Nature of uncertainty. (8). Feedback mechanism. (8).

Ljiljana Erakovic. & Moncherie Tchaka. (2010), in their study entitled 'the issues of corporate governance in knowledge-intensive entrepreneurial firms' provides a conceptual understanding of major challenges faced by governance bodies in early stages of their development. Sustainable model of governance is always based on knowledge. Traditional governance mechanisms of corporate control are not appropriate to protecting the company's interest. Traditional governance enables the transition of individuals' intellectual capacity into organisational learning capacity. The study finds that in firms where human capital plays a major role, the board of directors has difficult to find sustainable ways of controlling and retaining the sources of knowledge.

2.1.5 Agri-Entrepreneurs

Agri-entrepreneurs and farm entrepreneurs are considered as the back bone of agrarian economy. The contribution of agriculture to the Gross Domestic Product (GDP) is decreasing in the developing economies and service sector contribute major chunk to the exchequer. Studies relating to farmers to entrepreneurs had little importance in entrepreneurship research. In developed countries a new form of entrepreneurs emerged from farmers to entrepreneurs, they are known as agricultural entrepreneurs (Agri-Entrepreneurs). Networking and bricolage concepts help to collaborative enterprise among farmers. Sustainable development of agriculture and organisational competency in agriculturist mainly depends on associative behaviour and education level. Sustainable development of agricultural land requires the development of entrepreneurial and organisational competency in farmers. However, the educational processes involved in such development have been insufficient in emerging economies. Associative behaviour of farmers is a key element in the process

of improving entrepreneurial and organisational competency in the agricultural land. (René Díaz Pichardo, Cecilia Cantú Gonzalez, Patricia López Hernandez & Gerard Mc Elwee, 2012).

2.1.6 Ethnic Entrepreneurs

Ethnic entrepreneurs are those who start and operate the businesses apart from their own land. A number of research studies have emphasized the importance of ethnic entrepreneurs, contributions of ethnic entrepreneurs, and role of ethnic entrepreneurs in employment generation and economic development. The absence of explicit document on the history of international ethnic entrepreneurs and the role of ethnic entrepreneurs on development was not studied properly. International ethnic entrepreneurship studies focus on Chinese ethnic entrepreneurs, followed by Cubans, Koreans and blacks, contemporary international ethnic entrepreneurship studies have shifted their foci from exploring ethnic-immigrant enclaves to studying immigrant business and self-employment as well as social embeddedness in ethnic business (Zhenzhong Ma, Tangting Wang & Yender Lee, 2012).

Entrepreneurship Development and Entrepreneurial Qualities

2.2 The second part of this chapter is planned for previous studies on entrepreneurial traits and entrepreneurship development. And detailed discussions of studies on entrepreneurial qualities have been incorporated.

2.2.1 Innovation.

Innovation is considered as an inevitable part of entrepreneurial trait development. Innovation brings new products and services in the market, entrepreneur as an innovator who introduces the new combination of production techniques (Schumpter 1950). Researchers has considered innovation is considered as vital organizational processes contributing to firm survival and performance in the globalised market.(Dess, Zahra, Floyd, Janney & Lane, 2003; Zahra, 1993; Kanter, 1988; Drucker, 1985; Miller, 1983). The researchers found that innovative behavior is a necessary prerequisite or trait for firms of all sizes of enterprises to face global competition. A knowledge-based information processing framework and innovation

system in Japan expose unique idiosyncrasies of Japanese entrepreneurial systems (Russell, W. Teasley., & Richard B. Robinson. 2005). Entrepreneurship being a creative activity, entrepreneur is observing to introducing something new in any branch of microeconomic activity (Schumpter 1950). Japanese entrepreneurial system is reflecting a fine-grained assessment of communication patterns and a cross-sectional view of important group processes to expose unique idiosyncrasies of entrepreneurship. Researchers find that innovation has considerable value to the entrepreneurship firms in the Japan.

Innovation is considered as the core function of entrepreneurship development and is different from invention. Innovation leads to research and invention, entrepreneurial innovation introduce new products or new market for existing products, new production methods or process, finding of better raw materials and discovery of new and better forms of organisations (Schumpter 1950).

The concepts of innovation, entrepreneurship and virtual markets are correlated in the modern developed e-business world. The fact of matter is that the e-market can enable companies, business ventures and enterprises to enhance their performance in different ways by way of innovation. Innovation is depending on several factors such as company size, company's e-readiness, entrepreneurial integration, enterprise resource planning in the industry sectors, and the years in business. According to Dothang Truong & Mohammad Bhuiyan (2009), newly established businesses have some distinctive characteristics over old businesses based on innovation, In order to succeed in using the e-market, companies are required to integrate their internal process to the e-market platform (Brunn et al., 2002; Bloch and Catfolis, 2001). Researchers are of the opinion that older businesses have to cope with difficulties in changing or adjusting their existing and stable business process through innovative methods. But many of them still use out-of-date information systems that need substantial upgrading to innovate in the virtual world.

Innovation, flexibility, risk-taking capacity and persistence have an impact on value addition to green entrepreneurship. Green entrepreneurship is considered as vital for the successful development of Green Value Added, because of its flexibility,

propensity to take calculated risks, innovative orientation and perseverance while facing challenges (Nelson Oly Ndubisi, & Sumesh R. Nair, 2009). Innovations generally add value to product, services and method of production. Perseverance is must for consistency and existence in seeking acceptance and desired outcomes. A Green Value Added needs synergic blend of innovation, flexibility, and risk-taking ability. Constant entrepreneurial traits are being effective if there is an integration of innovative ideas. GVA is implemented as a basic value adding business process blended with eco-efficient green initiatives that does not compromise on the economic and social objectives of a business. Business activity of both internal and external is not spared from Green Value Addition.

Innovation is the backbone of entrepreneurship development and entrepreneurial inclination. One, who has innovative ideas, should contribute something new into the market. Value addition is the mantra of innovation. Technological innovations have emerged as an important source of competitive strength, and firms in many industries have achieved success by competing through innovation (Devanath Tirupati, 2008). Small enterprises with focused technological capabilities are taking the challenge of innovation. Business perspective of a small enterprise has a role of innovations for competitiveness. Technological innovations and impact on firm's capabilities mainly depends on competitive strength, challenge of innovation, scope of value addition and target market. Innovative enterprises for survival and growth have two alternative models, support and success.

Bricolage is a way of mobilizing resources, in entrepreneurial business bricolage is used as a method of innovation in a resource scarce context. Innovation is the driving force for entrepreneurship and innovators are interested in business development. Entrepreneurship is a desire to serve poor communities in developing countries (Paula Linna, (2013). Entrepreneurship brings social change and is socially embedded. The entrepreneurial process in emerging economies is receiving more interests but the critical role of bricolage is still in dearth. Entrepreneurs in these highly uncertain and dynamic environments discover, develop, and exploit opportunities with limited and idiosyncratic resources (Doan Winkel, Jeff Vanevenhove, Andy Yu & James Bronson, 2013). The entrepreneurial process within restrictive and unsupportive institutional environments wanting to capitalise on opportunities must be able to

manage with novel combinations of existing resources. Bricolage is therefore a relevant process in this entrepreneurial environment.

Natalia Martín-Cruz, Juan Hernangómez-Barahona, Ana Isabel Rodríguez-Escudero & Fernando Saboia-Leitao conducted a study entitled 'Training and its consequences on the innovative capacity of entrepreneurs' with the objective of improving competitiveness, entrepreneurial projects characterised by high levels of innovation. The study finds that innovative capacity can be initiated by use of training programmes. Entrepreneurship training is most appropriate in order to reinforce the capacity of innovation. The study finds that education and knowledge heterogeneity have an effect on innovation capacity. Authors also suggest that training centres and institutions which organise entrepreneurship training programmes should give preference to specific entrepreneurial training to strengthen the innovating spirit.

Rakesh Gupta & Ajay Pandit (2013), in their study entitled 'Innovation and growth of small and medium enterprises: role of environmental dynamism and firm resources as moderating variables' revealed that the entrepreneurial orientation (EO) has become a central construct in entrepreneurship development and there exist a positive relationship between EO and firm growth. Higher EO show better growth and has three dimensions namely innovation, risk taking and pro-activeness. The study finds that entrepreneurial orientation is varying independently based on innovation. Innovation is considered as the key dimension contributing to firm's growth. The study mainly focused on the influence of innovation and the moderating influence of environmental dynamism (exogenous) and resources (endogenous) on the innovation-firm-growth relationship for small and medium enterprises (SMEs) in India.

Yu Meng, Philip Shapira & Li Tang (2013), conducted a study entitled 'The emergence of science-driven entrepreneurship in China: a case study of technological innovation in nano-pigment inks' observed that all countries face challenges in commercialising scientific innovations in emerging technology domains. As an emerging economy, China is rapidly evolving its innovation system, but still faces many issues in linking scientific development with industrial applications. The study finds that research and development investment in China has increased significantly. There are substantial lags and barriers in the deployment of new technology knowledge by business, including by small and medium-sized business enterprises. Authors are of the opinion that there are positive signs of change within research

organisations and in the policy support structures for research commercialisation in China. Their study examines a specific case within the domain of nanotechnology, an emerging technology domain where China is now among the world's biggest research and development platform. Their study mainly focused on science-driven entrepreneurship in a new technology for producing nano-pigment inks for digital inkjet textile printing. The study mainly conducted in the development and commercialisation processes of nano technology. They examined the strategies used to spin-off commercialisation and identification of key factors in the Chinese innovation system. They argue that innovation facilitates and hindered commercialisation.

Carmen Camelo-Ordaz., Ana Perez-Luno. & Elena Sousa-Ginel (2009), conducted a study entitled 'The impact of market and entrepreneurial orientation on innovativeness: an empirical assessment' find out that choosing between markets or entrepreneurial orientations can have a direct influence on the internal or external knowledge of innovation. This study also finds innovation and the innovative capability of organisations set the organisational factors. Organisational factors such as risk taking propensity, organisational design, knowledge transfer, acquisition of research and development expenditures etc.. Furthermore collaboration agreements, knowledge transfer and integration mechanisms are directly influence the internal and external knowledge of innovation.

2.2.2 Creativity and Entrepreneurship Development

Entrepreneurs are blessed with unusual creativeness, enriched by propensity to take high risk and strong need for achievement (McClelland). Creativity is being endowed the realistic views and helps to make relations between unusual events. Strong determination in life helps to look defeat as an opportunity for get higher. Successful entrepreneurs will find ways to create business ventures superior. Competitiveness in an entrepreneur helps to develop business goals and targets. Socio-economic and attitudinal characteristics of entrepreneurs does not show the business acumen and there is no evidence on religion has an impact on entrepreneurship (K.R.G. Nair & Anu Pandey, 2006). The economic status of the family, age, technical education or training and work experience in a similar or related field seem to favour entrepreneurship (Anu Pandey, 2006). In comparison to the rest of the population,

entrepreneurs tend to be more innovative in their attitude, but do not seem to have greater faith in the internal locus of control (Nair & Pandey, 2006).

2.2.3 Education, Training and Entrepreneurship Development

Education, training and entrepreneurship are debating phenomenon in entrepreneurship research. Earlier researches have evident that, family background, future carrier planning, and inclination towards entrepreneurship are the factors contributing to entrepreneurial development. Ooi Yeng Keat., Christopher Selvarajah., & Denny Meyer (2011) male students and students with self-employed parents have higher inclination towards entrepreneurship. They are of the opinion that the University students with working experience and family business background are significant in entrepreneurship development. The study finds that men are higher inclination towards entrepreneurship than women. Entrepreneurial curriculum and content is highly motivating factor towards entrepreneurship development (Peterman and Kennedy, 2003). A different view is that, the working experience and mother occupation are significantly contributing to entrepreneurial development among university students (Kennedy, 2003).

The relationship between education and entrepreneurship is widely discussed as correlated elements. Education is considered as measure of human capital and the measure of productivity and economic achievement (Butler & Herring, 1991; Ibrahim & Galt, 2003). Education is positively related to class advantage in the home country (Sanders & Nee, 1996). There is a positive advantage between education and business venture creation. Human capital and family social capital play a vital part in business ownership; education is positively related to owning a business. Family is likely to provide support and resources to establish and operate a business (Xiaohong, He. & Renyong, Chi. 2013).

Impact of entrepreneurship education on the entrepreneurial intentions is a debating one in the academic sessions. Entrepreneurship education is a part of curriculum in universities, students to start a new venture using Linen's model suggest positive relationship between entrepreneurship education and intentions and perceived desirability (Hala W. Hattab, 2014). They find that there is no relation existed with perceived feasibility or self-efficacy and entrepreneurship development. Entrepreneurial education has a significant role in the development of entrepreneurial

talent. The study suggests that desirable reform should adopt in the present educational system to encourage entrepreneurial talent by imparting creativity and innovativeness among students through vocational and entrepreneurial curricula.

Role of formal education in entrepreneurship development is a topic of debate in the academic spectrum. Entrepreneurial inclination and education has direct impact on entrepreneurship development. Entrepreneurial inclination, entrepreneurial education and entrepreneurship development are correlated each other. Studies based on the facts education has an influence of entrepreneurship development and shows that those who has the ability to lead other people, to be their own boss. According to Narendra C. Bhandari (2006), entrepreneurs wish to lead other people, introduce innovative ideas into practice. Strong determination in life, personal challenges and non-business education were found to relate to the development of entrepreneurial talent.

Entrepreneurial behavior and entrepreneurial traits can be attained through education and training. Entrepreneurial competency is an underlying character of entrepreneur which leads to the superior performance of entrepreneurial activities. Theory of planned behavior helps to explain how selected sets of students' beliefs influence their attitude towards entrepreneurship development. Perceived behavioural control of young entrepreneurs widens the scope for entrepreneurial development.

David Higgins. Kelly Smith. & Mohammed Mirza (2013), conducted a study named ‘Entrepreneurial Education: Reflexive Approaches to Entrepreneurial Learning in Practice’ emphasised that entrepreneurial education is quite a new phenomenon in higher education. Entrepreneur education is one of the most rapidly growing areas of research. Traditional pedagogical methods of learning alone are not sufficient to adequately develop entrepreneurial talents to deal with the complexities of running and creating innovative businesses. The authors are the opinion that traditional pedagogy of instructional methods alone are not sufficient to develop entrepreneurial talent. They suggest that there is a growing need to cultivate innovative ways of thinking and new modes of pedagogy to fully enhance and develop entrepreneurial talent among students. They argue that traditional approaches to entrepreneurial education tend to ignore the ambiguities and uncertainties surround with the entrepreneurial process. The traditional pedagogy is based on individualistic approach and entrepreneurial learning has continued to marginalise and de-value the broader

social context. Entrepreneurial activities are surrounded in a broader social context. The authors adopt a social constructionist perspective which draws recognition to the importance of inter-subjective knowledge exchange as a means of developing entrepreneurial learning. But there are numerous approaches to a social constructionist paradigm. Their study mainly focused on developing a pedagogical approach which explores the social processes that constitute entrepreneurial undertakings. This study seeks to contribute to a growing need to cultivate innovative ways of thinking, diverse skills and new modes of behaviour to fully enhance and develop entrepreneurial approaches to education.

2.2.4 Entrepreneurial intention and Entrepreneurship development

Entrepreneurial intention has an impact of education, culture and the economic condition prevailing in a society or a nation. Entrepreneurial motives incorporate three primary perspectives such as entrepreneurial intention, entrepreneurial education, entrepreneurial culture and entrepreneurial perception (Harun, S. & Mark Pruett, 2014). They studied three primary entrepreneurial perspectives to compare entrepreneurial intentions. (1) Entrepreneurial culture. (2) Economic condition prevailing in a country. (3). Entrepreneurial education. The study focuses on entirely different two countries with distinctly different in cultures, economies and education. The study found that cultures, economies and education has an impact on entrepreneurial intentions. Cultures, economies and education has direct impact on entrepreneurial intentions, entrepreneurial perception and entrepreneurial motives. They argue that the main barrier regarding entrepreneurship development is intrinsic and extrinsic factors.

Ajzen (1991) and Étienne St-Jean, Aziz Nafa, Maripier Tremblay, Frank Janssen, Jacques Baronet & Christophe Loué (2014) have suggested that, entrepreneurial intentions differs with psychological, socio cultural and economic conditions prevailing in a society. Their study examined the entrepreneurial intentions of university students in Algeria with students in Canada and Europe. The study concluded that differences with regard to psychological, socio cultural and economic factors influencing entrepreneurial intentions. The relevance of the theory of planned behaviour (TPB) differentiates among cultural groups than the other. Differences in culture and planned behaviour (TPB) directly motivate entrepreneurial inclination.

An individual's confidence in his ability to successfully perform entrepreneurial role and tasks (Self-Efficacy Beliefs) positively related to the entrepreneurial intention or new venture creation or new value addition (Chen, Green & Crick, 1998). Innovativeness, risk taking propensity and proactiveness constitute entrepreneurial attitude orientation. Entrepreneurial orientation is positively influence enterprise performance. Entrepreneurial Attitude Orientation (EAO) significantly influences the entrepreneurial market orientation (Ravindra Jain, & Sayed Wajid Ali, 2013).

Entrepreneurial attitude orientation (EAO) has many dimensions, achievement in business, risk taking capacity of an entrepreneur, opportunity recognition and identification, innovation in business, perceived personal control of business, and self-esteem in business (Robinson et al, 1991). Entrepreneurial opportunity recognition (EOR) plays an important role in entrepreneurship development (Mc Cline et al, 2000). Mc Cline is of the view that entrepreneurial opportunity recognition has three components: cognitive component (thoughts and beliefs about entrepreneurial opportunity), affective components (positive or negative feelings towards the opportunity), and conative components (behavioral intentions and predisposition). Internal values and external values of entrepreneurs are higher than non-entrepreneurs and there is a close different between interpersonal values (Noel J. Lindsay, Wendy A. Lindsay & Fredric Kropp, 2009). There exists a cognitive style of entrepreneurial intention such as one's knowledge; skill, motivation etc exist among young entrepreneurs. The entrepreneurial competency helps for the expression of entrepreneurial behavior. Entrepreneurial intentions sharpen the base of theory of planned behaviour. Those with a preference for deliberation had higher level of entrepreneurial intention.

2.2.5 Skill Development and Entrepreneurship

The cognitive properties of new venture creation foster entrepreneurial thinking. There are a number of factors which affect the entrepreneurial development. Situational factors of motivation, knowledge, and individual differences are jointly influence the likelihood of entrepreneurial choice. To understand the whole picture of entrepreneurial process and nature of entrepreneurial initiation, it is necessary to identify the cognitive processes through which ordinary people identifies new business. Self efficacy and cognitive multilaterism leads to entrepreneurial cognition (Jeong Nam Kim, Jain Clelland & Seung Bach, 2010). Entrepreneurial cognition

influences one's situational assessment in two ways, that the optimistic opportunity evaluation and perceived risk in the business. Experienced entrepreneurs consider business opportunity and awareness of danger, experienced entrepreneurs are more pessimistic and less likely to identify new venture. Novice entrepreneurs are focused on newness, novelty and superiority of ideas and intuition. Young entrepreneurs are motivated by personal wealth creation and interested in unique solution to perceived future needs (Jeong Nam Kim, Jain Clelland & Seung Bach, 2010).

The existence of an organisation is based on optimum allocation of resources, physical or human resources. The need of strategic human resource management gains a momentum in the modern era of stiff competition. Strategic human resource management in small enterprises helps to optimize the resources and increase productivity. Though small enterprises might wish to keep their human resource management practices informal and they are able to increase their productivity. If there is an adequate human resource planning and integration of human resource strategies with business strategies, it will encourage entrepreneurship development (Manjari Singh and Neharika Vohra, 2005). Judiciously integrated human resource strategies with business strategies bring success in a business organisation. Judicious mix of formal and informal human resource management is the key to success of an enterprise.

Djula Borozan. & Sanja Pfeifer. (2014), jointly conducted a study named 'Exploring Entrepreneurs' Motivation: Comparison of Croatia, European Post-socialist and Developed Countries' explores the entrepreneurial profiles of Croatian entrepreneurs and post-socialist and developed European countries. They find that chances for engaging in opportunity-driven entrepreneurship in Croatia are increasing for men. They also find that the likelihood of engagement in opportunity-driven entrepreneurial activity in the post-socialist country has been related to the age of entrepreneurs rather than gender and higher export expectations. The developed countries revealed that opportunity-driven entrepreneurs have been related to higher expectations of growth through new jobs.

Acquisition of new thoughts and behavior begins with the understanding of a particular behavior or competency one who possess. The recognition of a particular competency is the first step to develop and practice one's behavior. In order to make a particular behavior, one needs to practice the same on a continuous basis. The close

connection between informal social networks and female entrepreneurship may represent a fundamental element to straighten female entrepreneurship attitude (Maria Rosaria Della Peruta, Marina Maggioni, and Francesco Schiavone, 2014). They are of the opinion that entrepreneurship is relatively a new area and it is still poorly studied and has a low level of legitimacy in the emerging academic field of women entrepreneurship.

Intelligence is determined by one's own heredity and environment. Heredity and environmental factors interact and play some role in determining the level of intelligence. The genetic factors and environmental factors play a very important role of strategy formation. The entrepreneurial decision influenced by entrepreneurial factors for long-term strategy formation (Xiaoyu Yu & Steven Si, 2013). The external institutional environment has direct impact on entrepreneurs' business decision making and it aids the development of economic and political conditions in general.

John, H. Young and Donald, L. Sexton, (2003), conducted a study entitled 'What Makes Entrepreneurs Learn and How Do They Do' clearly analysed what are the basic motivates entrepreneurs to learn and grow in their business. This study specifies that the basic motives for learning is the basic motives for every entrepreneurs needed to growing their businesses. The main problems associated with the acquiring of these basic motives are the absence of requisite knowledge. These problems are mainly seen in rapidly changing environments and as businesses grow. This study tries to uncover the processes that generate the necessary motivation to learn and also identifies the basic external and internal learning activities practiced by entrepreneurs.

Satyajit Majumdar (2008), conducted a study named 'Modelling Growth Strategy in Small Entrepreneurial Business Organisations' clearly express the role of entrepreneurial traits for the development of an enterprise. The study finds growth is understood variously by entrepreneurs, and their attitudes influence the goals and ambitions concerning growth. Entrepreneur's actions mainly depend on the contextual conditions. This study presented three propositions 'attitudes and vision of the entrepreneurs drive growth of small organisations, entrepreneurs of small organisations conduct early search for strategic fit in the market, entrepreneurs of small organisations persist in their search for better fit in the market'. This study reflects strategic and entrepreneurial dimensions of growth.

Mitchell, B. C. (2004), conducted a study entitled 'Motives of Entrepreneurs: A Case Study of South Africa' examines the motivation of entrepreneurs in starting a business in the socio-economic conditions of South Africa. The study aims to identify similarities and differences in the motive profiles of male and female entrepreneurs and assess the reasons for starting a new business. The result of the study found that male and female entrepreneurs are primarily motivated by the need for independence, need for material incentives and the need for achievement and the need to contribute to the community was not an important reason in both the cases. Male entrepreneurs are better while comparing with female entrepreneurs and motivated by the need to provide family security. They find that female entrepreneurs are more motivated than males by the need to keep learning and the need for earn more money.

The process of entrepreneurship is clear that entrepreneurs initiate ventures and what is not clear is why they do so. The vision to the entrepreneurial psyche and the insight into the entrepreneurial enigma is a distinctive personality characteristic (JaAnn. C. Carland., James. W. Carland., & Wayne H. Stewart. 1996). Entrepreneurship process is the measures of the need for achievement, preference for innovation, risk taking propensity and cognitive tropology, demographic and strategic capacity. Entrepreneurs are not homogenous their personality traits are different. The process of entrepreneurial action is the result of an individual's action to take that action. Entrepreneurial decision is rooted in personality and cognition. The core insight which can support an understanding of entrepreneur is intuition. Those entrepreneurs with strong intuition translate that vision into innovative action. Those entrepreneurs with less intuition in their cognitive tropology will prefer a more concrete approach to the entrepreneurial process (JaAnn. C. Carland., James. W. Carland., & Wayne H. Stewart. 1996).

Market Orientation (MO) helps an entrepreneur to sensing market and customer linking (Zaho, Seibert & hills, 2005) capabilities and leads to superior performance. Marketing orientation helps to increase market share, sales, and quality of customer service (Sen, 2006). Market orientation improves innovation and Market orientation is the key to open foreign markets, export performance of firms (Cadogan & Siguaw, 2002) and creation of communication network (Elg & Li 2005).

Entrepreneurship and competitive strategies can be integrated to enhance firm competitiveness. A framework of the integrated competitive entrepreneurial strategy can be combined to get an entrepreneurial competitive strategy. In recent years the need for managers to adopt entrepreneurship when formulating their strategies has become apparent and many have come to realise that this could be their bridge to remaining competitive (Shepherd Dhliwayo 2014).Turbulent environments require firms to continuously innovate to remain competitive (Ensilage, Fernandez & Vazquez, 2000). The hypercompetitive conditions (resulting from the turbulence) according to Drejer (2004) are not a threat, but an opportunity for agile and dynamic organisations to exploit. Those organisations which adopt entrepreneurial strategies are likely to be more capable of identifying potential opportunities, relocating resources, shifting managerial commitment quickly, and developing products and services that meet identified needs. The relationship between competitive strategy (business level strategy) and entrepreneurship is growing.

There is a positive relationship between personality traits and entrepreneurial leadership. Proactive and active individuals are more successful in entrepreneurial leadership and can contribute more than passive individuals. Proactive personality is the tendency to show initiative and take action in one's own environment in order to bring meaningful change (Leon, C. Prieto, 2010). Proactive personality construct fits well on entrepreneurship leadership. Entrepreneurial leadership, political skill and personality traits help to organisation identification and business development.

Starting a new business venture or enterprise or industrial unit requires various resources and facilities. Small enterprises find it difficult to have own facilities and resources. The role of skill acquisition centers in entrepreneurship development and capacity building in any case not adequately compensate the absence of infrastructure. Skill acquisition and entrepreneurship education is two faces of a coin. In many cases the educational curriculum not to be meeting skill needed to the present world of business development, (Benjamin Anabori Mmadu, 2014). Skill acquisition and entrepreneurial growth and job creation are considered as the core of entrepreneurial education. Our formal education with skill development is evident that, the level of success depend on the rich curricula. Skills acquisition institutions have a great part to play in job creation and growth of entrepreneurial activities, (Benjamin Anabori, 2014). The main problems confronting skills acquisition in developing countries are

lack of capital for setting up the trainees after completing the skill acquisition programme, policy inconsistencies, corruption etc..Proper funding of skills training by the states and the addition of skills training in the school curriculum for sustainable development will ensure entrepreneurship development.

2.2.6 Entrepreneurial Inclination and Entrepreneurship Development

Entrepreneurial inclination helps a person to attain leadership quality and self trained traits. The role of teachers and learning atmosphere has an impact on developing social mind in entrepreneurship, leadership and morality. Many studies on entrepreneurship found that, a mix of socio-educational-entrepreneurial practices redefine role of students and helps them to create an identity and completeness as a student entrepreneur. Teachers who have achieved their educational goals in rural contexts of socio-economic and educational deprivation should redefine their roles using socio-edu-entrepreneurial practices and could create an identity of competency for themselves. Teachers could identify social entrepreneurship and develop self-defined extra-school roles, and to construct for themselves an identity of competence in social leadership. (Vijaya Sherry Chand & Geetha Amin Choudhury, 2006). The development of teacher oriented and self-initiated community networks help to attain entrepreneurial leadership and social values. Network of professional skills helps the teachers develop a new sense of pedagogy and helps themselves to compete as an edu-entrepreneur-leader. Opportunity identification is defined by a mix of educational and social leadership qualities. The quality of leadership invites appreciation and communicates morality. It helps the teachers to extend their quality from a normal pedagogy to a renewed focus oriented activist.

Entrepreneurship development through entrepreneurship education needs entrepreneurship oriented curriculum. Modern research on entrepreneurship and studies on entrepreneurial inclination is aim to the need of new perspective on entrepreneurship curriculum design. Entrepreneurial curriculum should be based on soft skills and cognitive skills, that successful entrepreneurs possess and deploy, (Thomas N. Duening, 2010). Studies based on entrepreneurial education emphasized the importance of Gardner's 'minds' approach to develop a curriculum for teaching entrepreneurship. Theoretical framework in entrepreneurship curriculum and entrepreneurial trait based training sessions is very important in entrepreneurial curriculum. Each entrepreneurial mind is developing in such a curriculum, based on

cognitive sub-skills of a successful entrepreneur. The five minds for the entrepreneurial future identified by Thomas N. Duening (2010) are the Opportunity Recognising Mind, Designing Mind, Risk Managing Mind, Resilient Mind and the Effectuating Mind. These five minds provide an intellectual foundation for entrepreneurship education and curriculum development (Duening, 2010). Successful entrepreneurs should possess cognitive skills, cognitive sub-skills, and entrepreneurial mind in the process of entrepreneurship development.

Students with a preference for intuition had a more positive attitude towards entrepreneurship and higher entrepreneurial inclination towards entrepreneurship development (Sylvaine Castellano, Adnane Maalaoui, Imen Safraou, & Emmanuel Reymond (2014).

Tatiana A. Iakovleva, Lars Kolvereid, Marjan J. Gorgievski , Øystein Sørhaug, (2014), proposed a theory based on entrepreneurial inclination among students, the theory of entrepreneurial barriers, that against the existing notion of entrepreneurial theories. The study focused on business start-up, enthused through humanizing regulative and cognitive institutional structures. Tatiana A. Iakovleva suggests that, national differences need to be taken into account while considering process of entrepreneurial inclination. The study mainly focused on cross-country differences in the kind of barriers people identify to business start-up. Based on institutional theory the most important supposed barriers are regulative measures (lack of money) and cognitive conditions (lack of skills). The theory of entrepreneurial barriers is an extension of current entrepreneurial intentions theories; in order to foretell actual start-up behaviour better. The study results indicate that business start-up can be stimulated through improving regulative and cognitive institutional structures with considering national differences.

2.2.7 Business Clusters and Networking

Networking is the key to create and grown an enterprise. Entrepreneurial development and networking has been a topic of interest for researchers. The first generation entrepreneurs are socializing type, self-made man and benevolent in nature (Arun Bhattacharyya 2010). Successful entrepreneurs are socialising type and strong believe in own capacities and profound influence on everyone. Entrepreneur's exceptional communication skills coupled with personal contacts determines the level of success.

Entrepreneur's networks are a set of high trust relationships directly or indirectly link everyone in a social group (Carson & Gilmore 2000). Family, friends and personal relations played a larger role than informal relations in the process of mobilizing resources (Birley, 1985). Networks are social relationships characterized by complex, multidimensional and durable relationships (Carr, 2000). The first generation entrepreneurs are scanning various business options, suitability of locations and looked for high environment and finally start the business. Successful entrepreneurs bring newness in every aspect, and they believe that people are the real assets. Entrepreneurs give emphasis on mutual interest and trust with the customers. Networks are the foundations of entrepreneurial success; both formal and informal networks help to diversify the business.

Business clusters and networking is considered as a path to economic development, the process of cluster's evolution and transformation in vertically or horizontally is unique for the survival of entrepreneurship. Industrial networks, regional and government sponsored networks encourage innovation and entrepreneurship development (Freeman, 1991). Theory of entrepreneurship based on individual explain human capital in the form of education influence self employment and entrepreneurship (Ibrahim & Galt, 2003). Theory of entrepreneurship based on culture treats personal relationship and cultural norms are prime determinants of economic behaviour (Butler & Herring, 1991). The relationship between education and entrepreneurship is positively related to owning a business (Xiaohong & Renyong Chi, 2013). College education has a higher positive effect on owning a business than that of a high school education, higher levels of education are associated with higher odds of owning a business (Xiaohong & Renyong Chi, 2013).

Keerti Prajapati and Saswata Narayan (2011), jointly conducted a study entitled 'Effect of Entrepreneur Network and Entrepreneur Self-efficacy on Subjective Performance- A Study of Handicraft and Handloom Cluster'. The study focuses on the impact of entrepreneurial demographic characteristics, entrepreneurial network structure, entrepreneurial network types and entrepreneurial self-efficacy on entrepreneurship development. The study point out that entrepreneur's self-efficacy on subjective performance is based on entrepreneurship training and education.

2.2.8 Technological Development and Entrepreneurship Development

Dafna Schwartz and Ayala Malach-Pines (2007) jointly conducted a study named 'High Technology Entrepreneurs versus Small Business Owners in Israel' presented a view of entrepreneur's psychological and entrepreneurial competence based on psychology of managers and entrepreneurs. This study mainly focuses on two types of entrepreneurs, high technology entrepreneurs and small business owners. The authors argue that entrepreneurs are more similar to managers. The study attempts to identify the psychological similarities and differences between managers and entrepreneurs. The psychological and entrepreneurial competencies like self-perception, work attitudes are similarities but the qualities like high involvement, optimism, energy, independence and initiative are differences in both the cases. These differences of qualities among managers and entrepreneurs are either positive or negative.

Evila Piva.& Cristina Rossi Lamastra. (2012), in their study entitled 'Does free or open source software enable new forms of entrepreneurship? An analysis of the start-ups created to exploit the business opportunities stemming from free/open source software' emphasised the importance of free and open source software in entrepreneurship. They focused on the start-ups that enter the market just to utilize the new business opportunities and stemming from the freely available technological knowledge developed by the FLOSS community. FLOSS-based start-ups follow a typical open innovation model that enables them to serve market niches, structurally able to cover profiting from the local production, distribution, and use of technological knowledge.

2.2.9 Economic Development and Entrepreneurship Development

Entrepreneurship is closely associated with knowledge and is linked with economic growth. In the micro-economic concept, an innovative idea is realised into an economic opportunity. Entrepreneurship development is a process than a mechanical economic factor (Pirich 2001). Entrepreneurship is a source of innovation in existing product or service and introduction of innovative method of production. Socio-economic factors are important for entrepreneurial development, especially in case of women entrepreneurs. Socio-economic conditions of an entrepreneur have direct impact on nurturing and drawback of entrepreneurial development. Women entrepreneur's decision to choose entrepreneurial careers has direct impact on the nature and influence of various socio-economic factors. Social capital did not have any influence on the decision to enter a non-traditional business. Entrepreneurship

development and networking has found direct relationship between both. Entrepreneurial networks are high trust relationships directly or indirectly link together everyone in a social group (Carson & Gilmore, 2000).

Entrepreneurship development and economic theories of entrepreneurship in the microeconomic level are discussed in a number of studies. The economic functions of an entrepreneur are not clearly emphasized in research studies, the absence of identified traits or theories need more contribution in this regard (Brown, Christopher Russell 2007). A study based on synthesised review of existing literature and locating the various stages of evolution of economic theories in entrepreneurship has developed in the studies of Brown & Christopher Russell. The study reveals that there are seven major recurring themes in economic theories of entrepreneurship (1).Entrepreneurial opportunity identification and Exploitation. (2)Discovery, (3) Knowledge, (4) Uncertainty and Risk, (5) Market as a process, (6) Disequilibrium, (7) Alertness. The research study provides a basic theme and clearer picture of the economic functions of entrepreneurship.

Entrepreneurship development is widely accepted as a tool to eradicate poverty and generate employment. The continuous effort of governments and agencies helps to develop entrepreneurial business opportunities for Indigenous people as a strategy to reduce their socio-economic disadvantages (Cecil A. L. Pearson and Klaus Helms, 2013). The study found that continuing and committed effort by Federal Governments helps to develop entrepreneurial business opportunities and entrepreneurial inclination among the people as a strategy to reduce their poverty and socio-economic disadvantages. Visionary leadership is important in a nation for fostering value creation, innovation and social capital development to create a way to alleviate poverty and enhancing the socio-economic environment, (Klaus Helms, 2013). There is an important role in entrepreneurship development in the existing social structures of cultural heritage and a society for indigenous social entrepreneurship.

The development and sustainable growth of an enterprise is depends on nature of business venture, which should earn a reasonable return on capital employed. Entrepreneurship ecosystems are showing significant variability in the strength and importance of the various elements. The development of each ecosystem has occurred via alternative pathways (Mark P. Rice, Michael L. Fetters & Patricia G. Greene).

Eco-system and its development positively or negatively influence the businesses within the ecosystems. Strength and importance of every unit in the ecosystem depends on the various elements such as, industrial policies of the government, ultimate variability in input, lack of demand of current product, economic conditions, shortage of finance and natural destructions.

2.2.10 Environmental Issues and Entrepreneurship Development

Environmental issues are increasingly becoming debating issue and in the part of business of modern world without much emphasis (Charter, 1992). It has been argued by many scholars that holistic green business solutions that add value to organizations and their stakeholders. Holistic green business solutions should be made part of the basic system of business (Banerjee et. al. 2003, & Coddington, 1993; Ottman, 1993; Polonsky, 1995; Porter & van der Linde, 1995; Peattie, 1995), While addressing the natural and environmental problems have become a matter of 'survival and prosperity' of every business (Baker, & Sinkula, 2005). The traditional concepts of environmental activities are limited as waste minimization, pollution control, recycling, and use of renewable energy etc. Green business practices are integrated and comprehensive business philosophy and a business culture leading to superior firm performance (Nair, 2004; Baker & Sinkula, 2005; Nair & Menon, forthcoming) and value addition. Entrepreneurs are capable of bringing in innovative and revolutionary changes to business (Ndubisi, 2004), hence entrepreneurship is taken as a conduit for introducing Green Value Added (GVA). Those entrepreneurs voluntarily adopting GVA is referred as Green Entrepreneurs (GE).

Emerging Trends in Entrepreneurship

2.3 Emerging Trends in Entrepreneurship

The last part of this chapter is designed for previous studies related with emerging trends in entrepreneurship development.

2.3.1 Business Incubation

Päivi Eriksson, Juha Vilhunen and Kalevi Voutilainen (2014) have suggested that, business incubation as a process that the incubation managers attempt to coordinate

through active group effort with the other actors involved in the incubation process. The concept of the management of business incubation is of 'co-creation'. The study provides an insight of the incubation managers; the study provides a base of how the managers pro-actively seek to engage the incubation agents in continuous interaction with concerned groups focusing on business development. The joint efforts of managers and the interactive groups and mutual influence among the incubation parties are key management activities in incubation process, (Kalevi Voutilainen, 2014). The incubation managers are act as catalyst force of incubation and act as central to the perception of co-creation of value to the business.

2.3.2 Family Background and entrepreneurship Development

Family and family background has direct impact on one's action and behaviour. Children of self-employed parents are twice as likely as other children to become self-employed themselves, as family background exerts a significant influence on the values, attitudes, and behaviour one adopts (Saadat Saeed, Moreno Muffatto, 2014). Many studies in social science research find that one's own family has direct influence on behavioural modification and also related with the coherence with in the family. Studies relating to the factors of entrepreneurial intention and entrepreneurial inclination noted the influence of family. The innate potentialities are transmitted across generations within families. Family background has an intergenerational influence on entrepreneurial intention. The underlying effect of perceived desirability and perceived feasibility leads to start a business (Shumaila Y. Yousafzai, 2014).

Education, training, availability of credit, and other financial programmes are directly contributing to the development of entrepreneurial activities. Female entrepreneurship development and policies and programmes for the development of women entrepreneurship in China and India providing a base support for women entrepreneurs. Governments, non-governmental organisations and private firms are mostly engaged in providing economic support to female entrepreneurs. Provision of money, goods, or services; skills training; business development services; professional networking services; and professional mentoring are the key factors to promote upward mobility and opportunity of women entrepreneurship in India and China (Tonia Warnecke, 2014). The five key characteristics of female entrepreneurship programmes and their relationship necessitate the opportunity identification and entrepreneurship development among women of these countries.

Entrepreneurship studies have suggested that learning from diverse perspectives in entrepreneurial and management teams can contribute to entrepreneurial action (Harper 2008; West III, 2007; Williams-Middleton, 2010). Management studies are shown that team conflict often negatively affects creativity (Jehn et al., 2010). Entrepreneurial learning might be better implicit by logic, instead of causal logic (Sarasvathy and Venkataraman, 2011). While exploring the relationship of team work and team conflict in entrepreneurial and management perspective create a positive learning outcomes and might be emerged from experience of team conflict within an team work, (Williams-Middleton, 2010).

Li Lin, & Pier A. Abetti. (2012), conducted a study entitled 'Entrepreneurship in China during the transition from state ownership to free market: case study of a woman entrepreneur' observed that Chinese entrepreneurs the period of China's transition from a socialist to a free-market economy venture capital was scarce women entrepreneurs in China faced challenges to dealing with older male government officials.

Els Kleijn. Enno Masurel. & Kees Van Montfort. (2012), jointly conducted a study entitled 'Emergency situations in SMEs: are entrepreneurs prepared?' point out that severe emergency situations in the personal life of the entrepreneurs in small and medium-sized enterprises (SMEs) can play an significant role in the early and involuntary cessation of businesses. They were empirically investigated how entrepreneurs prepare for these emergency situations of disablement, death, prolonged illness, and divorce and find out that only a minority group of the entrepreneurs are prepared well for all emergency situations. The age of the entrepreneur and size of the firm influence to face all emergency situations. Previous experience of entrepreneurs also helps to solve problems in future.

Susana C. Santos. & António Caetano. (2014), in their study entitled 'Entrepreneur Selection Methodology for Entrepreneurship Promotion Programmes, observed that the policymakers need to decide which applicants to invest their budget and resources in business Incubators to avoiding misdirected budgets. This study described a method designed to help in making sound investment decisions by selecting those entrepreneurs most likely to succeed. They introduced a methodology involves two steps: the first focuses on the assessment of individual characteristics, and the second focuses on the estimate of the business opportunity. Authors applied this

methodology on an entrepreneurship support programme following a longitudinal design by the end of the programme; the 15 selected participants were successful in the execution of their start-ups. This would indicate that using this entrepreneur selection method can help in the investment decision making process because it enables entrepreneurship agents to more effectively evaluate individuals and their opportunities.

Joseph Andrew Kuzilwa (2005), conducted a study entitled 'The Role of Credit for Small Business Success-A Study of the National Entrepreneurship Development Fund in Tanzania'. The study mainly focused on the role of credit in generating entrepreneurial activities. The study findings revealed that the enterprises whose owners received business training and extension advice performed better than those that did not. The study also shows that problems faced by the entrepreneurs are not related to capital and related to macroeconomic and institutional constraints such as poor infrastructural support and stiff competition from micro and small–scale businesses.

Research Gap

A deep and comprehensive review of procedural studies conducted by academic community and individual researchers in all over the world reveals that there were several attempts on their parts to investigate the diversity on entrepreneurship. Research community mainly attempts to bring forth studies relating to entrepreneurship development, different types of entrepreneurs, entrepreneurial trait development, entrepreneurship and economic development, education and entrepreneurship, entrepreneurship and employment etc. but no systematic studies relating to entrepreneurial development and marginalised sections of society, especially in case of differently abled persons has not been done.

Entrepreneurship function is considered as a vital component in the process of economic development and social change. The economic development and social change through entrepreneurship development leads to overall development of human being. This study addresses this information gap in the knowledge base by focusing on the Differently -Abled Entrepreneurs (as an individual) and Entrepreneurship Development among differently abled entrepreneurs (as a way to development). This study is mainly focusing on entrepreneurship development among differently abled

entrepreneurs in South India. This study is highly diverse in nature of its implication and application. The study mainly focuses on the overall development of totally marginalised section of differently abled people, through highly motivated, innovative and industrialised entrepreneurs. They are generally called as differently-abled entrepreneurs; more over they are the social engineers among the marginalised society and act as a catalytic force for the economic development.

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CHAPTER – 3

THEORETICAL BACKGROUND OF THE STUDY

"The people who get on in this world are the people who get up and look for the circumstances they want, if they can't find them, they make them"

George Bernard Shaw.

The evolution and emergence of entrepreneurship research pointed and associated with the early part of this chapter. The second section provides a discussion of the economic approach to entrepreneurship. Third part of this chapter investigates the psychological and sociological aspects of the entrepreneurship. The concluding part of this chapter provides an over view of contextual approaches and modern theoretical contributions of entrepreneurship and related studies in the field of entrepreneurship.

The word "entrepreneurs" immediately conjures rich, famous and successful business individuals can be motivating for the world. They are entrepreneurial in terms of self-development, self-decision making, self-esteem of creativity and risk taking. Hence anyone who exhibits the characteristics of self-development, self-esteem, creativity, decision making and risk-taking can be greatly called as an individual with entrepreneurial qualities. When these qualities are exhibited by a person can be called an entrepreneur.

Entrepreneurs open and form change in the formation of business and society. This change is accompanied by growth and productivity, which allows more wealth to be distributed among various sections in the society. Thus, entrepreneurship leads increase in the national income of the country and enhance economic development. Entrepreneurship can be looked upon as a means of income generation and economic development. The word entrepreneur is derived from the 17th century French verb 'Entreprendre' and the Germen word 'Uternehmen' both referring to persons or those who 'undertook' the risk of new enterprises. Edward de Bono have pointed out that the most significant variable required for entrepreneurship is not innovation, but value addition. Which means that it is not important to come up with a new idea, it is important to introduce incremental values to the current product or service and can be correctly called an entrepreneur.

Entrepreneurship is the process of starting a business organization. The entrepreneur develops a business model and acquires the human capital and other resources, and is fully responsible for its success or failure. Entrepreneurship operates within an entrepreneurship ecosystem. The term entrepreneurship was first used in the year 1723. Today the term entrepreneur implies a person with many qualities such as leadership, initiative, management, decision making and innovation. Entrepreneurs contribute to the development of society and generate employment opportunity. Countries like India where uneducated unemployment has become a national problem. According to Robert Reich team-building, leadership, and management abilities are essential qualities of an entrepreneur. An entrepreneur is a factor unit in micro economics, and the study of entrepreneurship reaches back to the work in the late 17th and early 18th centuries. At the early periods, Richard Cantillon and Adam Smith was the pioneers in entrepreneurship studies. Entrepreneurship can be looks as a tool for employment for educated unemployed. Entrepreneurship helps to increase the national income and social change. Entrepreneur contributes to a movement toward economic equilibrium by pursuing opportunities (Kirzner, 1973). A profit opportunity implies a pre-fixing waste, and entrepreneurship is seen as a mechanism for correcting the waste.

Entrepreneurs identifies new opportunities and observe profitable opportunities, the core of entrepreneurship is alertness. Entrepreneur decides his social status and controls his life. So it is widely believed that this entrepreneurial function is a vital component in the process of economic growth (Baumol, 1968'. Casson, 1982. Hornady, 1990). Entrepreneurship is defined in a different way by different authors. Entrepreneurship is a risk bearing activity, entrepreneurship is an innovative process, and entrepreneurship is thrill seeking activity. Entrepreneurship is an attempt to create value and is an act of being an entrepreneur, thus the notion of entrepreneur is diverse according to different thinkers, therefore entrepreneur is a person who initiates entrepreneurial activities, and coordinates the entrepreneurial function. In the Industrialised nations, entrepreneurship has been a key to economic growth in productivity and per capita income (Baumol, 1986, Hamilton and Harper, 1994).

Mid of 20th century, entrepreneurship was studied by Joseph Schumpeter and other Austrian economists Carl Menger, Ludwig von Mises and Friedrich von Hayek. The term "entrepreneurship" was invented around the 1920s, while the loan from French

of the word *entrepreneur* dates to the 1850s. In the beginning, economists made the first attempt to study the concept of entrepreneurship in depth. Richard Cantillon (1710) considered the entrepreneur to be a risk taker who deliberately allocates resources to take advantage of opportunities in order to exploit the economic return. Cantillon highlighted the willingness of the entrepreneur to assume anticipated risk and to compact with uncertainty. Thus, he describes the function of the entrepreneur, and distinguishes clearly between the function of the entrepreneur and the owner who provides the money. Alfred Marshall viewed the entrepreneur as a multi-tasking capitalist and observed that in the stability of a completely destructive market, there was no spot for "entrepreneurs" as an economic activity creator.

Since the mid-seventies slogan such as the no-growth economy, the deindustrialisation and the Kondratieff stagnation of the economy have become popular and consequently a profound shift from a managerial economy to an entrepreneurial economy formed. In the United States, the entrepreneur is one who starts his own new and small business. The growth and development of all economies are highly dependent of entrepreneurial development. Entrepreneurs provide a source of income, produce new and value added products, drives value chain activities, support environment protection and overall they are the essence of economic growth.

In India, the evolution of entrepreneurship can be traced back to centuries in the forms of handicrafts, craftsmen and entrepreneurial people in the village community. The cast based workers such as farmers, artisans, priests were considered as compact system of village community. Manufacturing entrepreneurship in India emerged as talented forms in the periods of Royal ruling. West Bengal enjoyed the world wide celebrity for *corah*, Lucknow for *chintzes*, Ahmedabad for *dupttas* and *dhoois*, Nagpur for *silk*, Kashmir for *shawls*, Banaras for *metal*, and Kaanjepuram for *golden silks* and Kerala for *spices*.

An entrepreneur is a person who organises and operates a business or businesses. The entrepreneur is generally seen as an innovator, business creator, manager and a leader also. Entrepreneurship development is way of economic development and increase the share of real income distributed among the people. Socio-economic development is as a result of meaningful development through entrepreneurial activities in centuries. A growing body of research shows that entrepreneurial behaviour id depend on social and economic factors. Persons of most diverse personalities and temperaments should

perform well in entrepreneurial environment. According to Say, entrepreneur shifts economic resources from lower productive area to higher productive area. Entrepreneur expects greater yield and return from new and improved products and services.

Entrepreneurship rests on a theory of economy and the face of entrepreneurship is also changing. The theory sees change as normal and healthy in promoting entrepreneurship. Entrepreneurship is perceived as a major task in society and especially market regulated economy. Entrepreneur doing something different rather than doing better and what is already being done. It is commonly believed that entrepreneurship is enormously risky. In such an area of innovations (High tech-micro computers or biogenetics) the casualty rate is very high and the chance of success or survival seems to be quite low. Theoretically, entrepreneurship should be the least risky rather than the most risky course.

There is a vast body of research in the diverse areas of entrepreneurship. However, the nature of this research has been highly diverse. There is a lack of an agreed definition and accepted theory of entrepreneurship, and a concern of what entrepreneurship constitutes as a field of study (Garner, 1990; 2001; Low 2001). Entrepreneurship is heterogeneous; and involves creation of new business, in the Delphi study, (Gartner, 1990). According to Gartner the ideal entrepreneur has eight pillars: (1) Innovation, (2) Organisation (3) Creation, (4) Creating value, (5) Profit or non-profit, (6) Growth,)7) Uniqueness, and the (8) Owner manager. Entrepreneur is a person bearing risk (Cantillon, 1755). The central function of an entrepreneur is independently of any particular social framework (Hebert and Link, 1988.). An entrepreneur, who undertakes uncertainty and risk, pure profit with regard to entrepreneurship is bearing the cost of uncertainty (Frank Knight, 1921.). Entrepreneurs are innovators with an unusual will and energy, clarity to vision and ability to act (Max Weber, 1930).

Entrepreneurship is defined as the carrying out of new combinations called “enterprise” the individuals whose function is to carry them out are called “entrepreneur”, the entrepre1neur is the bearer of the “mechanism for change”. (Jose Schumpter, 1934). The central concept of entrepreneurship is alertness (Kirzner, 1973). The essence of entrepreneurship is being different (Mark Casson, 1982). The underlying process in entrepreneurship is the identification of opportunity and the ends with harvesting the fruits of one’s labours (Stevenson and Sahalman, 1987.). An

entrepreneur as one who always searches for change, responds to it, and exploits it as an opportunity, “innovation is the specific tool of entrepreneurship (Peter F Drucker). The more efficient entrepreneurs who receive a surplus reward over and above the managerial wages, (Francis A. Walker,). The entrepreneurial process involves all the functions, activities and actions associated with the perceiving of opportunities and the creation to pursue them, (Bygrave and Hofes, 1991).

In the middle of 20th century, entrepreneurship was studied by eminent economists (Joseph Schumpeter in the 1930s and other Austrian economists Carl Menger, Ludwig von Mises and Friedrich von Hayek). In 1850s economist Richard Cantilon made the first attempt to study the entrepreneurship concept in depth. He considered the entrepreneur to be a risk taker who deliberately allocates resources to exploit opportunities in order to maximise return. Cantillon pointed out that willingness of the entrepreneur to assume risk is ideal. Entrepreneur has the capacity to deal with uncertainty. The main function of an entrepreneur is entirely different from the owner manager who provides the capital.

Entrepreneur is commonly seen as an innovator of new product or an improved way of doing business. Management skill and leadership qualities are often perceived as essential attributes for successful entrepreneur. Entrepreneurial behaviours are also dynamic and influenced by socio-economic conditions prevailing in a country. The entrepreneur is solely concerned with opportunity identification and exploitation. Opportunity recognition is also concerned with the type of entrepreneur. The innovative ability of an entrepreneur is depends on the innate qualities such as extroversion and proclivity for risk-taking. Entrepreneurs are highly creative individuals with capacity to imagine new solutions by finding opportunities for reward.

In political economics, entrepreneurship is the quality of being an entrepreneur. Entrepreneurship is a distinct way of doing things by an individual for profit or reward. Entrepreneurship is may result in new organisations or may part of an existing organisation. The most obvious form of entrepreneurship is that of starting new venture. In recent times, the term entrepreneurship is extended to include social and political forms of entrepreneurship. Entrepreneurial activities are entirely different in different type of organisation and the extent of creativity involved. Entrepreneurship is seen as a mechanism for generating employment and opportunities. In recent years,

the term entrepreneurship is not only related necessarily to business activities but, entrepreneurial initiatives emerged in the form of social, political and knowledge forms. So it is widely thought that entrepreneurial function is a fundamental constituent in the process of economic growth.

Entrepreneurial phenomenon is an idea of social inclusion, entrepreneur initiates economic and non economic activities and developed as a medium of employment generation. Entrepreneurship is the quality of an entrepreneur, entrepreneurs are persons with entrepreneurial traits or qualities such as, high achievement motivation, innovative capacity, and ability to identify and explore new opportunities. Enterprise is the outcome or result of entrepreneurship by an entrepreneur or entrepreneurs. Entrepreneurs have potential ability to contribute much to the society and economy.

Entrepreneurs are highly motivated, enthusiastic personalities with complex nature; they are helped to social development and inclusive growth of certain disadvantaged groups in the society. The entrepreneurial process, functions and activities associated with identification and exploitation of existing opportunities (Bygrave & Hofer, 1991; Shane and Venkataraman, 2000). The role of entrepreneurship development is very important in the economic and social development of several sections of people. Entrepreneurship development among women and socially marginalised groups of Scheduled castes, Scheduled tribes and Differently abled people bring them to economic growth. It is widely accepted that the entrepreneurial process and various functions of entrepreneurs are the vital component in the economic growth of a country and society at large. Entrepreneurship development is a tool to overcome poverty, unemployment, and economic and social exclusion. (Rechard Cantillon, 1755; Schumpter, 1950; Burmol, 1968; Kirzner, 1973; Mark Casson, 1981; Stevenson & Sahlman, 1987; Gartner, 1990; Reynolds et al., 1994;).

Inclusive growth is an agenda all over the world. Social exclusion results in potential degradation of human existence. Research on entrepreneurship and entrepreneurship skill development programme are organised to upgrade the conditions of vulnerable social groups. Human capital theory has been adopted as a quantitative approach to studying the concepts of entrepreneurship, entrepreneurs and enterprise,

There is a lack of qualitative exploratory studies investigating the underlying phenomena and variables for the formation of an enterprise. In this study, a qualitative

exploration is made of the phenomena that lie behind the formation of enterprise by the effective use of human potential of Differently abled Persons. Entrepreneurship development among Differently abled persons has not been investigated from an economic perspective before, and this literature review identifies the concepts from human capital theory which can most usefully be applied to the study of entrepreneurs' venture creation activities. The review will focus on basic theories that are specifically relevant to studying entrepreneurial traits and qualities for the formation of an enterprise, pointing on appropriate historical, inter-disciplinary and theoretical views.

Entrepreneurs are highly stimulated, passionate personalities with multifaceted nature, and it is very difficult to explain all of their behaviour. Theory of entrepreneurship's psychological root was put forward in the early 1960s by David McClelland, who found that people who pursed entrepreneurial- trait careers were high in need for achievement (n Ach) the psychological need to achieve. Need for achievement is a social motive. Social motives are wellsprings of many human actions. Social motives are learned in social groups of family society and other social organisations. Social motives are the general states of human behaviour. Need for affiliation and need for power are social motives or strong entrepreneurial behaviours in addition to need for achievement. People with high need achievement motivation have the penchant to take risks. Calculated risks stimulate entrepreneurs to greater profit. Thomas Begley & David Boyd, in the mid-1980s identified five dimensions unique to Entrepreneurs.

Personality traits, need for achievement and locus of control are the main characteristics associated with entrepreneurial inclination (Landstrom,1998), entrepreneurs have higher internal locus of control than other population (Rauch & Frose, 2000), free and easy access to resources enhances the individual's ability to detect and act upon discovered opportunities (Davidson & Honing, 2003). The identification and exploration of new business opportunities mainly depends upon the internal locus of control. Locus of Control (LoC) had negative influence on entrepreneurial inclination (Mohas, Singh & Kishore, 2007).

To understand entrepreneurs better, it is necessary to understand the entrepreneurial traits first, Self-Confidence, Optimism and positive response to challenges (Optimistic), Ability to take calculated risks (Risk Taking Capacity), Flexible and ability to adapt knowledge of markets (Knowledgeable), Ability to get along with

others better (Manager), Independent Mindedness, Versatile Knowledge, power and competence, Creativity, Need to Achieve, Dynamic Leadership, Response to Suggestions, Take Initiatives, Resourceful and Persevering, Perceptive with Foresight, Responsive to Criticism are considered as the main qualities of successful entrepreneurs (John Hornday, 2000). The innate qualities of an entrepreneur lead to success.

Entrepreneurial traits or qualities such as Vision- (ability to dream and ability to implement), Knowledge- (sound, conceptual knowledge about the world), Desire to success- (strong desire to succeed in life), Independence- (Independent in work and decision making), Optimism- (optimistic in all concern), Value addition- (Desire to improve and optimization of resources), Leadership- (Became a leader in all respect), Hard-Working- (Work holistic), Risk-taking- (Ability to take calculate risks) are most integral elements and constitute the nature of an entrepreneur.

There are a number of research works have been conducted in the diverse areas of entrepreneurship. The present study is different in nature and has been highly diverse. Entrepreneurship is diverse; and involves the creation of new business. The vital function of an entrepreneur is independency in work, ability to undertake uncertainty and risk. Entrepreneur is an innovator with an unusual will and energy, clarity of innovation and ability to act. The entrepreneur is the bearer of the change and alertness. The spirit of entrepreneurship is being different. The underlying process in entrepreneurship is the identification of opportunity with an intention of harvesting the fruits on one's performance. Eight themes constituted in the nature of entrepreneurship are innovation, organisation, creation, growth, uniqueness and ownership and management. An entrepreneur is a distinct person, always searches for development and responds to it and takes advantage of it as an opportunity. The more efficient entrepreneurs receive a surplus profit over and above the managerial profit. The entrepreneurial process involves all the functions, activities and actions associated with the perceiving of business opportunities and exploit it.

Entrepreneurial function is considered as vital component in the process of economic growth, social change, cultural development, and growth in productivity and per capita incomes (Baumol, 1986, Hamilton and Harper, 1994). The relation of economic development and social change through entrepreneurship development is considered as catalytic force for the overall development of Human being. This study

addresses this gap in the knowledge base by focusing on differently -Abled entrepreneurs and entrepreneurship development among them. Entrepreneurship development among differently abled entrepreneurs helps to change their life in all spheres of life. A number of studies have been conducted in the area of entrepreneurship. However, the nature of this research study is different. The study is mainly focuses on the overall development of differently abled entrepreneurs. Differently abled entrepreneurs are highly motivated, innovative and industrialized persons. Differently-abled entrepreneurs are the social engineers and act as a catalytic force for the economic development of any country.

This thesis seeks to improve our knowledge by the concept of Differently-abled entrepreneurs, as a new and rising group of entrepreneurs. The extent and multiple dimensions of social exclusion explain the sorrows of economically and socially disadvantaged group of differently abled people. This study refines the existing philosophy of entrepreneurship studies that have been used in previous entrepreneurship studies of abled bodies. In India, people with disabilities experience multiple disadvantages based on caste, creed and gender. The suffering of social exclusion leads to poverty, unemployment and discrimination. The tragedy of social exclusion is expanding to all over the world. Millennium Development Goals and Sustainable Development Goals highlight by United Nations Organisation expressed the ncessity of inclusive and sustainable societies.

This thesis examines the behavioural difference of differently-abled entrepreneurs. More emphasis is given to the identification of innate potentialities of differently abled entrepreneurs. The previous research studies of entrepreneurship should focus on the identification and exploitation of opportunities (Venkataraman, 1997; Shane and Venkataraman, 2000; and Ardichviliet al, 2003), there has been little evidence on empirical works in the area of differently-abled entrepreneurs. This study makes an attempt to frame a conceptual development to the field. The present study if more focuses on personality traits of differently abled entrepreneurs and the innate potentialities of differently-abled entrepreneurs.

Economists, Sociologists and Philosophers have always lived among people who could see, walk, or hear, a little attempt was made to study about those, who had limited mobility, deformity, comprehension, or chronic illnesses of various classes of

people in the society. Philosophical interest in these conditions was piecemeal and occasional until the past hundred or so years (Altman. B.2001).The treatment of disability as a subject of philosophical interest is relatively new one. Economists have no such concepts to discuss development related with socially marginalized groups, except inclusive development.

Sociologists in general have thinking of social development without economic development of socially excluded groups. The lack of attention to socially marginalized groups, especially "Disabled" in general may have an explanation: there were no such concepts to attend in 19th century. Once such categories were established, it became possible to talk, and generalize, about "the disabled," and philosophers have done so for various purposes (Hacking, 1990; Davis, 2002,). The resurgent political philosophy of the second half of the last century, preoccupied with eliminating or reducing unearned disadvantages, tended to treat disability as a primary source of those disadvantages to be addressed with government compensation (G. L. Albredht, K.D. Seelman, and M. Bury, Thousand Oaks, 2001). Sociologists began to see disability as a source both of discrimination and oppression.

Disability looks much like the classification of people on the basis of physical or mental imparements. Now there arise questions of whether, in a world without discrimination. The groups of disabled, blacks or women would do better or worse on various metrics of well-being than abled, whites or men. There is considerable interest in this question when the subject is about people with disabilities. Philosophers and disability scholars find that the extent of disability reduces well-being, it is because of the stigma and discrimination it evokes, disability is fundamentally different from race and gender discrimination and being necessarily reduces human well-being.

Table 3.1: THE EVOLVING IDEAS OF ENTREPRENEURSHIP AND ENTREPRENEUR

year	contributor	concept	focus
1755	Cantillon	A person bearing risk	Person
1800	Say	Agent combining all factors of production	Organiser
1921	Knight	Recipient of pure profit	Profit
1930	Weber	Innovator	Innovation

1934	Joseph Schumpter	Ability to identify new opportunities	Opportunity
1973	Kirzner	Contributes to movement towards equilibrium by pursuing opportunities through equilibrium	Optimisation
1982	Mark Casson	Judgement decision maker in co-ordinating scarce resources.	Maximisation
1987	Stevenson & Sahlman	The relentless pursuit of opportunity	Newness
1990	Gartner	Action taken to create organisation	Creator
1991	Bygrave & Hofer	Characteristics of the entrepreneurial process	Process
1998	Landstrom	Personality traits, need for achievement and locus of control are the main characteristics associated with entrepreneurial inclination.	Characteristics
2000	Rauch Frose	Entrepreneurs have high internal locus of control than other population.	LOC
2003	Davidson Honing	Free and easy access to resources enhances the individual's ability to detect and act upon discovered opportunities.	Easy access of resources.
2006	Murphy, Liao & Welsch	Benefits can be better reaped through, the knowledge of how to create new goods & services, and a better way to do.	Knowledge
2007	Mohas, Singh & Kishore	Locus of control had negative influence on entrepreneurial inclination.	Locus of Control.

One of the difficulties of entrepreneurship studies in the field of entrepreneurship is the absence of appropriate theoretical base in entrepreneurship because of multi-disciplinary nature and the vast area of knowledge economy. Theory of entrepreneurship is rooted in the Social Science of Psychology, Sociology, Economics, Commerce and Management and Politics (Amit et all., 1993; Bygrave, 1993). The theory of entrepreneurship is based on decision theories, economic and psychological theories.

Entrepreneurship and the concept of enterprise is have not been clearly identified and stated to these days. The only point highlighted in the theories and definitions are regarding entrepreneurial traits such as high risk, innovation, profit, uncertainty and social process. John Hornday developed a composite list of entrepreneurial traits at first to recognize entrepreneurs better and a person with entrepreneurial traits. Self-Confidence, Optimism and positive response to challenges, Ability to take calculated risks, Flexible and ability to adapt knowledge of markets, Ability to get along with others better, Independent Mindedness, Versatile Knowledge, Energy and Efficiency, Creativity, Need to Achieve, Dynamic Leadership, Response to Suggestions, Take Initiatives, Resourceful and Persevering, Perceptive with Foresight, Responsive to Criticism are considered as the basic entrepreneurial traits. Research has proved that these traits or innate qualities are generally considered as basic qualities of an entrepreneur.

The growth and propensity of all developed economies remains highly dependent on entrepreneurial development. Entrepreneurs are the source of economic growth and provide employment and a source of income. Entrepreneurs create employment, new and improved products and value addition. The face of entrepreneurship is also changing across the world. Supportive environments are essential to successful entrepreneurship.

APPROACHES AND THEORIES OF ENTREPRENEURSHIP

Several theories have been introduced by scholars to explain the field of entrepreneurship. These theories have their roots in economics, psychology, sociology, anthropology, commerce and management. The multidisciplinary nature of entrepreneurship is prearranged in this section. The study of entrepreneurship and entrepreneur was initially influenced and developed by Classical Economists.

3.1 THE CLASSICAL THEORY

The classical theory extolled the virtues of free trade, specialization, and competition introduced by Ricardo and Smith in 1776. The theory was the result of Industrial Revolution in Great Britain. This took place in the mid-seventies and lasted until the

1830s. The classical theory described the directing role of the entrepreneur in the context of production and distribution of goods in a competitive marketplace (Say, 1803). Classical theorists articulated three modes of production: land; capital; and labour. Cantillon (1755) was the first known scholar to introduce the term entrepreneur into economic theory. He linked the two important variable, risk and uncertainty with the decision making processes of entrepreneurs (Binks and vale, 1990). The term entrepreneur was also used to refer to an individual's ability to combine various factors of production (Say. 1803).

3.2 THE NEO-CLASSICAL MODEL

The neo-classical model emerged from the criticisms of the classical model proposed by Say and Ricardo. Neo-Classical Model emphasised that economic phenomena was regarded as pure exchange of ideas, goods and services, reflect an optimal ratio, and transpire in an economic system that was basically closed. The economic system consisted of exchange participants, exchange occurrences, and the impact of results of the exchange on market economy. The importance of exchange coupled with diminishing marginal utility created enough impetus for entrepreneurship in the neoclassical movement (Murphy, Liao &Welsch, 2006).

The neo-classical model has certain limitations; at first aggregate demand ignores the uniqueness of individual-level entrepreneurial activity. Furthermore, neither use nor exchange of value reflects the future value of innovations. Thirdly, rational resource allocation does not detain the complexity of market-based systems. The fourth point was that, efficiency-based performance does not include innovation and non-uniform outputs. The fifth point is that, the semi-perfect knowledge does not explain uncertainty. In addition, perfect competition does not agree to innovation and entrepreneurial activity. The fifth point is that, it is not possible to trace all inputs and outputs in a market system. Finally, entrepreneurial activity is critical to the order of an economic system.

In this section, a brief discussion of emerging entrepreneurial theories has been included; Economic entrepreneurship theory, Psychological entrepreneurship theory, Sociological entrepreneurship theory, Anthropological entrepreneurship theory, Opportunity-Based entrepreneurship theory, and Resource-Based entrepreneurship theory.

3.3 ECONOMIC ENTREPRENEURSHIP THEORY.

The economic entrepreneurship theory is based on classical and neoclassical theories of economics. The economic theory of entrepreneurship is reflective on Austrian market process (AMP). These theories explore the economic factors of entrepreneurship that enhance entrepreneurial behaviour.

3.4 PSYCHOLOGICAL ENTREPRENEURSHIP THEORY.

Psychological Entrepreneurship Theories is based on psychological principles and it is the individual (Landstrom, 1998). These theories emphasize personal characteristics that define entrepreneurship. Personality traits of need for achievement and locus of control are reviewed and empirical evidence presented for risk taking, innovativeness, and tolerance for ambiguity have been found to be associated with entrepreneurial inclination.

3.5 SOCIOLOGICAL ENTREPRENEURSHIP THEORY.

The sociological theory is the most important entrepreneurship theory based on sociology principles. Sociological theory of entrepreneurship focuses on the social context in which an entrepreneurial eco-system exists. In the sociological theories the level of analysis is traditionally the society (Landstrom, 1998). Sociological theory of entrepreneurship has identified four social contexts that relates to entrepreneurial opportunity (Reynolds (1991). The first one is social networks. Here, the focus is on building social relationships and bonds that promote trust and not opportunism. The entrepreneur should not take undue advantage of people to be successful; rather success comes as a result of keeping faith with the people. In the second, the life course stage context which involves analysing the life situations and character of an individual who has decided to become an entrepreneur. The experiences of people could influence their thought and action so they want to do something meaningful with their lives. The third context is ethnic identification. One's own sociological background is one of the decisive "push" factors to become an entrepreneur. For example, the social background of a person determines how far he/she can go. Socially and economically marginalized groups may violate all obstacles and strive for success, spurred on by their disadvantaged background to make life better. The fourth social context is population ecology that emphasis on environmental factors, which play an important role in the survival of businesses. The political system,

government legislation, customers, employees and competition are some of the environmental factors that may have an impact on survival of new venture or the success of the entrepreneur.

3.6 ANTHROPOLOGICAL ENTREPRENEURSHIP THEORY.

One of the major entrepreneurship theories is anthropological theory of entrepreneurship. Anthropology is the study of the origin, development, customs, and beliefs of a human community. The anthropological theory is based on culture of the people in human community. According to this theory successful initiate of a person to a venture in the social and cultural contexts should be examined or considered. Here emphasis is on the cultural of human in entrepreneurship development. The model says that new venture is created by the influence of one's culture. Cultural practices lead to entrepreneurial attitudes such as innovation that also lead to venture creation behaviour. Individual ethnicity affects attitude and behaviour (Baskerville, 2003). One's culture reflects particular ethnicity of social, economic, ecological, and political complexities in individuals (Mitchell et al., 2002). Thus, cultural environments can produce attitude differences (Baskerville, 2003) as well as entrepreneurial behaviour differences (North, 1990; Shane 1994).

3.7 OPPORTUNITY–BASED ENTREPRENEURSHIP THEORY.

The opportunity-based theory is proposed by Peter Drucker and Howard Stevenson. An opportunity-based approach provides a wide-ranging conceptual framework for entrepreneurship research (Fiet, 2002; Shane, 2000). Entrepreneurs do not cause change but exploit the opportunities that change creates (Drucker, 1985). According to Peter F. Drucker entrepreneur always searches for change and responds to it, and exploits it as an opportunity. Opportunity construct is that entrepreneurs have an eye more for possibilities created by change than the problems. Opportunity-based attitude is a construct and to include resourcefulness (Stevenson, 1990). Stevenson concludes that the hub of entrepreneurial management is the pursuit of opportunity without regard to resources currently controlled.

3.8 ESOURCE- BASED ENTREPRENEURSHIP THEORIES.

The Resource-based theory of entrepreneurship argues that access to resources by founders is an important predictor of opportunity based entrepreneurship and new venture growth (Alvarez & Busenitz, 2001).This theory stresses the importance of

financial, social and human resources (Aldrich, 1999). Thus, access to resources enhances the individual's ability to detect and act upon discovered opportunities (Davidson & Honing, 2003). Financial, social and human capital represents three classes of theories based on resource.

The objective of this chapter is twofold. The first objective is to provide a framework of entrepreneurship research based on strong theoretical background. The second objective is to synthesis the literature reviewed and the theories backed by an integrated framework of present study and to guide the rest of the study. To find out the research gap, an attempt was made to interlink the theoretical base with the literature reviewed. The present study provides a detailed investigation of the performance of differently-abled entrepreneurs based on type of business, ownership of business, capital outlay, technology adopted, nature of business, type of entrepreneurs and experience. The thesis focuses on the performance of differently-abled entrepreneurs as an individual, based on their contribution; the differently-abled entrepreneurs and the entrepreneurial process are examined.

This study examines the entrepreneurial qualities and innate potentials of differently-abled entrepreneurs. The study also examines the extent of homogeneity among differently-abled entrepreneurs based on types of disability and cause of disability. By establishing the extent to which differently-abled entrepreneurs are homogeneous in nature and heterogeneous in type based on type of business they owned and operate. This study may aid researchers and policy-makers by providing a more accurate picture about differently-abled entrepreneurs. The policy makers may trying to implement policies which are inappropriate and wasteful for such type of entrepreneurs, because of homogenous in nature and heterogeneous in type and size of business. The study put an effort in broader view of entrepreneurship by considering both the particular group of entrepreneurs and their entrepreneurial quality and the firm as the unit of economic, social and cultural force.

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CHAPTER 4

DIMENTIONS OF DISABILITY AND SOCIO-ECONOMIC PROFILE OF DISABLED PERSONS IN INDIA

Disability is a part of human state temporarily or permanently. Almost everyone will be temporarily or permanently impaired at some point in life by poverty, malnutrition, birth disorders, accidents, old age, psychological disorders, natural calamities and wars, those who survive to old age will experience increasing difficulties in functioning and living. Most families have a disabled member, and many non-disabled people take responsibility for supporting and caring for their relatives and friends with disabilities (World Report on Disability). One third of families in India is directly or indirectly affected with some sort of disability. Disability and moral, political issues related with disability become more acute as the demographics of societies change, increasing number of accidents and increasing number of old age people. The main issue related with disability is the social (community) inclusion of disabled population, inclusive growth and how best to include and support people with disabilities in the political, social and economic realm of development in the modern world. The concept and attitude of society towards disability have changed since the 1970's, growing tendency to see disability as a human right issue, once people with disabilities segregated from community to special schools and residential institutions and now the change is visible from community exclusion to the best integrated social inclusion and community participation .

The approach to disability has now shifted from social exclusion to social inclusion through educational and vocational training. Development in the field of modern medicine and medically focused solutions to overcome the conditions of disability have given way to more interactive approaches recognizing that people are disabled by environmental factors. (Social Model of Disability). National and international initiatives such asthe United Nations ***Standard Rules on the Equalisation of opportunities of Persons with Disabilities*** - have incorporated the human rights of people with disabilities, disability is now considered as a human right issue rather than physical problem. The adoption of The United Nations ***Convention on the Rights of Persons with Disabilities,*** (UNCRPD) is an International level agreement to protect the rights of differently abled people among the member countries.

Economists, Sociologists and Philosophers have always lived among people who could see, walk, or hear, a little attempt was made to study about those, who had limited mobility, deformity, comprehension, or chronic illnesses of various classes of people in the society. Philosophical interest in these conditions was piecemeal and occasional until the past hundred or so years (Altman, B., 2001). But the treatment of disability as a subject of philosophical interest is relatively new. Economists have no such concepts to discuss development related with socially marginalized groups, except inclusive development. Sociologists in general have thinking of social development without economic development of socially excluded groups. The lack of attention to socially marginalized groups, especially "Disabled" in general may have an explanation: there were no such concepts to attend to until 19th century. Once such categories were established, it became possible to talk, and generalize, about "the disabled," and philosophers have done so for various purposes (Hacking, 1990; Davis, 2002,). The resurgent political philosophy of the second half of the last century, preoccupied with eliminating or reducing unearned disadvantages, tended to treat disability as a primary source of those disadvantages to be addressed with government compensation (G. L. Albredht, K.D. Seelman, and M. Bury, Thousand Oaks, 2001). Sociologists began to see disability as a source both of discrimination and oppression.

Disability looks much like the classification of people on the basis of observed or inferred characteristics, now in the question of whether, in a world without discrimination, disabled, blacks or women would do better or worse on various metrics of well-being than abled, whites or men. There is considerable interest in this question when the subject is people with disabilities. Philosophers and disability scholars claim that the extent that disability reduces well-being, it is because of the stigma and discrimination it evokes, disability is fundamentally different from race and gender in that it necessarily reduces well-being.

The Concept and Models of Disability

People with disabilities are generally considered as social evil in the society. Disability is a part of human condition in some stages of ordinary human life due to accidents, disease related, natural calamities, wars or aging process. Disability is considered as a human right issue and a social evil. The disability experience resulting

from various factors such as poor health conditions, poverty, personal factors and environmental conditions. Disability is a complex, multidimensional and dynamic problem due to social and environmental barriers. Disability is neither as purely a medical problem nor as purely social problem. Persons with disabilities are diverse and heterogeneous. The concept and reading of disability varies according to the intention and views. Disability is a dynamic interaction between health conditions and environmental factors of both personal and relative. Disability is the umbrella term covering impairment, activity limitation and participation restriction with the interaction between an individual with his environment. The models of disability, the concepts and views are different. According to World Health Organisation's International Classification of Functioning, Disability and Health (ICF, 2001), Disability is a "dynamic interaction between health conditions and environmental and personal factors". Modern political economies have been trying to attend the problems of differently abled community. They became the world's largest minority and took measures to eliminate disability conditions by way of changes in social mind, vaccination, and malnutrition.

4.1 Social and Cultural mind in Disability

People who could not see, walk, or hear, who had limited mobility, comprehension or longevity, or chronic illnesses of various sorts are generally considered as differently abled. These conditions were cited in ancient philosophical and moral literatures of different cultures, hardships or evils of those people who are disabled came into the debates of ancient philosophers, and inquired the reasons and cause of disability and trying to find out the relationship between disability and philosophical, psychological and social relations. Ancient periods disability was considered as a social evil and the society of that period treat them as social and cultural problem. The treatment of disability as a subject of philosophical social interest is relatively new area of study.

The lack of awareness to "disability" or "impairment" lasts in first half of twenty first century. Generally many had a simple reason: that there were no such concepts to focus human function. Categories of abnormality and disability were established only in the last of 19th century. In the modern world, it became possible to talk, and generalize, and recognize the problems and issues of disabled is only began to start at the end of 21st century. Modern philosophers have contributed more to

revolutionize the social concepts and approaches about disabled. Modern political economies have been trying to address the problems of differently abled people, when they became the world's largest minority. Social and political philosophy of the second half of the 21st century, took ways to eliminate or reducing disability conditions by way of changes in social mind, vaccination, poverty eradication, health care and malnutrition. To address the issues in medical, governmental, and social concept of disability many theories have been developed in the field of socially marginalised. Social philosophers identified disability is a condition due to discrimination and oppression by the societal culture.

Disability looks much like sex or race, because women are more disadvantaged than their counterpart, and have multiple discriminations. Disability classification is based on medical or socially constructed base and the disability classification based on right would address the centre issues on disability. Well-being of disabled body is affected by the inherent characteristics on the classification of disability. A world without discrimination, blacks or whites, men or women, abled or disabled would do better on various metrics of social standards in the modern world. Philosophers and disability scholars say that there are no differences in race or sex to the degree that disability reduces well-being; it is because of the disgrace and prejudice. Disability is fundamentally different from race and gender discrimination in that it necessarily reduces well-being even in a world of non-discrimination, people with blindness, deafness or physically handicapped and mental disability would be worse off than their able-bodied counterparts. Many theories have been developed in the field of socially disadvantaged. Social philosophers identified disability is a condition due to discrimination and oppression by the society.

4.2 Medical Model of Disability

The medical model of disability understands, "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". The medical model serves to map the space of possible relationships between impairment and limitation (Altman, 2001). Medical model of disability relies on a clean medical definition of disability. This model equates the physical or mental impairment from a disease or disorder with the disability that the

person experiences. Under the concept of medical model the person with disability is viewed as the "problem" and in-need of cure and treatment. Medical model of disability pay way to social marginalisation and segregated from the home, society to special schools, sheltered homes and workshops, special transport etc… The persons with disability are considered as unsolved problem in the society.

4.3 Social Model of Disability

The social model understands disability as a relation between an individual and his social environment. The concept purely expresses the exclusion of people with certain physical and psychological characteristics from major domains of social life. Social exclusion is manifested not only in deliberate separation, due to built environment and organized social activity that prevent or limit the participation of people seen or labelled as having disabilities. Social model of disability often described as opposing of medical model. Social model in which people are viewed as being disabled by society rather than by their bodies, give emphasis on promoting social change that empowers and incorporates the experience of person with disabilities, asking society itself to adapt.

Social model support the importance on social causes while insisting on the interactive character of disability (Bickenbach 1993; Altman, 2001). The social model is emphasised, the institutional, environmental and attitudinal discriminations as the real basis for disability. People with impairments are minority, subject to stigmatization and exclusion. Thus it is the society at large which disables the person with disabilities through discrimination and denial of certain rights, negligence from the part of governments and agencies, sympathetic attitude of the society, creation of barriers to travel, education and social participation and economic dependency. People with disabilities encounter poverty is because they suffer discrimination along the same lines as racial, ethnic and other vulnerable groups.

4.4 Minority Group Model

Minority group model sees people with disabilities as a minority subject to stigmatization and social exclusion. The main reason people with disabilities encounter destitution is because they suffer discrimination along the same lines as racial or ethnic minorities. Civil rights protections and anti-discrimination laws should

be formulated to protect persons with disabilities and to the proper responses to disability (Hahn, 1997 & Oliver, 1990). The most familiar phrase of the minority-group model is found in the preamble to the Americans with Disabilities Act, which describes people with disabilities as "a discrete and insular minority"—an explicit invocation of the legal characterization of racial minorities.

4.5 Human Variation Model

According to human variation model, disability is a problem due to social and environmental barriers. Many of the challenges faced by disabled people do not result from their purposeful exclusion, but from a difference between their disability conditions and the physical and social environment. According to human variation model, disability is "an extension of the variability in physical and mental attributes beyond the present, but not the potential ability of social institutions to regularly respond" (Scotch and Schriner, 1997). This view of disabilities as human variations is closely related to the view that disability is a universal human situation (Zola, 1989).

Disability is a human condition permanently or temporarily in the life of human being. Disability is some way as a shared human identity (Davis, 2002). Disability is universal can be taken as nothing more than a prediction that we will all get known disabilities at some time in our lives. Environmental differences, environmental barriers and social inequalities are deep and persistent, which is directly affecting the conditions of human being bodily or mentally.

All human beings have physical or mental variations that can become a source of weakness or disadvantage in some environment. Socio-economically favoured groups score higher on physical and mental health. Disability is an extremely common problem, and be extremely sore with regard to physical and mental distrust.

4.6 The Charity Model

Charity model of disability views the person with disability as the problem and dependent on the sympathy of others to provide assistance in a charity or welfare mode.

4.7 The Right Based Model

A new and modern approach builds on the insight of the social model to promote creation of communities, which accept diversities and differences, and have non-discriminating environment in-terms of inclusion in all aspects of the life of society.

4.8 Comprehensive Model

Bio-psycho-social model is developed by International Classification of Functioning, Disability and Health (ICF). This model is also known as the bio-psycho-social model. A conceptual frame work is adopted to define the Bio-Psycho-Social model, in which disability as a dynamic interaction between heath conditions and contextual factors, both personal and environmental. This model of disability represents a workable compromise between medical and social models.

According to World Health Organisation disability can be defined as, “an umbrella term, covering imparements, activity limitations and participation restrictions. An imparement is problem in body function or structure; an activity limitation is a difficulty encountered byan individual in executing a task or action; while a participation restriction is a problem experienced by an individual in involvement in life situations. Thus disability is a complex phenomenon reflecting an interaction between features of a person’s body and features of the society in which he or she lives”.

Disability is complex, dynamic, multidimensional and contested phenomenon. Disability is a part of human condition. Almost everyone will be temporarily or permanently impaired at some point in life. Disability has two dimension effect, the onset of disability may increase the risk of poverty and poverty may increase the risk of disability. Disability and poverty are complex, dynamic and intricately linked phenomena. (Sen-2009). It is the two way causation between disability and poverty, the main problem defining and measuring disability is the lack of apt statistical information and availability of empirical evidence. Furthermore, the difference is greater among developed and developing countries.

In developed countries multiple data sources are available and descriptive statistics on various aspects of social and economic wellbeing of persons with disabilities is

commonly compiled and published, also have longitudinal panel surveys for empirical analysis of the linkage between disability and poverty. In developing countries descriptive statistics are rare, fragmented and sporadic and lacking of longitudinal surveys.

According to World Health organisation (WHO), disability can be defined as, "an umbrella term, covering imparements, activity limitations, and participation restriction. An imparement is a problem in the body function or structure. An activity limitation is a difficulty encountered by an individual in executing a task or action; while a participation restriction is a problem experienced by an individual in involvement in life situation. Thus disability is a complex phenomenon, reflecting an interaction between features of a person's body and features of the society in which he or she lives".

The National Disability Strategy defines disability as, "the reduction in the ability to carry out daily activities, or the exercise of a right or fundamental freedom on an equal basis with others, due to overlapping environmental, social or behavioural barriers in addition to visible, physical imparement or invisible physical, emotional or intellectual imparement".

The Pre-ample to the Convention on the Rights of Persons with Disabilities (CRPD)acknowledges that disability is, " an evolving concept'' and also stress that " disability resulting from the interaction between persons with imparements and attitudinal and environmental barriers that hinder their full and effective participation in society on equal basis with others". Disability is not an attribute of the person, progress on improving Social Participation can be made by addressing the barriers which hinder persons with disability in their day to day life.

The present study is an integrated development approach of entrepreneurship, a new ideology and a way of overall development of differently abled people through the intersection between disability and entrepreneurship development. By which, a disabled body became an abled one through the social participation, economic independence, employment generation, and overall development of society. The concept of Differently abled entrepreneurs are considered as a change agent to promote social participation, ranging from health and rehabilitation to education, self-

employment to employment generation, economic and sustainable development point to a social engineer for over all social change in India.

THEORY OF JUSTICE

In disability studies justice has received most important place, because justice often regarded as the first virtue of social institutions, and considered as the strong pillars of the evaluation of social policies and public institutions. Disability presents diverse issues as a social problem and personal problem. Disability is of particular interest of justice because the way in which it contrasts two basic and powerful senses of justice. First, people with disabilities are treated as moral, social and political inferiors on the basis of irrelevant characteristics. Second aspect is the disparities between individual's income, wealth, health and other aspects of well being on the basis of irrelevant factors. These two characteristics of justice distribute inequality. Distinction between recognition and redistribution (Nany Fraser,1995).Theory of Justice describes disability as an individual physical or mental restraint causing severe disadvantages in diverse.

Disability thus posed a problem for justice theories based on mutual advantage, hypothetical agreement, or physical or social equality. People with disabilities did not appear to offer mutual advantages; they complicated the task of reaching a hypothetical agreement on the basic constitution of society; and they made the goal of equality seem unbelievably demanding. Theories of justice to take account of the social and environmental character of disability; others cited the failure of those theories to take appropriate account of disability as one reason to reject entirely distributive approaches. Social and environmental factors directly contribute to physical or psychological disorders.

Two types of injustice is faced by the disabled people, people with disabilities are treated as moral and social evils, they have been denied jobs on higher positions and have been treated as incompetent or have been in-comfortable in the work place. The economic disparity is largely result of exclusion and social marginalisation (Gideon Calder, 2010). Injustice facing by people with disabilities is same as those of socially

marginalised groups. The idealised society has a basic structure subject to fully cooperative members. This society includes people with disabilities and persons with physical and mental disabilities by which the basic structure of the society is to be determined.

ENVIRONMENT

A person's environment has a huge impact on the creation, experience and extent of disability. In accessible environment create disability by creating barriers to social participation and social inclusion. Health is affected by environmental factors, such as safe water, air, food, nutrition, poverty, working environment, climate, geographical conditions, access to healthcareand infrastructural facilities above all the political, social and economic conditions prevailing in the environment. Political instability and wars social security measures and social perception, ethical and religious believes, economic culture, structure and economic philosophy of the environment are all have huge impact for the creation and prevention of disability and disability impacts.

As the (WHO) Commission on Social Determinants of Health has argued, inequality is a major cause of poor health, and hence resulting of disability. Knowledge and attitudes are important environmental factors, affecting all arrears of social life. Raising social awareness and changing negative attitude of society are often first step towards creating more accessible environment for persons with disabilities. Community based Rehabilitation (CBR) programmes can challenge negative attitudes in rural communities, leading to great visibility and participation by people with disabilities.

Person's environment has a huge impact on the experience and extends of disability. Inaccessible environment creates disability by creating barriers to participation and inclusion. Negative attitude towards disability can result in negative treatment of people with disabilities. Negative attitudes and behaviours have an adverse impact and effect on children and adults with disabilities; leading to negative consequences such as low self-esteem and reduced participation. People who feel harassed because of their disability sometimes avoid going to places, changing their routes, or even moving from their homes. Social attitude towards disability should be

changed from social exclusion to community participation and Community based rehabilitation (CBR) programs.

COSTS OF DISABILITY

The economic and social costs of disability are very important and significant, but it is very difficult to quantify. The evaluation procedure, the techniques adopted, the scope, the methodology adopted are important in-terms of formulating policy programmes and measurement of actual costs. They include direct and indirect costs, borne by people with disability, their family members, friends, relatives, sometimes the employers and society at large. Many of these costs arise because of inaccessible environment and could be reduced in a more inclusive environment. Knowing the cost of disability is important not only for making a case of investment, but also for the formation of public policies and programs. True and accurate estimate of the costs of disability is difficult in many reasons:-

1. Definition of disability often varies across countries, disciplines, organisations and Different programmes for disability.
2. It is difficult to compare data from different sources.
3. There are only limited data on the costs of disability.
4. There is no commonly agreed method for costs estimation.

THE DIVERSITY OF DISABILITY

The onset of disability experience as a result from the interaction of health conditions, personal factors, environmental factors, social perceptions varies greatly. Persons with disabilities are diverse and heterogeneous; many people with disabilities do not consider themselves to be unhealthy. Generalisations about “disability” and “persons with disabilities” can mislead. Persons with disabilities have diverse personal factors with difference in gender, age, socio-economic status, sexuality, ethnicity or cultural heritage. Disability correlates with disadvantages, or limitations. Not all people with disabilities are equally disadvantaged. Women and children with disabilities are more disadvantaged. They are disadvantaged in-terms of economic, social and combined disadvantages associated with gender discriminations.

DISABILITY AND HUMAN RIGHTS

A number of international documents have highlighted that disability is a human rights issue, including the "World Programme for Action Concerning Disabled People (1982), The Convention on the Rights of the Child (1989), The Standard Rules on the Equalisation of Opportunities for People with Disabilities (1993) and The Global Millennium Goal (GMG). Disability is a human right issue because:-

1. The society and environment creates barriers to disabled people in-terms of social inclusion and activity participation.
2. People with disabilities experience inequalities.
3. People with disabilities are subject to violation of dignity and social recognition.
4. Some people with disabilities are denied autonomy, in education, travel, and health care supports.

DISABILITY AND DEVELOPMENT

Disability is a development issue, because of its multi-dimensional link to poverty; disability may increase the risk of poverty; and poverty may increase the risk of disability (Sen-2009). People with disabilities and their families are more likely to experience the economic and social disadvantage than non-disabled people and families. The multi-dimensional impact of disability is adversely affecting and worsening the social and economic wellbeing of disabled people. Poverty through multitude of channels have an adverse impact on education, employment, social participation, access to health care and livelihood, earnings and also increases the expenditures related to poverty and disability.

- Children with disabilities are less likely to attend Schools, because of increasing number of school drop-outs and poverty, thus experiencing limited opportunities for Human Capital formation and facing reduced employment opportunities and decreased productivity in adulthood.

- People with disabilities are more likely to be unemployed and generally earn less even when employed in both genders. The nature and severity of the disability appear to worsen both income and employment opportunity.
- People with disabilities are not benefited from development programmes in full sense and it is difficult to escape from poverty due to discrimination and social exclusion.
- Social discrimination limits active participation, employment opportunities, access to transportation, access to resources to promote self-employment and livelihood activities.
- People with disabilities have extra costs resulting from disability, such as costs for medical care, assistive devices, the need for personal care support and assistance, and need more resources to achieve same outcomes as non-disabled people. This is what Amartya Sen called "Conversion Handicapped".
- Families with disabled member are more likely to experience acute poverty, insecurity in life, poor housing facilities, and inadequate access to health care and also denied safe water and better sanitation.

DISABILITY - A GLOBAL PICTURE

Global Burden of Disease (2004) data estimates that 15.3% of the world population (978 million people of the estimated 6.4 billion in 2004) had some sort of disability, (severe or moderate disability).While 2.9% or about 185 million people was affected with severe disability. Among those aged 0-14 years, the figure were 5.1% and 0.7% or 93million and 13 million children respectively among 15 years and older, the figure were 19.4% and 3.8%, or 892 million and 175 million respectively. The World Health Survey, a face -to –face house hold survey in 2001-2004, is the largest multinational health and disability survey ever using a single set of questions and consistent methods to collect comparable health data across countries. World Health Survey used a consistent conceptual frame work to identify measurement domains.

Table 4.1: Disability Prevalence rates by income level, sex, age, place of residence, and wealth

Population Subgroups	Threshold of 40		All Countries	Threshold of 50		All Countries
	Higher Income Countries	Lower Income Countries		Higher Income Countries	Lower Income Countries	
Sex						
Male	9.1 (0.32)	13.8 0.22)	12.0 (0.18)	1.0 (0.09)	1.7 (0.07)	1.4 (0.06)
Female	14.4 (0.32)	22.1 0.24)	19.2 (0.10)	1.8 (0.10)	3.3 (0.10)	2.7 (0/07)
Age Group						
18-49	6.4 (0.27)	10.4(0.02)	8.9 (0.16)	0.5 (0.06)	0.8 (0.04)	0.7 0.03)
50-59	15.9 (0.63)	23.4(0.48)	20.6 (0.38)	1.7 (0.23)	2.7 0.19)	2.4 (0.14)
60& above	29.5 (0.66)	43.4(0.47)	38.1 (0.38)	4.4 (0.25)	9.1 (0.27)	7.4 (0.19)
Place of Residence						
Urban	11.3 (0.29)	16.5(0.25)	14.6 (0.19)	1.2 0.08)	2.2 (0.09)	2.0 (0.07)
Rural	12.3 (0.34)	18.6(0.24)	16.4 (0.19)	1.7 (0.13)	2.6 (0.08)	2.3 (0.07)
Wealth quintile						
Q1 (Poorest)	17.6 (0.58)	22.4(0.36)	20.7 (0.31)	2.4 (0.22)	3.6 (0.13)	3.2 (0.11)
Q2	13.2 (0.46)	19.7(0.31)	17.4 (0.25)	1.8 (0.19)	2.5 (0.11)	2.3 (0.10)
Q3	11.6 (0.44)	18.3 0.30)	15.9 (0.25)	1.1 (0.14)	2.1 (0.11)	1.8 (0.09)
Q4	8.8 (0.36)	16.2(0.27)	13.6 (0.22)	0.8 (0.08)	2.3 (0.11)	1.7 (0.08)
Q5 (Richest)	6.5 (0.35)	13.3(0.25)	11.0(0.02)	0.5 (0.07)	1.6 (0.09)	1.2 (0.07)
Total	11.8 (0.24)	18.0 (0.19)	15.6(0.15)	2.0 (0.13)	2.3 (0.09)	2.2 (0.07)

- Countries are divided between low-income and high income according to their 2004 gross national income (GNI) per capita. The dividing point is a GNI of US$

Based on 2010 population estimates – 6.9 billion with 5.04 billion 15 years and over and 1.86 billion under 15 years- and 2004 disability prevalence estimates (World Health Survey and Global Burden of Diseases) there were around 785 (15.6%) of 975 (19.4%) million persons 15 years and older living with disability. Of these, around 110 (2.2%) to 190 (3.8%) million experienced significant difficulties in functioning, including children, over a billion people (or about 15% of the world's population) were estimated to be living with disability. Convention on the Rights of Persons with Disabilities (UNCRPD)

The Convention on the Rights of Persons with Disabilities (UNCRPD) and its optional protocol was accepted in December-2006 at the United Nations Headquarters in New York, It is the first Comprehensive Human Right Treaty of the 21st Century and the first human right convention to be open for signature by regional integration organisations. The convention entered into force on 3 May 2008. The Convention marks a paradigm shift '' in attitude and approaches to persons with disabilities ''. Takes a new hights the movements from viewing persons with disabilities as "objects" of mere medical treatment and social protection towards viewing persons with disabilities as "subjects" and own rights, who are capable of claiming those rights and making decisions for their lives based on the law and informed consent as well as being active members of the society.

Global Burden of Disease data (2004) estimates that 978 million people out of the world population of 6.4 billion people had moderate or severe disability. 185 million people experienced severe disability. Based on 2010 population estimates, out of the total 6.9 billion world population, there were around 785 to 975 million persons living with some sort of disability (World Health Survey, 2010). Persons with disabilities make up an estimated 15 % of the world's population, over one billion– 80% of them live in developing countries (WHO-Global Burden of Disease Report, 2004). They frequently experience discrimination and face barriers to participation in all aspects of society. In India disability prevalence is very high and people with disabilities experience discrimination in accessing education, employment, health

care, social recognition and transportation. Based on 2001 census data, the total number of Persons with Disabilities in India constitutes 2.13 % of the total population (21.91 million). National Sample Survey Organisation's 58th round estimate comes to around 18.5 million persons with disability (1.8 percentage of the total population). The 2011 census found 26.8 million person with disabilities (2.21 per cent of the population), disability rates are higher among men (2.40%) and higher in rural (2.24%) than in urban areas (2.17%). The decadal change and absolute increase in disabled population is 4.9 million (22.4%) from the period of 2001 to 2011. This result shows the higher rate of disability prevalence in India (Census of India -2001 and 2011).

SOCIO-ECONOMIC PROFILE OF DISABLED PERSONS IN INDIA

In India, at the national level, information about people with disabilities and data on differently abled people are derived from censuses data, population surveys, national Sample Surveys and administrative data registries. But exact data is not available due to difference in approach and focuses on disability concepts and definitions. To get accurate data on disability, disability prevalence, and socio economic status, it is very important to take stringent measures on the part of government and other agencies to coordinate the activities under a common approach. Data by sex, age, income and occupation about differently abled people in India provides information about subgroups of persons with disabilities, such as children with disabilities and women with disabilities and older persons.

The existing data available indicates that people with disability are subject to multiple deprivations. As compared to the general population, they suffer more from poverty, low literacy, unemployment, social exclusion and active participation which put them further behind. The differences in access to basic services and degree of social marginalisation among persons with different types of disability are also striking, and they get further marginalised and magnified, with differences on account of gender, caste, types of disability and rural/ urban background etc. It is therefore, important to study the socio-economic profile of the disabled population in India for the present study. With population Census and NSSO conducted on 2001 surveys revealing different aspects of the disability scenario, the socio- economic profile of

the disabled obtained from these two sources are being important for the better understanding of socio, economic conditions of disabled people in India.

4.9 Disabled Population by Sex and Residents in India

Two major official sources were adopted to estimate the total number of persons with disabilities in India. The census data and National Sample Survey estimates, estimates of these two official sources were showing that the number of PWD is increasing due to increase number of accidents, calamities, malnutrition, aging and demographic transition. Two major official sources of data on disability differ with the differences appears in approaches and definitional.

Table 4.2: Disabled Population by Sex and Residents in India

Census 2011 (in Millions)

RESIDENTS	PERSONS	MALES	FEMALES
TOTAL	26.8	18.6	8.2
RURAL	15.0	10.4	4.6
URBAN	11.8	8.2	3.6

Source: Census data- 2011.

According to census – 2011 data, the total number of disabled population in India was 26.8 million. Out of the total disabled population 18.6 million constitute male and 8.2 million female populations. 15.0 million Disabled people living in rural area and the urban residents constitute l1.8 million. Out of the total disabled population 10.4 million differently abled people was rural male and 8.2 million people includes urban male population. 4.6 million Female living in rural area and 3.6 million in urban area.

Table 4.3: Decadal Change in Disabled Population by Sex and Residents

	Absolute increase (Millions)			Percentage Decadal Growth		
RESIDENTS	PERSONS	MALES	FEMALES	PERSONS	MALES	FEMALES
TOTAL	4.9	2.4	2.5	22.4	18.9	27.2
RURAL	2.2	1.0	1.2	13.7	10.6	17.9
URBAN	2.7	1.4	1.3	48.2	43.3	55.0

Source: Census of India 2001 and 2011. C – Series.

The table (4.3) shows that the decadal change in disabled population by sex and residents. The percentage decadal growth shows an increasing trend, within in a period of ten years the number of disabled population increased by 22.4 percentage than the 2001 – census. Percentage decadal growth of women in persons with disabilities shows a higher growth rate than men in persons with disabilities. Total number persons residing in urban area shows a higher number than the persons with disabilities in rural area.

Table 4.4: Disabled Population to Total Population by Sex and Residence

PERCENTAGE OF DISABLED TO TOTAL POPULATION IN INDIA			
RESIDENTS	**PERSONS**	**MALES**	**FEMALES**
TOTAL	**2.21**	**2.40**	**2.01**
RURAL	**2.24**	**2.43**	**2.03**
URBAN	**2.17**	**2.34**	**1.98**

Source: Census of India – 2011.

The total percentage of disabled population to total population in India is 2.21. Out of the total rural population disabled people constitute only 2.24 percent and 2.17 percent. 2.40 percent of population in India is disabled males and 2.01 percentage of total female population in India is disabled women.

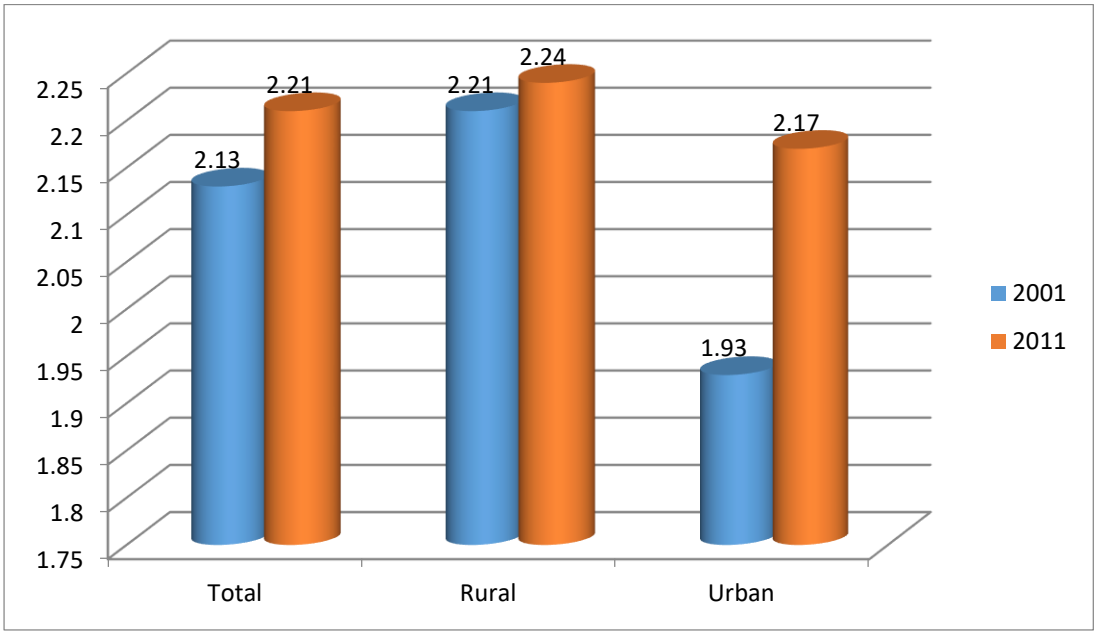
Table 4.5: Proportion of Disabled Population by Residence

RESIDENTS	**PERSONS (2001)**	**PERSONS (2011)**
TOTAL	**2.13**	**2.21**
RURAL	**2.21**	**2.24**
URBAN	**1.93**	**2.17**

Source: Census of India – 2001 and 2011.

The table (4.5) shows that the proportion of disabled population by residents in two census periods. The proportion of total disabled population in 2001 was 2.13 percent and 2.21 percent during the period of 2011. The decadal growth shows an increasing trend within in a period of ten years in the proportion of disabled population by residence. Prevalence of disability is higher in urban residence than rural.

Figure 4.1: Proportion of Disabled Population by Residence in India 2001 – 2011.



Source: Census of India 2001 and 2011.

Percentage of disabled persons in India has increased both in rural and urban areas during the last ten years. Proportion of disabled population is higher in rural areas than urban areas. Decadal increase in proportion is significant in urban areas than rural areas. Urban India facing number of problems such demographic transition, pollution, increased number of accidents, population density etc. These are contributing incidents of disability in urban India.

Table 4.6: Proportion of Disabled Population by Gender

RESIDENTS	PERSONS (2001)	PERSONS (2011)
TOTAL	**2.13**	**2.21**
MALES	**2.37**	**2.40**
FEMALES	**1.87**	**2.01**

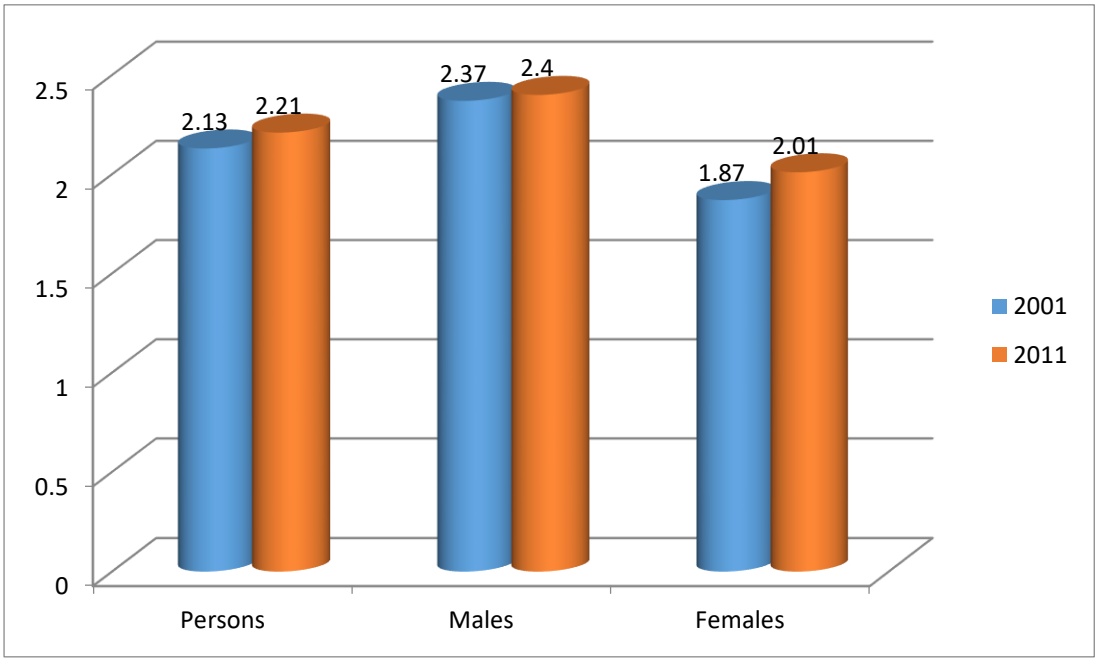
Source: Census of India – 2001 and 2011.

Table (4.9.6) shows that a slight increase in disability among both sexes over the decade and proportion of disabled population is higher among male and decadal increase in proportion is higher among females. The percentage of disabled males is higher in 2011 than 2001. The percentage of female disabled is higher in 2011 than

2001. The total percentage of disabled people was 2.13 in 2001 and is 2.21 in 2011, the percentage of increase is low while comparing to other countries.

As per Population Census 2001, of the differently abled people, about 75% belonged to rural residence and only 25% were from urban areas and the population of the whole country and 2.13% were found to have one type of disability or the other.

Figure 4.2: Proportion of Disabled Population by Sex



Source: Census of India 2001 and 2011.

In rural India, the prevalence of disability was much higher (2.21%) as compared to that in its urban counterpart (1.93%). Among differently abled males, the prevalence of disability (2.37%) was significantly higher than that among females (1.87%).The percentage of disabled population is higher among males (55.9) percentage share of differently abled population is lower in females (44.1).

According to Census 2011, of the differently abled persons, about 55.97% belongs to rural residence and 44.03% were from urban area and the population of the country as a whole, 2.21 percentage people have some sort of disability. In rural India, the prevalence of disability is higher (2.24%) as compared to urban area (2.17%).

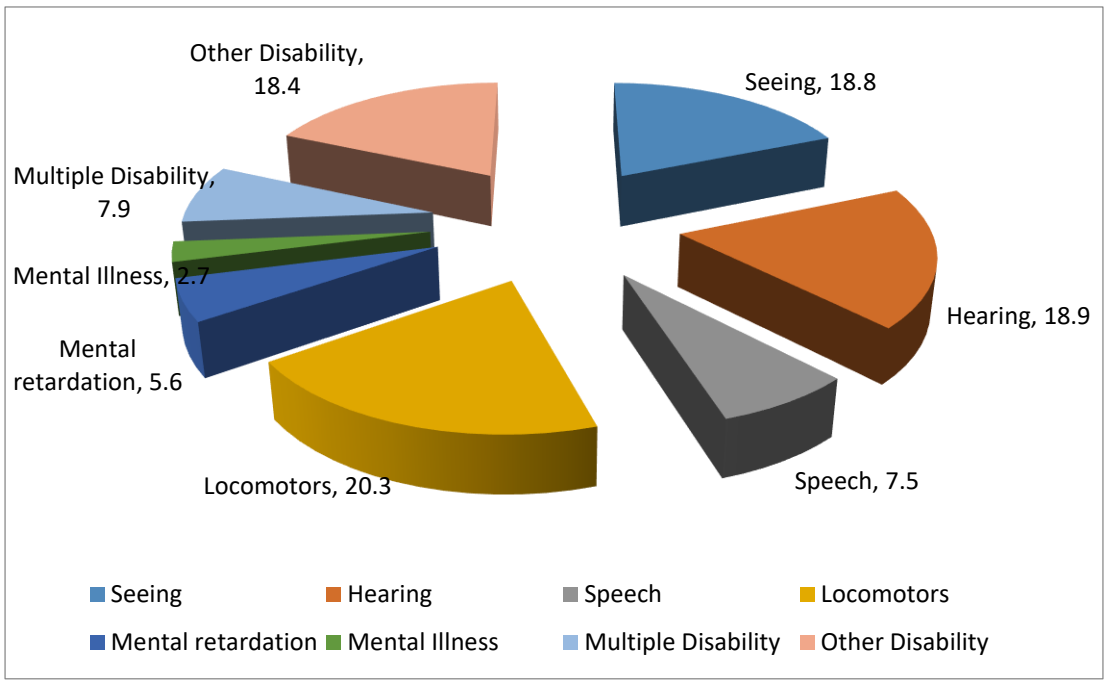
The prevalence of disability among disabled males is higher (2.40%) than disabled females (2.01%). The percentage of disabled population is higher among males (56%) percentage share of disabled population is lower in females (44%).

Table 4.7: Proportion of Disabled Population by Type of Disability

Proportion of Disabled population by type of disability and sex			
Type of Disability	**Persons**	**Males**	**Females**
Total	**100.0**	**100.0**	**100.0**
Seeing	**18.8**	**17.6**	**20.2**
Hearing	**18.9**	**17.9**	**20.2**
Speech	**7.5**	**7.5**	**7.4**
Locomotors	**20.3**	**22.5**	**17.5**
Mental retardation	**5.6**	**5.8**	**5.4**
Mental Illness	**2.7**	**2.8**	**2.6**
Multiple disability	**7.9**	**7.8**	**8.1**
Other type of Disability	**18.4**	**18.2**	**18.6**

Source: C- Series, Table C-20, Census of India 2011.

Figure 4.3: Disabled Population by Type of Disability (Percentage)



Source: Census of India 2011.

As per Census (2011) findings, differently abled persons are grouped under the nature of disability, about 18.8% were having vision disability, 7.5% had speech disability and 18.9% were with hearing disability, 20.3 % were having locomotor disability, 5.6% had mental retardation, 2.7% of them were facing mental illness, 7.9% of people

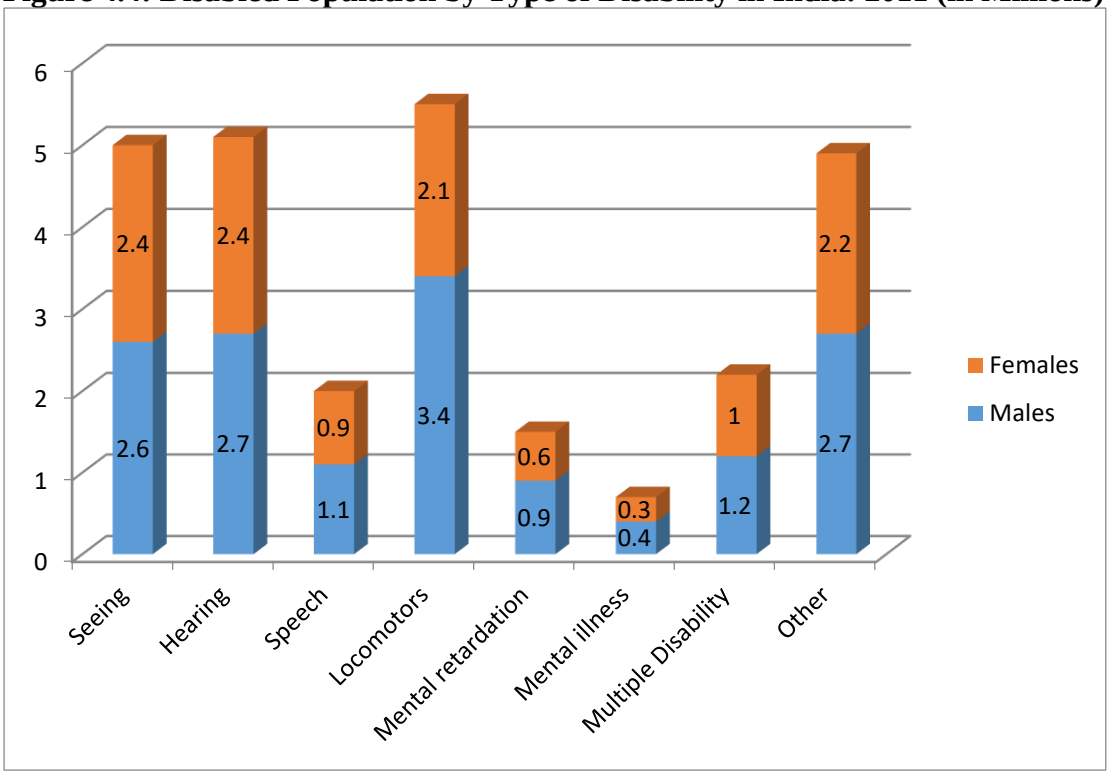
had multiple disability and remaining 18.4% of the people were accounted on disability by unknown reasons. The proportions vary marginally across different types of disability.

Table 4.8: Disabled Population by Type of Disability Census: 2011. (in Millions)

Proportion of Disabled population by type of disability and sex			
Type of Disability	**Persons**	**Males**	**Females**
Total	**26.8**	**15**	**11.8**
Seeing	**5**	**2.6**	**2.4**
Hearing	**5.1**	**2.7**	**2.4**
Speech	**2.0**	**1.1**	**0.9**
Locomotors	**5.4**	**3.4**	**2.1**
Mental retardation	**1.5**	**0.9**	**0.6**
Mental Illness	**0.7**	**0.4**	**0.3**
Multiple disability	**2.1**	**1.2**	**1.0**
Other type of Disability	**4.9**	**2.7**	**2.2**

Source: Census of India 2011.

Figure 4.4: Disabled Population by Type of Disability in India: 2011 (in Millions)



Source: Census of India 2011.

According to Census (2011) data, differently abled persons are mainly divided into eight sub-groups; blind, deaf, mute, physically disabled, mentally retarded, mental illness, multiple or over lapping and others (those who are not covered under all these

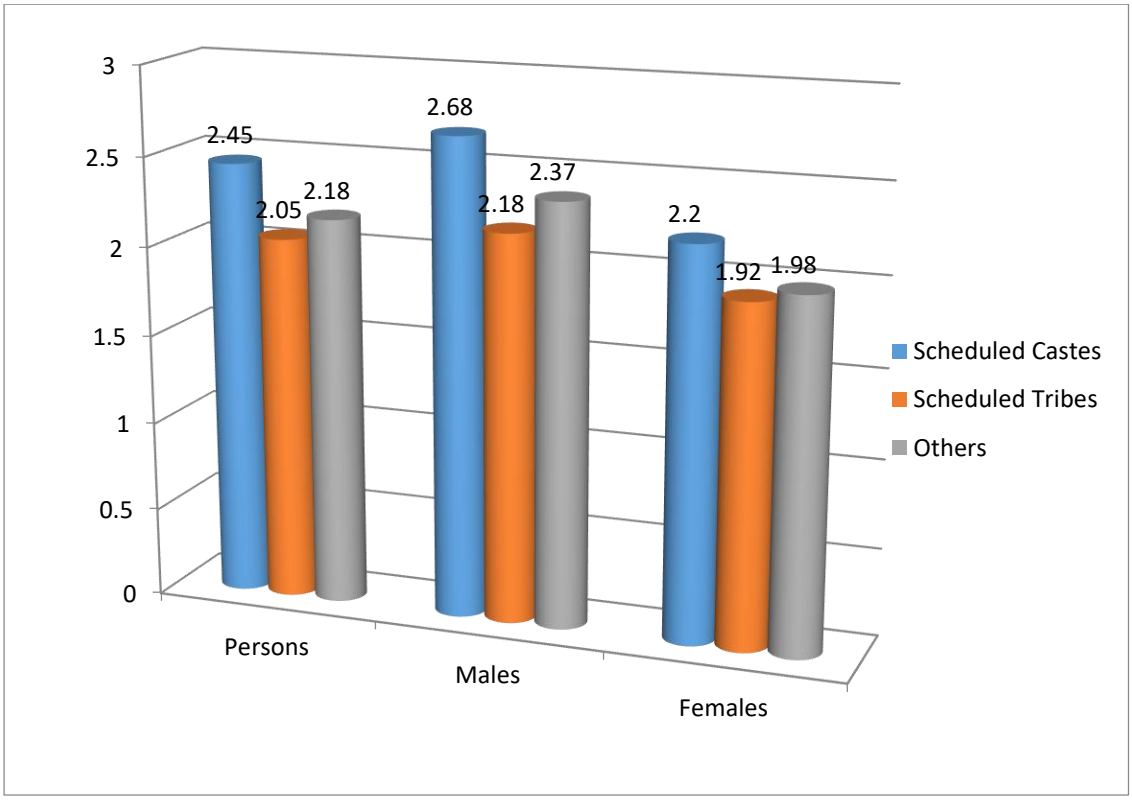
groups). Census data 2011 found that, 26.8 million persons having some sort of disability out of these 15 million people constitutes males and 11.8 million people were females. 5 million people were having vision disability, two million had speech disability and 5.1 million were with hearing disability, 5.4 million were having locomotor disability, 1.5 million had mental retardation, 0.7 million of them were facing mental illness, 2.1 million of people had multiple disability and remaining 4.9 million of the people were accounted on disability by unknown reasons. The highest population is found in persons with movement disability followed by persons with hearing disability.

Table 49: Disability by Social Groups in India: 2011

	Scheduled Castes	Scheduled Tribes	Others
Persons	**2.45**	**2.05**	**2.18**
Males	**2.68**	**2.18**	**2.37**
Females	**2.2**	**1.92**	**1.98**

Source: Tables C-20SC & C-20ST, Census of India 2011.

Figure 4.5: Disability by Social Groups in India: 2011



Source: Tables C-20SC & C-20ST, Census of India 2011.

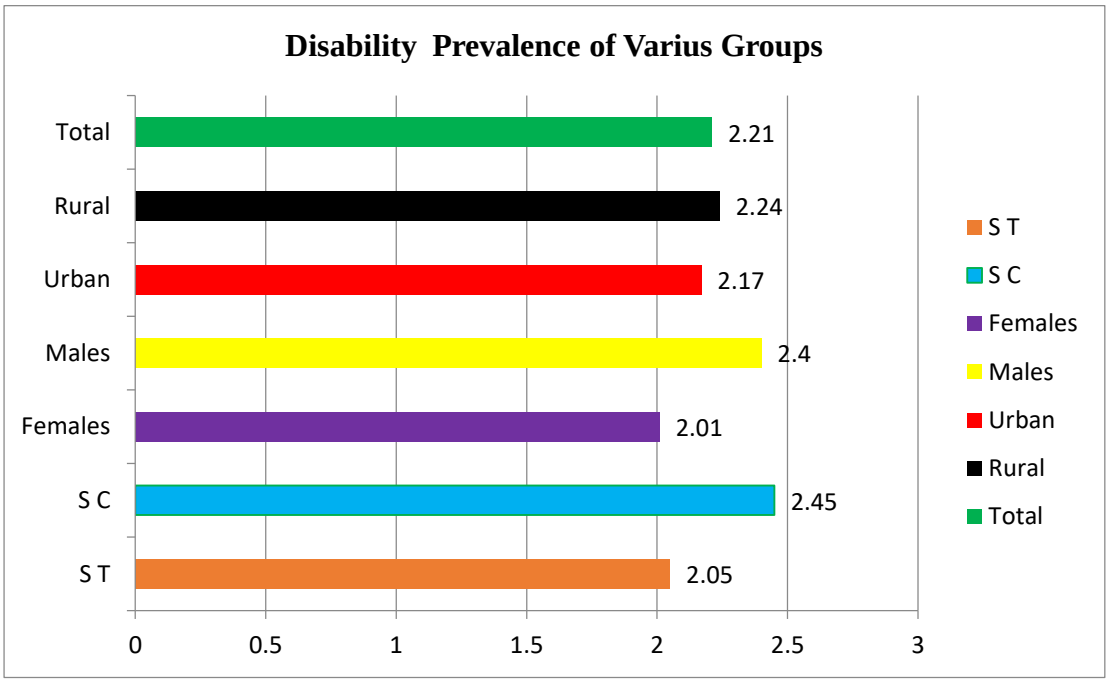
The percentage of SC population was marginally higher as compared to the general population; while among ST population, it was noticeably lower as compared to general population. From the figure it is revealed that, 2.05% were ST, 2.45% were SC and 2.18 were as others. While studying the social groups such as Scheduled Casts, Scheduled Tribes and Other Categories would be interesting to find out whether allocation of differently abled people by social groups was entirely diverse from that for the general population. Relatively higher percentage share of SC and others

Table 4.10: Disability Prevalence of Various Groups & Types (Percentage)

	Males	Females	Total
Scheduled castes	**2.68**	**2.2**	**2.45**
Scheduled Tribes	**2.18**	**1.92**	**2.05**
Rural	**2.43**	**2.03**	**2.24**
Urban	**2.34**	**1.98**	**2.17**
Total	**2.40**	**2.01**	**2.21**

Source: Census of India 2011.

Figure 4.6: Disability Prevalence of Various Groups & Types (Percentage)



Source: Census of India 2011.

In the rural areas, the distribution of social groups of disability was found to be more or less same. In rural India, the prevalence of disability was much higher (2.24%) as

compared to that in its urban counterpart (2.17%). Again, among males, the prevalence of disability (2.4%) was significantly higher than that among females (2.01%). The prevalence rate among SC population (2.45%) was marginally higher as compared to the general population; while among ST population, it was noticeably lower (2.05%).

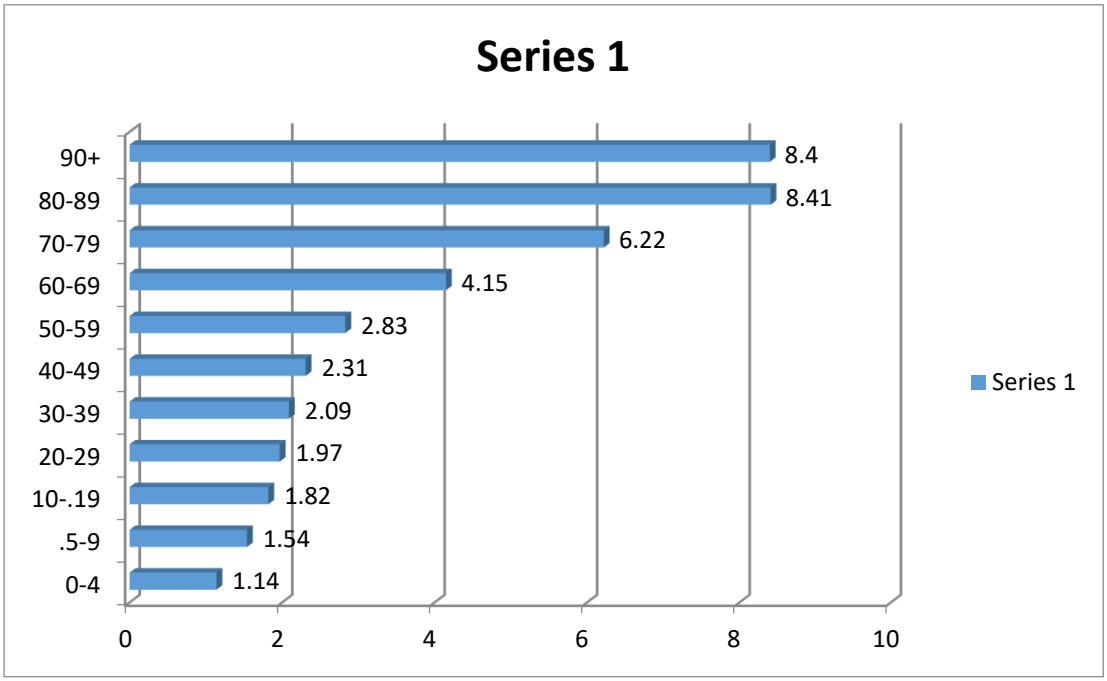
Among the disabled persons belonging to ST, proportion of persons with visual, speech and hearing disability was relatively more and those with loco motor or mental disability was relatively less as compared to general population. On the other hand among disabled persons belonging to Sc category these proportions were more or less same as those among general population.

Table 4.11: Disabled Population by Age and Sex (Percentage)

PROPORTION OF DISABLED POPULATION IN THE RESPECTIVE AGE GROUPS			
Age Groups	**Persons**	**Males**	**Females**
All Ages	**2.21**	**2.40**	**2.01**
0-4	**1.14**	**1.18**	**1.11**
5-9	**1.54**	**1.63**	**1.44**
10-19	**1.82**	**1.96**	**1.67**
20-29	**1.97**	**2.22**	**1.70**
30-39	**2.09**	**2.41**	**1.77**
40-49	**2.31**	**2.66**	**1.94**
50-59	**2.83**	**3.16**	**2.47**
60-69	**4.15**	**4.41**	**3.89**
70-79	**6.22**	**6.26**	**6.19**
80-89	**8.41**	**8.33**	**8.48**
90+	**8.40**	**7.88**	**8.85**
Age Not Stated	**3.07**	**3.21**	**2.91**

Source: Table – 20, Census of India 2011.

Figure 4.7: Disabled Population by Age and Sex (Percentage)



Source: Census of India 2011

More than half of the disabled population were of age more than 40 and only one-fourth of disabled persons were of age 30 or below. This is of serious concern as most of the differently abled people were found to be old age. This also strengthens the conjecture that the official disability counts might not have fully captured the functional disability incidences faced in old age. It also indicates that government policy and programmes should aim at mainstreaming of old age persons with disability for a long-run solution to the problem. More than half of the disabled were of age more than 30 and only three-fourth of disabled persons were of age 50 or more.

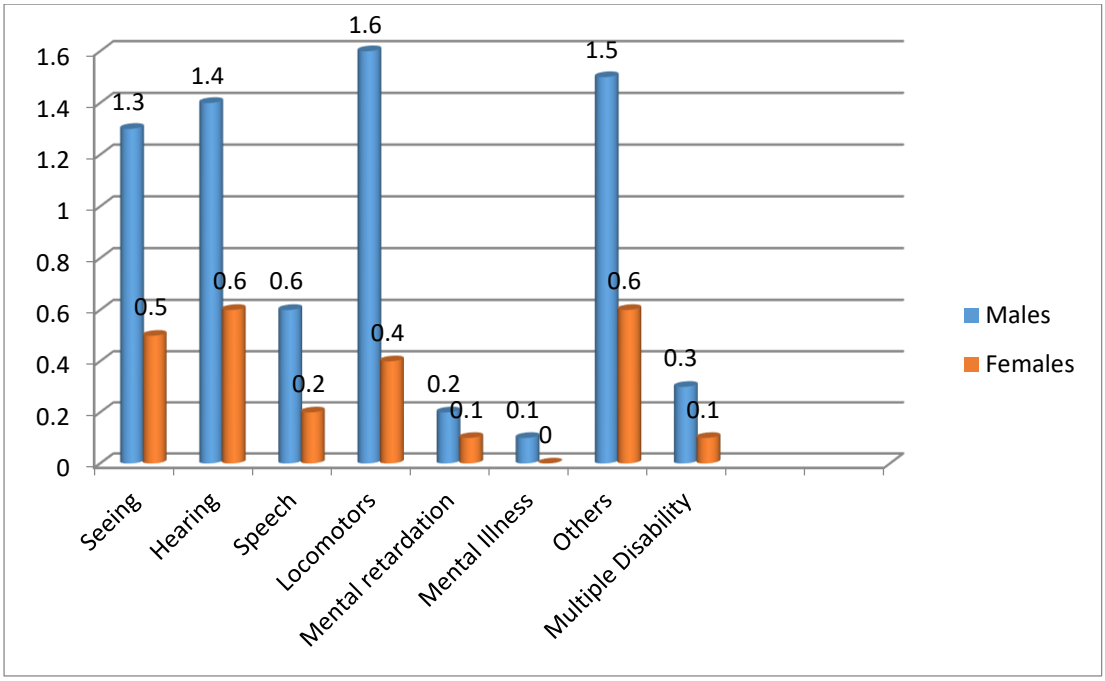
Table 4.12: Disabled Workers by Type of Disability (Millions)

Type of Disability	Persons	Males	Females
Total	**9.7**	**7.1**	**2.7**
Seeing	**1.9**	**1.3**	**0.5**
Hearing	**2.1**	**1.4**	**0.6**
Speech	**0.8**	**0.6**	**0.2**
Locomotors	**2.0**	**1.6**	**0.4**
Mental	**0.3**	**0.2**	**0.1**

retardation			
Mental Illness	**0.2**	**0.1**	**0.0**
Others	**2.0**	**1.5**	**0.6**
Multiple Disability	**0.4**	**0.3**	**0.1**

Source: Census Report 2011.

Figure 4.8: Disabled Workers by Type of Disability (Millions)



Source: Census Report 2011.

Table (4.9.12) shows that the number of disabled workers by type of disability. Out of the total 26.8 million disabled population in India 9.7 million disabled persons are workers. 1.9 million Disabled workers suffering from disability in vision. People with hearing disability constitute the highest work participation (2.1 million) among total number of disabled in India. Least work participation is found in people suffering from mental retardation.

Table 4.13: Disability Statistics in General and Estimates of NSS Rounds and Census 2001.

Item of Information	Census 2001	NSS Survey
Proportion of Disabled Persons in	2.1 %	1.8%

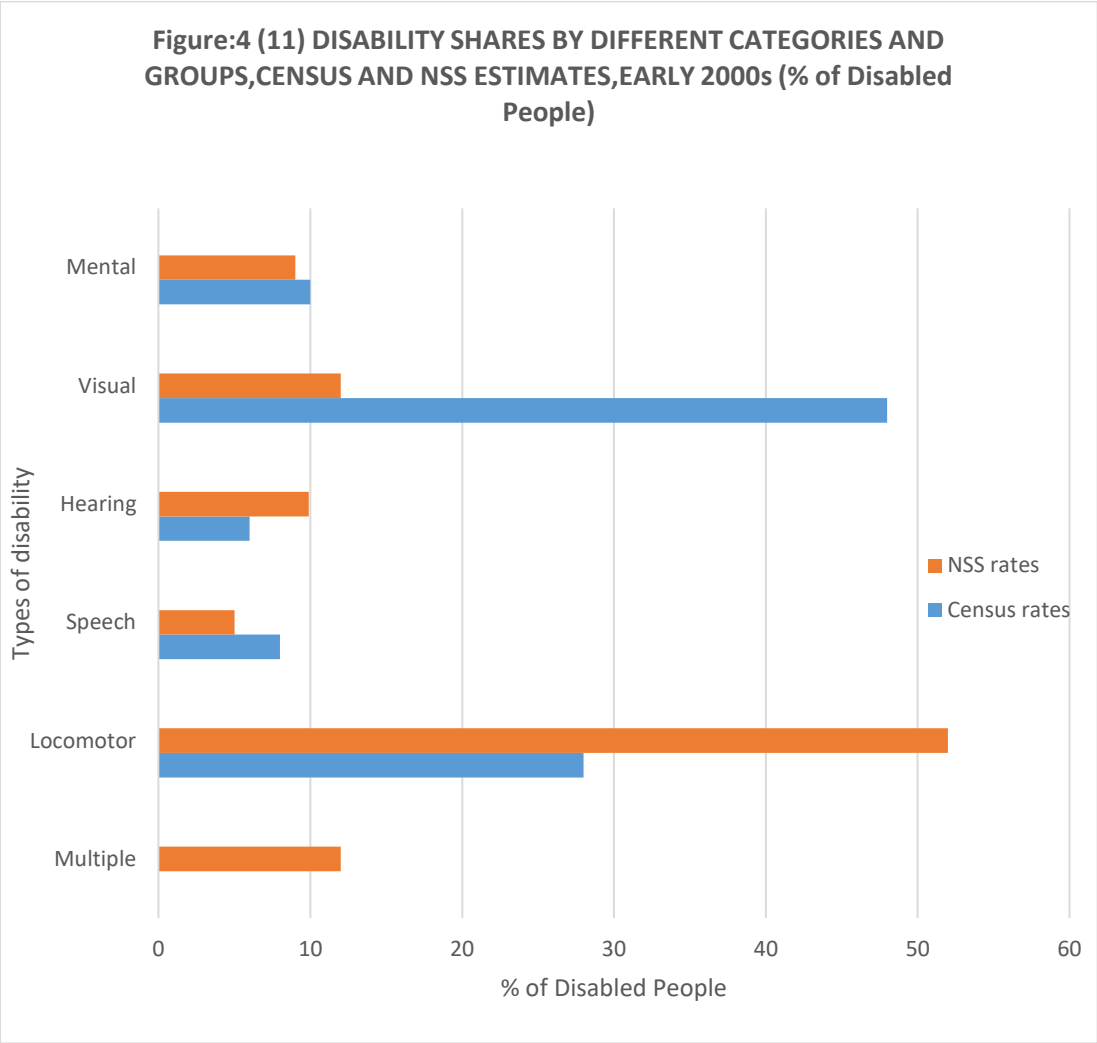
Population			
Estimates Size of Disabled Population		21 million	18.5 million
Sex ratio among the Disabled (no. of females per 1000 males)		738	698
Location of the disabled Persons		Rural : 75%	76%
		Urban: 25%	24%
Decomposition of disabled population By type of disability.	In Seeing	49%	15%
	In Speech	7%	12%
	In Hearing	6%	17%
	In Movement	28%	57%
	Mental	10%	11%
Decomposition of disabled population By age group		More than 50% have age less than 30 and 25% were of age 50 or more.	44% have age less than 30 and 35% were of age 50 or more.
Literacy and completed education level of disabled population		51% not literate	55% not literate
		26% literate up to primary	26% literate ur to primary.
		6% completed middle level.	11% completed middle level.
		13% secondary or above	9% secondary or above.
% of disabled children attending school		In age group of 6 – 10 years: 56% (rural), & 64% (urban)	In age group of 5-18 years: 48% (rural) and 55% (urban).
		In age group of 11-14 years: 64% (rural) & 69% (urban)	
Employment status of disabled population		Among Males: 55% main	Among Males: 46% employed,1%

	Workers, 9% marginal & 36% non-workers . Among Females: 19% main workers,13% marginal & 68% non-workers.	unemployed & 63% labours . Among Females: 10% employed,0.3% unemployed & 89% labours.

Source: **ESTIMATES OF NSS ROUNDS AND CENSUS 2001.**

- Socio economic profile of persons with disabilities in India is based primarily on the data from 36th, 47th and 58th National Sample Survey and the 2001and 2011 census estimates.
- The estimation of total population, and their socio economic conditions, the definitions, approaches and methods adopted by Census and National Sample Survey Organisation were entirely different.
- The variations and differences of estimation by both the agencies are mainly because of the differences in approaches and definitions of disability.
- The concept of disability and 0perational definitions adopted by both agencies are entirely different.
- Medical Model, Social Model, Charity Model and Equity and Comprehensive models are now considered for defining the concept of disability by international agencies.
- The 2001 census found 21.91 million PWD (2.13% of the total population).
- The 2002 NSS round's disability estimates is 18.5 million (1.8% of the population).
- Both sources find disability rates to be higher among men and higher in rural than urban area.,

Figure 4.9: Disability shares by type of disability among the total number of PWD in India (Census and NSS estimates, early 2000s)



Sources: NSS, 58th round and Census, 2001.

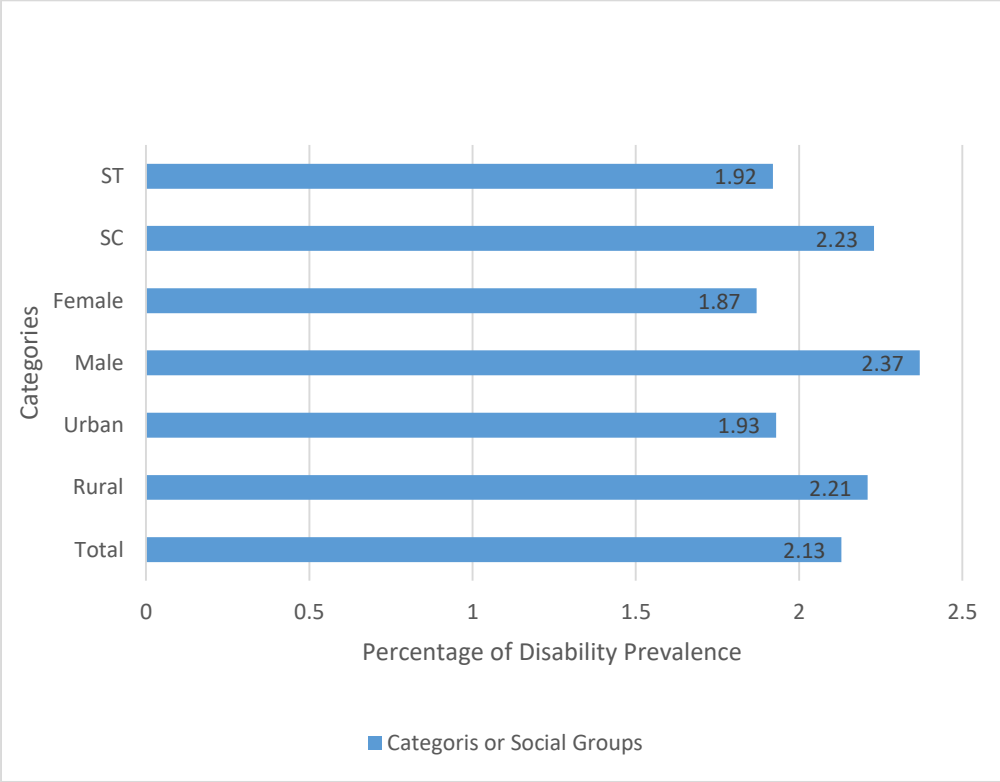
NSS, estimates and Census reports (early 2000).

- The NSS and Census-2001 estimates of total number of disabled people and types of disability among the total number of PWD are entirely different.
- The divergent between Census and NSS estimates are very profound for movement and visual disabilities than other groups of hearing, mental retardation.
- The major differences were appears to definitional and entirely different approaches adopted for measuring and evaluating the concept of disability.
- Census agencies were adopted a concept of visual disabilities more broadly and vice versa for locomotor disabilities.

- The concept of multiple disabilities is considered only by NSS estimates.

Figure 4.10: Disability Prevalence in Different Group (Proportion)

Percentage of Persons with Disabilities to total Population



Source: Census 2001.

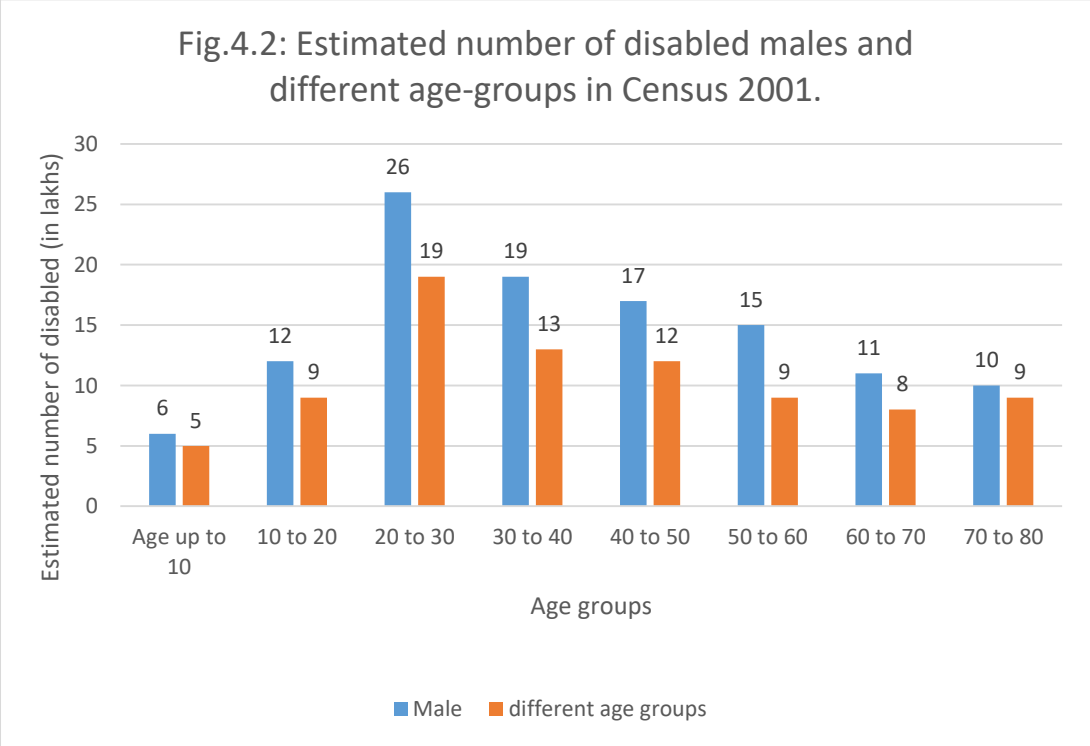
- In rural India, percentage of disabled population was much higher (2.21%) than urban India (1.93%). Among male members, the prevalence of disability was significantly higher than (2.37%) that of female counterpart (1.87%).
- The percentage rate of disabled population among SC population (2.23%) was increasingly higher while comparing to general and ST population (1.92%).
- According to census- 2001data, 98% of disabled population lived in normal house - holds, only 1.1% in institutional households and remaining 0.2% were houseless.
- Out of 193 million households in India, less than 10% of households reported to have one or more disabled members.

- Prevalence of disability was found to be more in rural areas (2.2%), as compared to urban (1.9%), and more among males (2.4%) than among females (1.9%).
- Among the social groups prevalence of disability higher among Scheduled Castes (2.2%) and relatively lower among Scheduled Tribes (1.9%) as compared to others.

Disabled Population in Different Age Groups

Census – 2001 data reveals that, the number of disabled persons increased with age, broadly in the age group of 0 -9 years and there after the age increased the number of persons with disability decreased gradually for both males and females. More than 7.5 million persons with disability were of age less than 30 years, (35%). 15% of persons with disability were of age between 20 to 30 years. Less than 20% of disabled males and females were of age more than 50 years. Majority of disabled persons in India were reported to be very young.

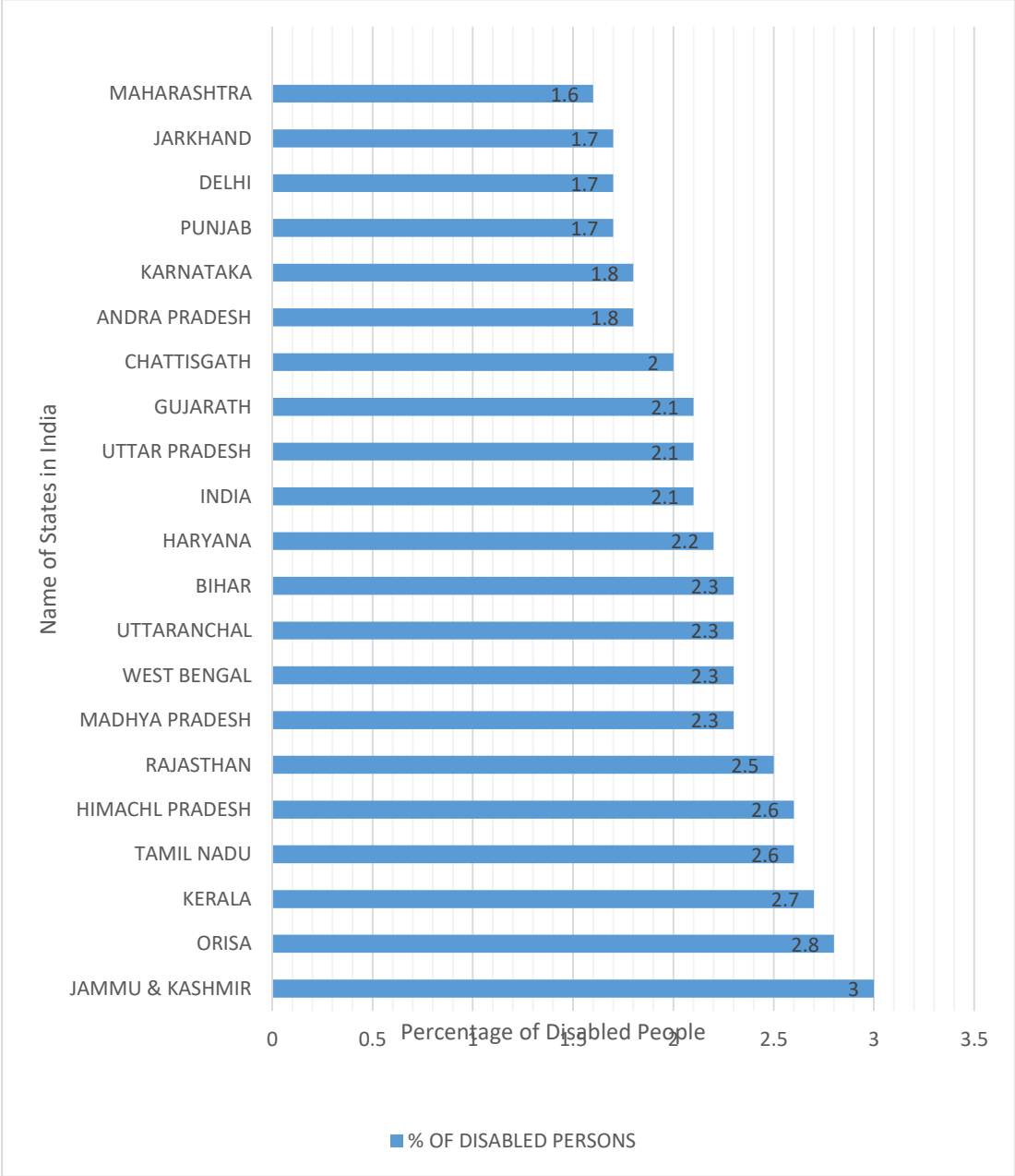
Figure 4.11: Disabled Population in Different Age Groups



Source: Census data – 2001,

As figure (4.9.11) indicates that out of the total disabled population, 11 million disabled persons were under the age of 10 years , the situation is very pathetic important to attend and higher rate of prevalence of disability were of age below 30 reported to be 35% of total disabled population . The reasons of higher rates of disability were due to malnutrition, low birth weight and lack of care and poverty. The highest numbers of disabled persons were reported to be the age group 20 to 30. Rate of disability was low in old age while compared to other age groups.

Figure 4.12: Disability Prevalent in Major States in India (Percentages)



Source: Census 2001 Data

Percentage of disabled population in total population was relatively much higher in Jammu & Kashmir, Orissa, Kerala and Tamil Nadu while compared to other Indian states. Maharashtra (1.6), Jharkhand (1.7), Delhi (1.7), Punjab (1.7) Karnataka (1.8) and Andhra Pradesh (1.8) were the states with very low rate of disabled population.

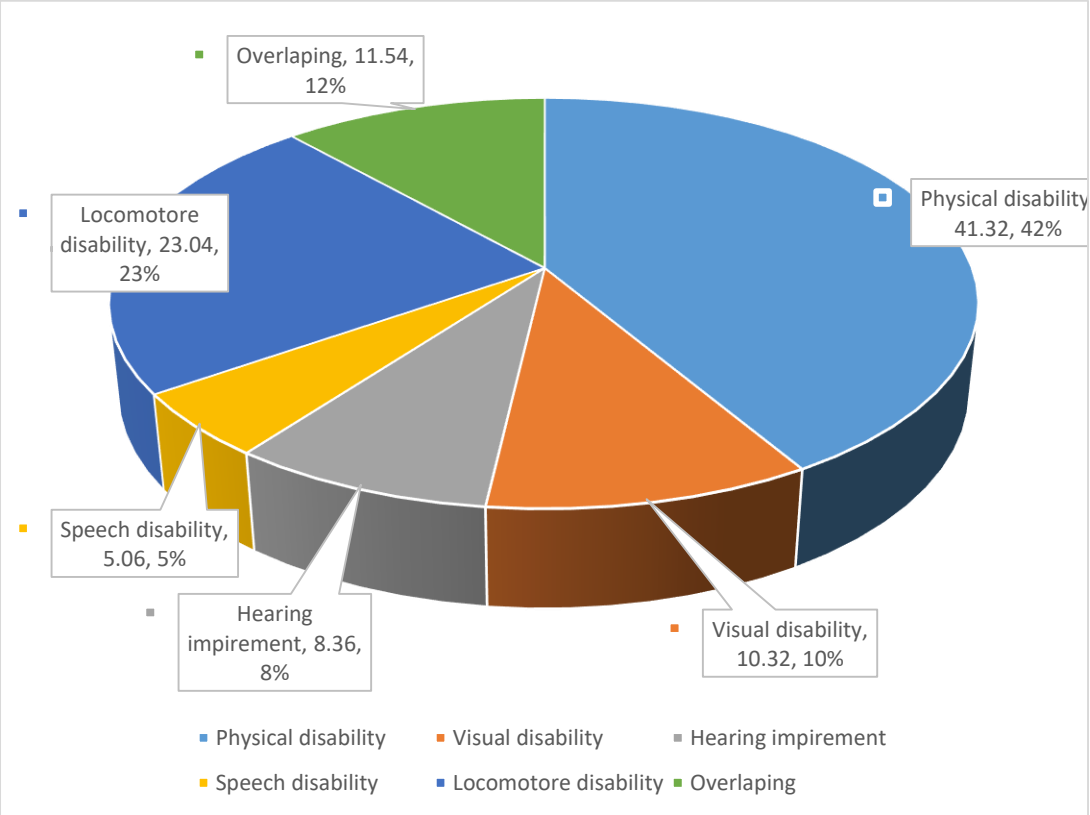
Disability – Specific Data

Table 4.14: Disability - Specific Data based on NSS Survey

Physical Disability	Visual Impairment	Hearing Impairment	Speech Disability	Locomotors Disability	Overlapping
41.32%	10.32%	8.36%	5.06%	23.04%	11.54%

Source: NSS 47th Rounds.

Figure 4.13: Indicators on Disability: Disability - Specific Data (Percentage)



Source: SARVEKSHANA, 36th& 47th rounds, National Sample Survey Organisation, Department of Statistics, Ministry of Planning & Programme Implementation, Government of India.

Disability specific data reveals that, out of the total disabled population in India, 41.32 % of disabled persons. (more than 8.9 million) were physically handicapped. And another 23.04 % were come under the group of locomotors disability. Increasing number of accidents, birth disorders and old age diseases are the major reasons of disability prevalence conditions in India.

It is important to keep in mind that disability conditions due to hearing and speech disorders are low while comparing to other category. While studying the socio economic conditions of disabled people in India, it is very important in the method and approaches adopted by different agencies for the estimation of disabled population. The prevalence of disability was found to be more in rural areas (2.2 %) as compared to urban (1.9 %) and more among male (2.4 %) than among females (1.9 %). Among social groups it was observed to have higher incidents among Scheduled Castes (2.2 %) and relatively lower among Scheduled Tribes (1.9 %) as compared to others.

Socio-Economic Characteristics of households with disabled Members in

It is important to study the socio-economic profile and background of the persons with disability in India emerges from NSS and Census data 2001. With respect of education, health care, employment and economic condition of disabled population and other social groups. The urban share of general population is 20 percent higher than for the PWD household population.

The share of basic education or the share of illiterate household heads in PWD households is only marginally higher than for the general population in India. The share of heads in PWD households with secondary or higher education is around 15 percent lower than general population. The differences by SC/ST status between persons with disabilities and non PWD households with PWD having disability show only a slightly higher aggregate share of SC/ST/OBC.

Table 4.15 shows that substantially higher rates of illiteracy among the PWD population relative to general population is drastically lower level shares of PWD with higher level of educational attainment in secondary and graduation level of education. Across all PWD, illiteracy is 52% than 35% in general population in India.

The illiterate rates are higher in both speech and mentally disabled people while comparing to other disabled categories. Conversely, those with locomotor disabilities have 44% illiteracy rate, one quarter higher than the general population rate. As with the general population, there are strong gender differences in educational attainment among PWD, with PWD female literacy rates on average 64% (against a male PWD average of 43%), and as high as 73% for the visually disabled.

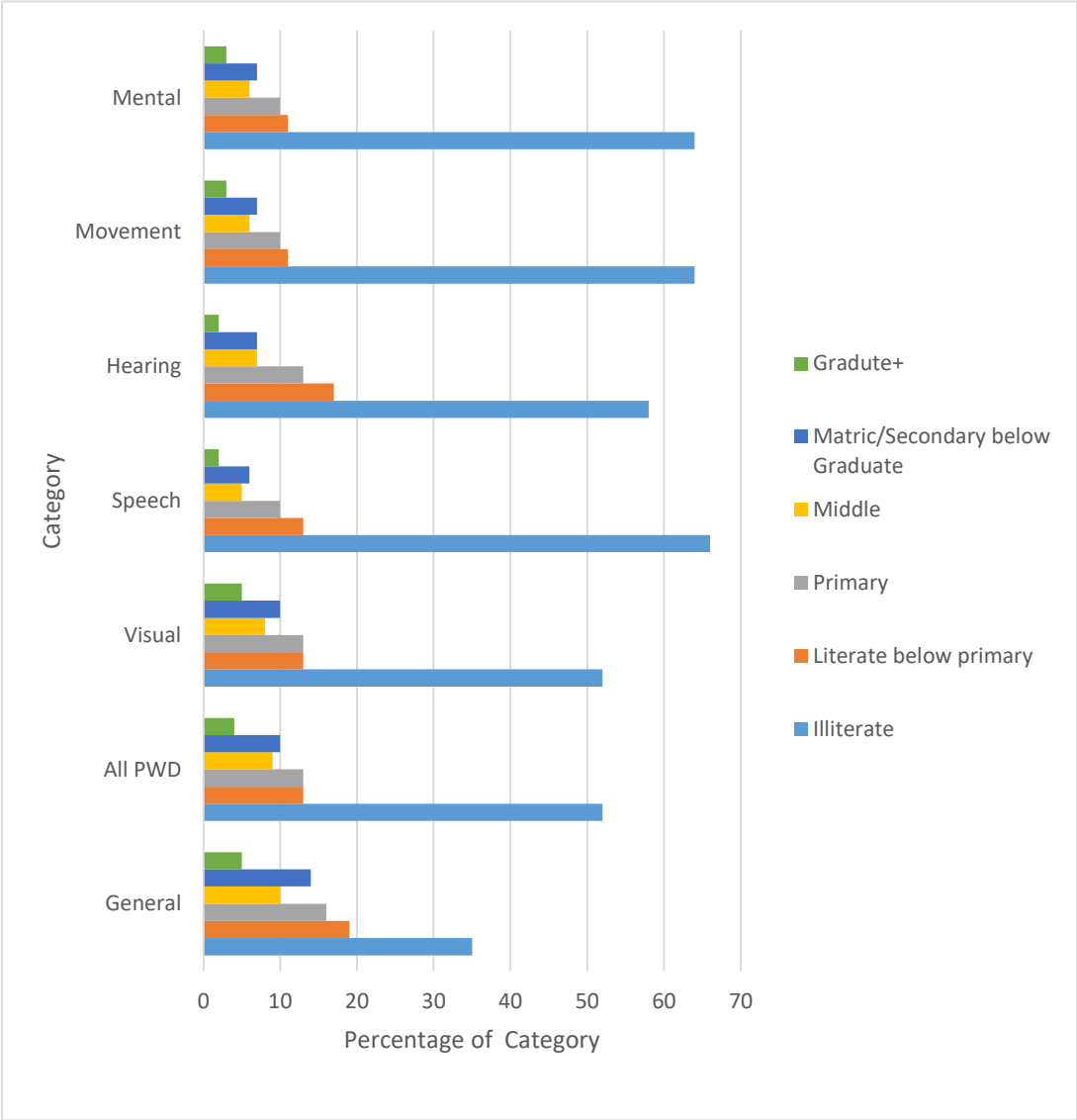
Table 4.15: Persons with Disabilities and General Population and Social Characteristics in India (2002)

Household Characteristics	General Population	HHs with PWD
ST	**8.1%**	**6.9%**
SC	**20.2%**	**21.1%**
OBC	**39.9%**	**42.0%**
Female Headed	**7.7%**	**7.2%**
Urban	**26.1%**	**21.6%**
Land Owned (hectares)	**0.83**	**0.95**
HH head illiterate or Primary/less educated.	**65.8%**	**66.7%**
HH head with Secondary/Higher education.	**20.3%**	**17.2%**
Household size.	**7.23**	**6.05**
Age of HH head.	**45.98 Yeas**	**50.04 Years.**

Sources: NSS, 58th round and Bank staff estimates.

PWD have higher rates of illiteracy relative to the general population in India, for some categories of disabilities close to double the national average of illiteracy. In India free and compulsory education is considered as the right of every person. The percentage of disabled children who are out of school is dramatically higher than other social categories such as Scheduled Castes, Scheduled Tribes and Other Backward Categories, with the average out- of-school rate for CWD (Children With Disabilities) five and half times the rate for all children, and around four times even that of the ST population (generally considered to have poor educational outcomes).

Figure 4.14: Literacy Rates among Differently Abled People to total Population

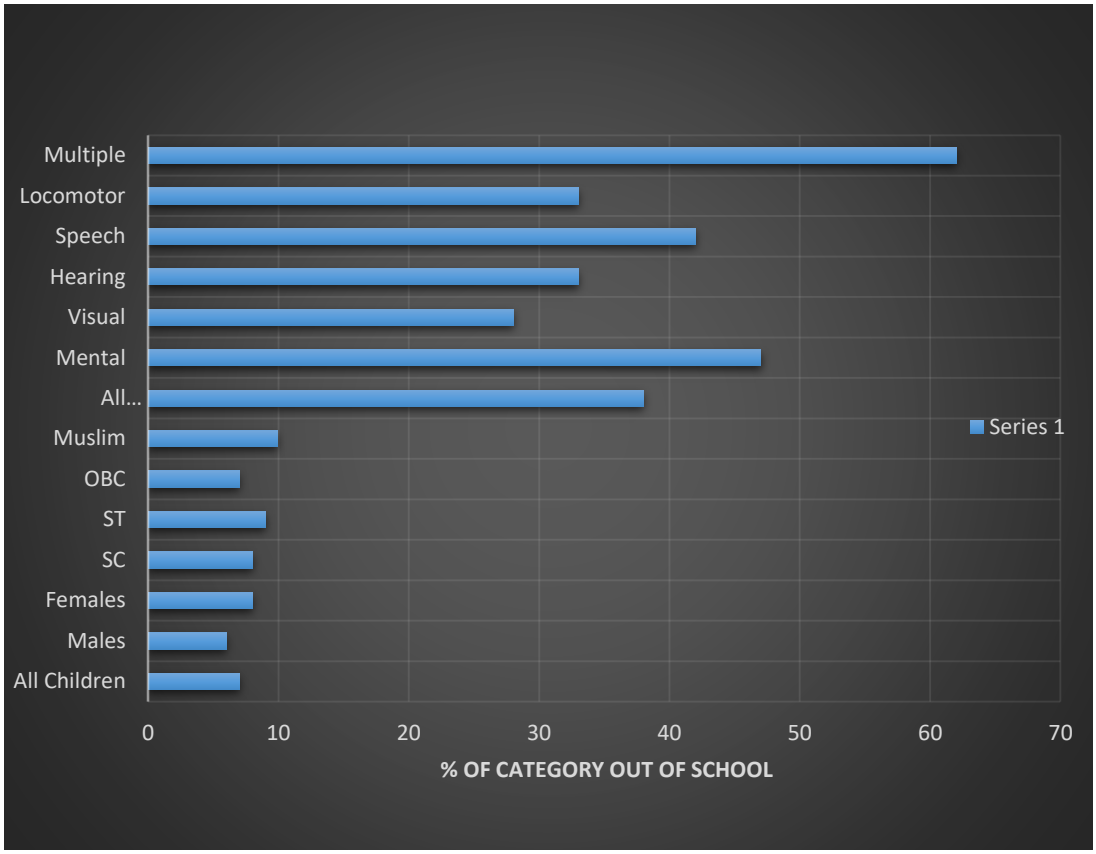


Sources: Census 2001.

In addition to the very high average rates of out-of-school children among disabled children, the rates among some disability categories of mentally, visually challenged are extremely high, with more than 60% of multiple disability and almost half of mentally disabled 6-13 years olds out of school. PWD employment rates were substantially below those of general population in both urban and rural areas because of under education and illiteracy for both genders.

The proportion of children with disabilities in all categories out of basic education and higher education is much higher than national averages for non-disabled children

Figure 4.15: Share of 6-13 years of Olds Out of Schools by Social Categories, (2005)



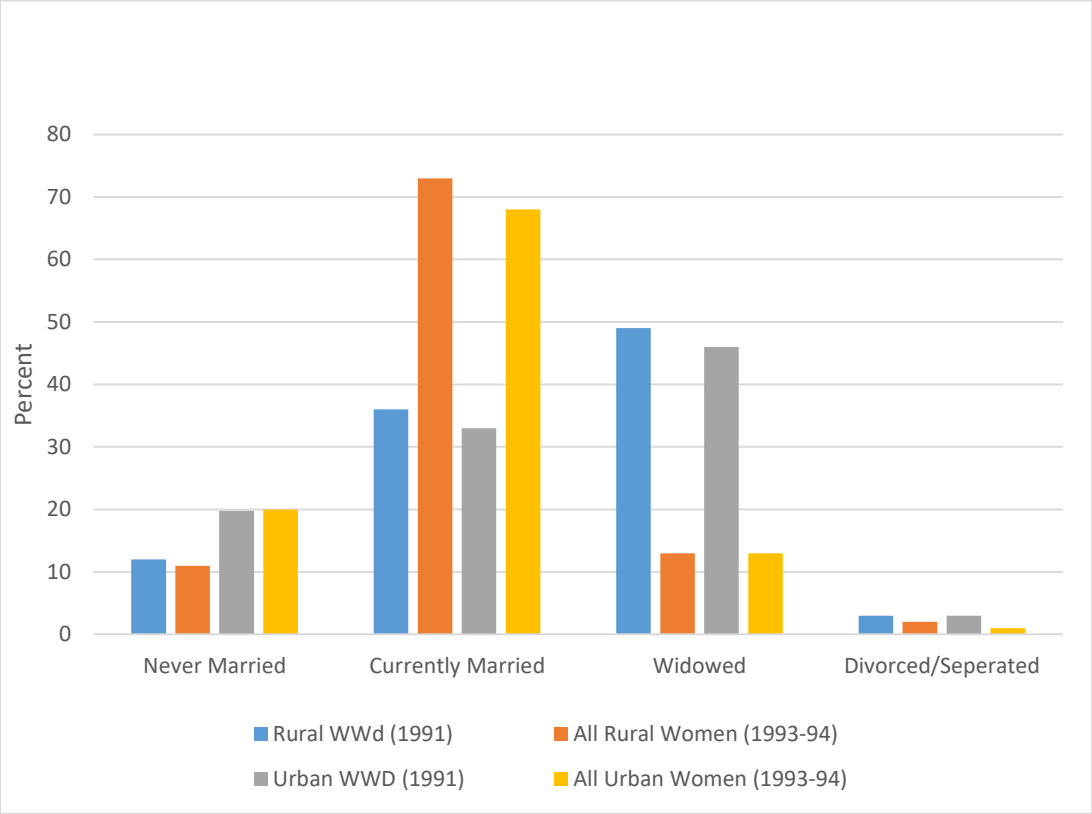
Source: SRI (2005)

NSS data shows that women with disabilities in both urban and rural areas have much higher rates of widowhood than women without disabilities in India. The rate is four times more than the non-WWD rate. The proportion of women with disabilities who are currently married is much lower than non-disabled women.

Widows in India have much lower average living standards and socially marginalised, the situation is very pathetic and a number of sociological literature attests also to their low social standing and high levels of vulnerability.

Rates of widowhood for women with disabilities are around four times those of women without disability, and the share of women with disabilities who are married is around half. The reason for high rate of widowhood and separation is mainly due to vulnerability of living condition and poverty.

Figure 4.16: Marital Status of Women with and without Disability (1991-1994 for ages Greater than 15 years)



Source: Das (2006).

Major Findings of Population Census 2001

- More than 98% of disabled persons lived in normal households, while only 1.1% were in institutional households and remaining 0.2% were houseless.
- Out of the 193 million households in India, a little less than 10% households reported to have one or more disabled members.
- 17% of institutional households and 8% of houseless households had disabled member(s).
- The prevalence of disability was found to be more in rural areas (2.2%) as compared to urban (1.9%) and more among males (2.4%) than among females (1.9%).
- Among social groups it was observed to have higher incidences among Scheduled Castes (2.2%) and relatively lower among Scheduled Tribes (1.9%) as compared to others.

- Disabled population in different age-groups according to Census 2001 In general, number of disabled persons increased with age broadly in the age group 0-19 years and thereafter as age increased the number of PWD decreased gradually for both males and females.
- More than 35% of the disabled persons (more than 7.5 million in number) were of age less than 20 years and another 15% were of age between 20 to 30 years. Less than 20% of disabled males and females were of age more than 50 years.
- It is noted with due concern that majority of the disabled persons in India were reported to be very young.
- It is important to keep in mind this demographic profile of the disabled population as indicated in the figure below, while studying their socio-economic back ground.

GENERAL CONDITIONS OF PERSONS WITH DISABILITIES IN INDIA

- Disability and poverty are dynamic complex phenomenon in every country.
- Disability leads to poverty and vice versa, disability may increase the risk of poverty and poverty may increase the risk of disability.
- Social exclusion and marginalisation of disabled people from the society have been noted in every society.
- There is a two way causation between disability and poverty.
- Disabled population in India affected by lower educational attainment with lower living standards.
- Employment rates among disabled people are much lower than other social groups.
- Due to cultural differences, social exclusion, environmental barriers, low education attainment and poverty etc..
- Poverty rates among disabled households are considerable higher than average poverty rates in rural arrears nationally.

- Very high rate of widowhood among women with disabilities than non-disabled women consequently higher probabilities of being poor.
- Households with disabled member tend to be poorer and more vulnerable.

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CHAPTER - 5

NATIONAL HANDICAPPED AND FINANCE DEVELOPMENT CORPORATION AN OVER VIEW OF PERFORMANCE EVALUATION

The growth and development of all economies highly depend on entrepreneurial activity. Entrepreneurs are the nerves of economic development as they provide a source of income and employment for themselves. They create an atmosphere of employment generation for others; produce new and innovative product and services. Entrepreneurial supportive environments are essential for entrepreneurship development and are evolving all around the developing economies.

An idea of entrepreneurial environment has 5 metrics, such as easy access to funding, entrepreneurial culture, entrepreneurial supportive regulatory measures, entrepreneurial supportive mechanism and entrepreneur friendly policies. The public and private sector have an equal role to the development of entrepreneurial eco-system. There are four factors necessary for entrepreneurial opportunities such as factor-driven entrepreneurship, efficiency-driven entrepreneurship, innovation-driven entrepreneurship, and necessity-driven entrepreneurship.

Entrepreneurship has been considered as the backbone of economic growth. The level of economic activities of a country largely depends on the level of entrepreneurial activities in that country. Entrepreneurs are not born but can be created and nurtured through appropriate interventions in the form of entrepreneurship development programmes. In the modern competitive world a number of opportunities emerged from the evolving Information Technology Revolution. A large part of the population generally lags behind in taking advantage of emerging IT revolution. Therefore, there is a need to provide skill development through entrepreneurship development to such people in order to bring them to mainstream of economic development.

Entrepreneurship development programmes should be designed to upgrade existing skills and to create new skills by organising various technical training courses to the mainstream society. Specific tailor-made programmes should be designed for the skill development of the socially disadvantaged groups especially for women, persons with disabilities, scheduled tribes and scheduled castes. Entrepreneurship development and training are the key elements of social and economic development among socially

disadvantaged groups. To undertake these tasks on regular basis a number of national level entrepreneurship development institutes and autonomous bodies have been started in India. These institutes are providing assistance in funding, entrepreneurship development training, research and consultancy services. National Handicapped Finance and Development Corporation is one among such agencies that provide a number of assistance and programme for the entrepreneurship development of differently abled persons.

NATIONAL HANDICAPPED FINANCE AND DEVELOPMENT CORPORATION

National Handicapped and Finance Development Corporation is the apex level institution promoted by Ministry of Social Justice & Empowerment, Government of India. The corporation was incorporated as a Company on 1997 under Section 25 of the Indian Companies Act, 1956 to provide financial support to handicapped people for entrepreneurship development. It provides a number of programmes for the entrepreneurship development among Differently-Aabled people. The Corporation is mainly engaged in financial assistance to differently abled person with minimum 40% of disability under micro finance schemes. NHFDC undertakes entrepreneurship development programmes in connection with nationalized banks and other specialised institutions.

The financial support, the entrepreneurial development programmes and various entrepreneurial skill development programmes are mainly conduced for the economic and social development of differently abled persons. Through these programmes differently abled entrepreneurs are able to open and operate their own ventures. NHFDC is specialised institution in the field entrepreneurship development especially for disabled people with the support of Government of India. NHDFC has been actively engaged in organising entrepreneurship development training programmes which have benefited the differently abled persons in India.

5.1 Objectives of NHFDC are as follows:

1. To help and support differently abled persons in carrying out training and entrepreneurship development programmes.
2. Promoting economic growth and self-employment ventures for the benefit of differently abled persons.

3. Providing financial assistance for persons with disabilities for the development of their entrepreneurial skill.
4. Providing loan to persons with disabilities for professional or technical education leading to vocational rehabilitation and self-employment.
5. Assisting self-employed persons with disability in marketing their products and for efficient management of self-employment ventures.
6. To serve as the apex national level body for accelerating the process of entrepreneurship development programmes among differently abled people in India.
7. To provide financial assistance to differently abled persons to start business venture.
8. To share experience and expertise in entrepreneurial development across the national frontiers through nodal agencies.
9. To provide scholarship assistance to handicapped students.

5.2 Schemes offered by NHFDC

National Handicapped Finance and Development Corporation has framed various schemes to assist differently abled persons. The schemes mainly involving credit based as well as non-credit based activities for the benefit of differently abled persons. These schemes are mainly implemented through nodal agencies such as State Channelising Agencies (SCAs).

5.2.1 Credit Based Schemes

The credit based schemes include financial assistance to the person with disabilities fulfilling the eligibility criteria, in the form of concessional loans on convenient terms for setting up of income generating activity.

5.2.2 Non Credit Based Schemes

Non-credit based schemes are mainly intended to increasing the entrepreneurial talents of differently abled people. These schemes are:

1. Grant for conducting or sponsoring the entrepreneurial training under the scheme of "'Financial Assistance for Skill and Entrepreneurial Development".
2. Schemes for sponsoring the entrepreneurs to conduct various Exhibitions and Trade Fairs.
3. Conducting workshops, seminars and conferences.

The institution extends its activities through various programmes to uplift the socio-economic conditions of differently abled persons in India. The corporation is offering two types of assistance to differently abled persons under credit based and non-credit based schemes. Under credit based schemes, financial assistance is mainly intended for trading and service sector activities, agricultural and allied activities, small business activities, loan to the purchase of vehicle for commercial hiring, educational loan, and micro credit schemes.

PERFORMANCE EVALUATION OF VARIOUS SCHEMES OFFERED BY NHFDC

National Handicapped Finance and Development Corporation has continually improved on disbursement of loans. Annual disbursement of loans for the benefit of differently abled Persons in the past seventeen years from 1997 to 2014 shows an increasing trend. The progress has been achieved in both the number of beneficiaries and the amount of loan disbursed.

Year Wise Achievements

Table 5.1: Details of Amount sanctioned, Amount Disbursed And Number of Beneficiaries (Credit Based Scheme) as on 31.03.2014

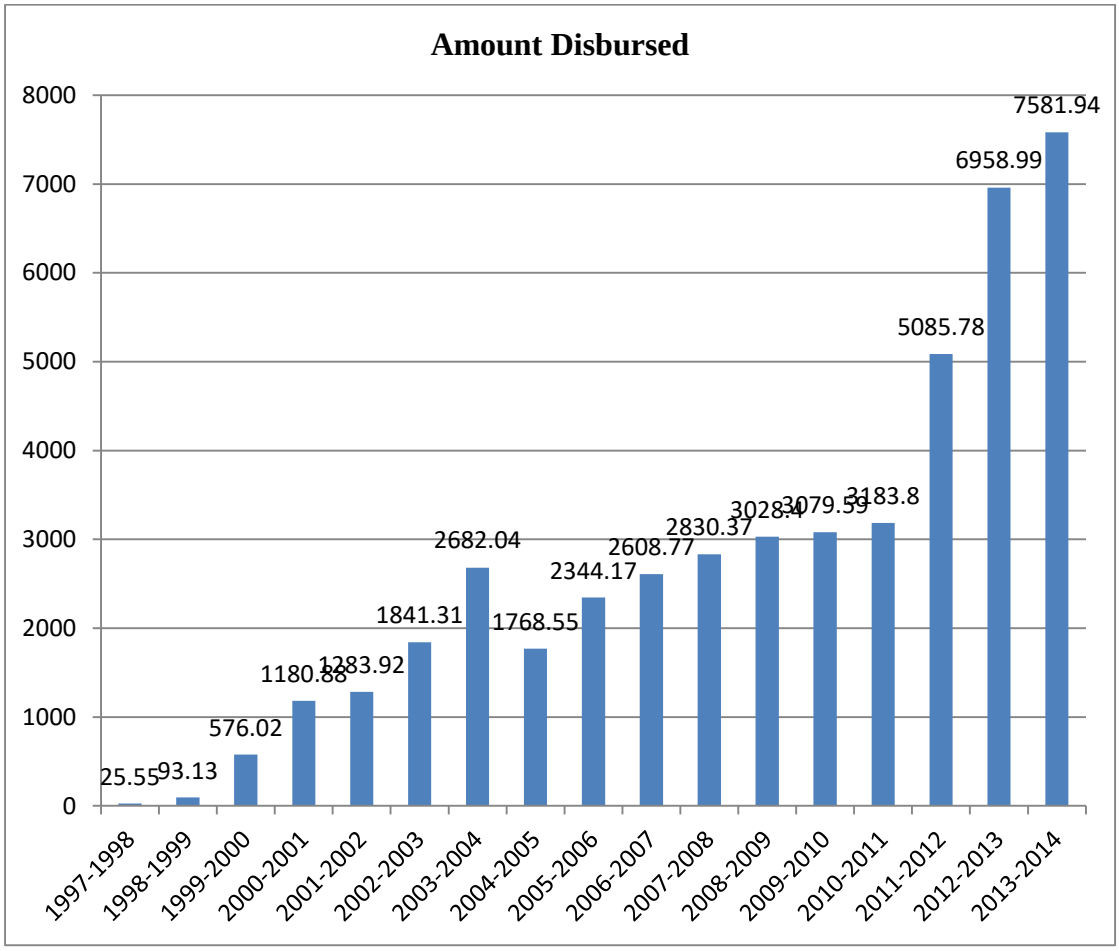
SL NO	Years	Amount Sanctioned (Rs. in Lakh)	Total Number of Beneficiaries	Amount Disbursed (Rs. in Lakh)	Total Number of Beneficiaries
1	1997-1998	25.55	11	25.55	11
2	1998-1999	312.6	811	93.13	230
3	1999-2000	458.82	801	576.02	1164
4	2000-2001	1334.23	3330	1180.88	2645
5	2001-2002	1522.6	4075	1283.92	2933
6	2002-2003	1756.12	4702	1841.31	4498
7	2003-2004	2772.93	5635	2682.04	5565
8	2004-2005	2394.06	4754	1768.55	3282
9	2005-2006	1945.18	3951	2344.17	4765
10	2006-2007	2728.17	5034	2608.77	4831
11	2007-2008	3381.62	5416	2830.37	5498
12	2008-2009	4121.82	8159	3028.4	5950
13	2009-2010	3801.67	6443	3079.59	6032

14	**2010-2011**	**3225.66**	**6007**	**3183.8**	**6356**
15	**2011-2012**	**5537.98**	**10704**	**5085.78**	**10625**
16	**2012-2013**	**6921.5**	**13253**	**6958.99**	**13296**
17	**2013-2014**	**8018.51**	**13371**	**7581.94**	**13307**

Source: NHDFC annual report 2014.

Figure 5.1: Year Wise Achievements of Amount Disbursed

(Credit Based Scheme) as on 31.03.2014



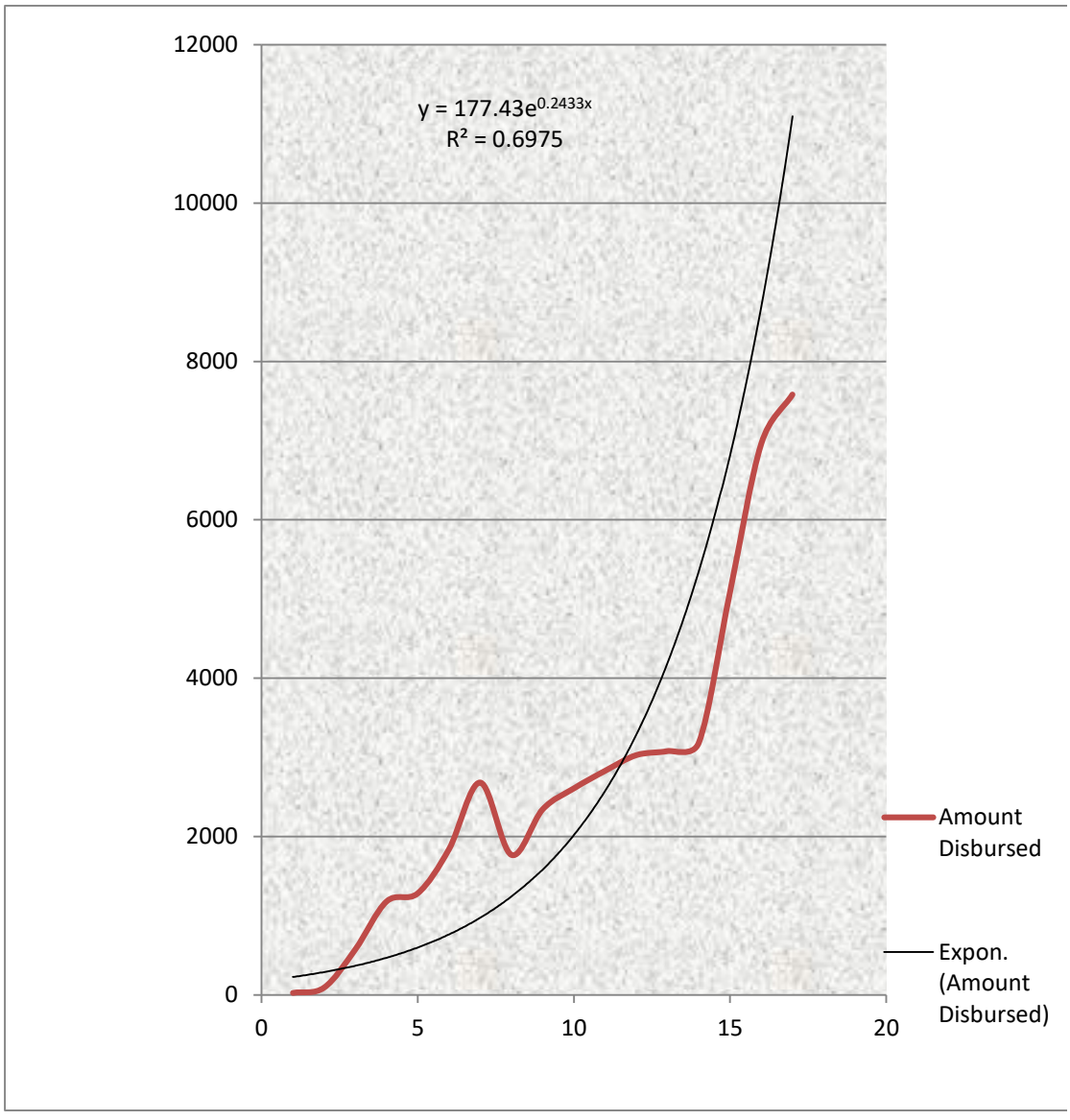
Source: Annual Report NHFDC 2013-2014.

Table (5.1) shows that the details of amount of loan sanctioned, amount of loan distributed and the total number of beneficiaries under credit based schemes for a period of seventeen years from the period of incorporation (1997- 2014). The Corporation aims at extending the number of beneficiaries under these schemes to achieve its main objectives. The number of beneficiaries is increased from 11 to 13307 for a time span of seventeen years. The amount of loan disbursed is increased

from rupees 25.55 lakh to 7581.94 for a period of seventeen years from the inception stage of this institution. These results show that the corporation has been in a path of development to achieve its objectives and actively engaged in organising entrepreneurship development programmes which have been beneficial to differently abled persons in India.

Figure 5.2: Loan Disbursed

(Credit Based Scheme) as on 31.03.2014



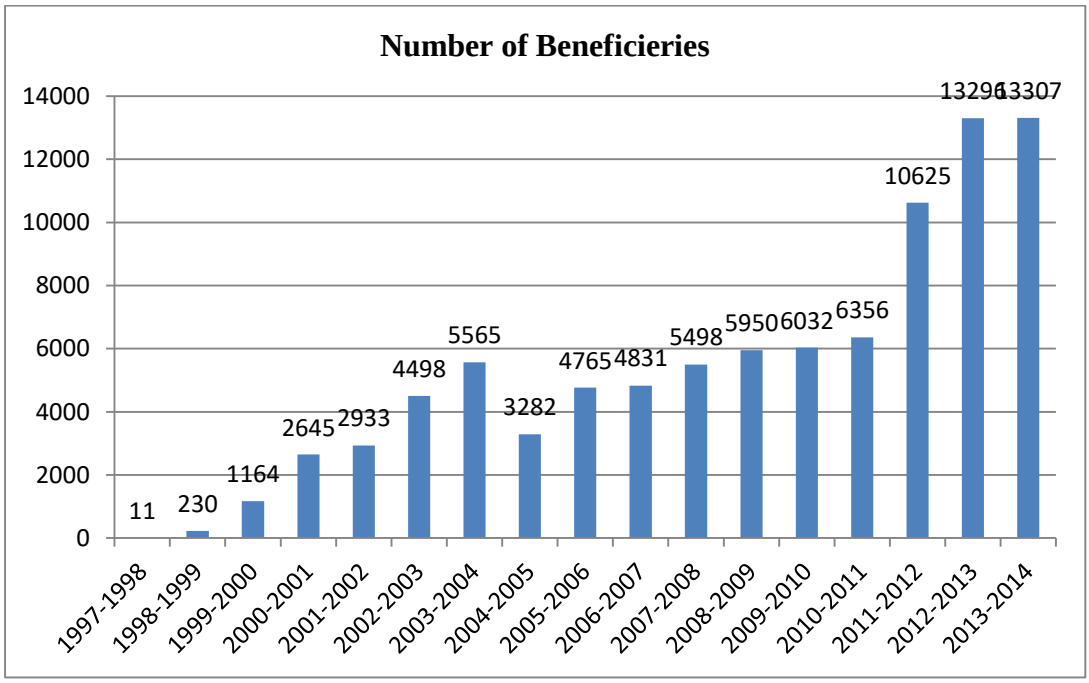
Source: NHDFC annual report 2014.

National Handicapped Finance and Development Corporation is the apex institution in entrepreneurship development among differently abled people. The corporation has specialised in credit based and non-credit based assistance to

differently abled people. The main aim of the institution is to provide financial support to handicapped people for entrepreneurship development. The institution provides number of programmes for the entrepreneurship development among Differently-Aabled people. The financial support and entrepreneurial development programmes are offered through various schemes. The programmes are mainly intended for promoting economic development among differently abled persons.

Figure (5.2) shows that the regression coefficient of 177.4 with R^2 value of 0.697, which shows that the regression coefficient is higher in terms of amount disbursed. The growth rate is very high in term of amount of loan disbursed. The institution specialised in the field entrepreneurship with the support of Government of India and other Non-Governmental Agencies. The institution extends its activities through various credit based schemes and non-credit based schemes.

Figure 5.3: Total Number of Beneficiaries
(Credit Based Scheme) as on 31.03.2014



Source: Annual Report NHFDC 2013-2014

The Corporation aims at extending financial and entrepreneurial assistance to beneficiaries under credit based and non-credit based schemes for the achievement of its objectives. During the period of 2013-2014, the corporation attained a highest target, the number of beneficiaries during the period was 13307 (Table 5.1). The year

wise analysis shows that the in last seven year (2007-2014) the number of beneficiaries all over India was more than 5000. In the initial period the number of beneficiaries was negligible, during the inception stage of this institution, the number of beneficiaries was very stumpy. The corporation attained its objectives through a long period in terms of coverage of beneficiaries under various schemes of the Corporation. During the long lasting years the corporation has attained a remarkable growth in the area of entrepreneurship development among differently abled persons both in the number of beneficiaries and amount of financial assistance (Table 5.1).

Figure 5.4: Year Wise Data of Total Number of Beneficiary (Credit Based Schemes) as on 31.03.2014

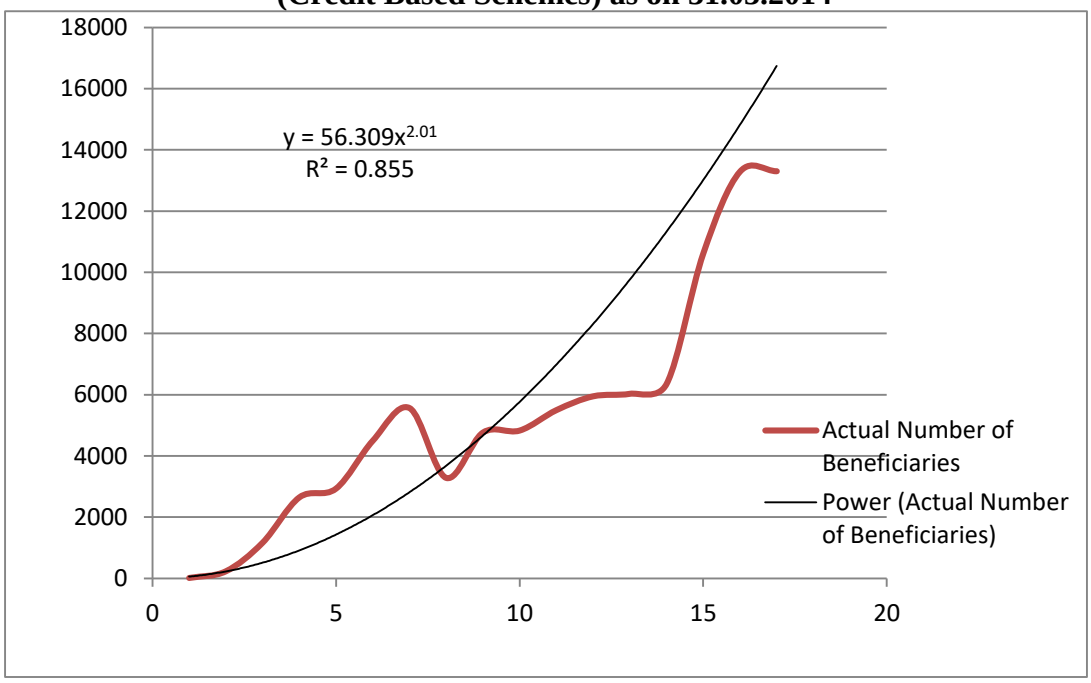


Figure (5.4) shows that the regression coefficient 56.30 with an R^2 value of 0.855, which shows that the regression coefficient is higher in terms of total number of beneficiaries. The growth rate is very high in term of total number of beneficiaries, who have received the amount of loan to start their business ventures. The above data shows that the number of beneficiaries who have received financial assistance from NFDC from the period of 1997 to 2014 was increased from 11 to 13307 with a time span of seventeen years. In the initial period the number of beneficiaries was negligible. During the period of 2013-14 the number of beneficiaries was 13307.

STATEWISE ACHIEVEMENTS

Table 5.2: Projects Sanctioned & Disbursement made up to 31.03.2014

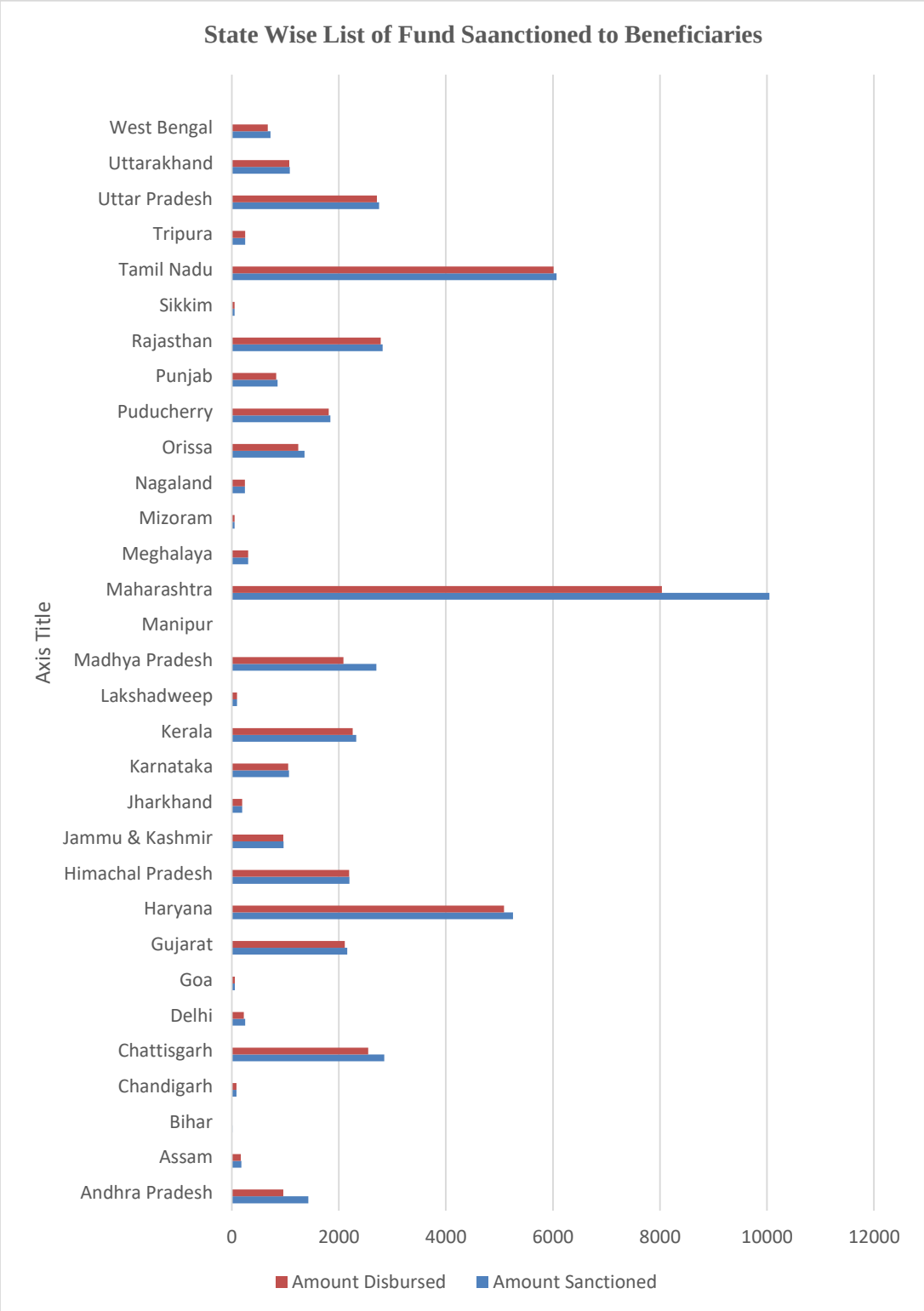
SL NO	State	Amount Sanctioned (Rs. in Lakh)	Number of Beneficiaries	Amount Disbursed (Rs. in Lakh)	Number of Beneficiaries
1	Andhra Pradesh	1429.06	4636	962.81	3218
2	Assam	176.28	323	169.78	302
3	Bihar	10	81	5.5	29
4	Chandigarh	88.38	358	88.38	358
5	Chattisgarh	2849.34	2267	2548.77	2210
6	Delhi	250.65	881	225.60	867
7	Goa	54.03	41	54.03	41
8	Gujarat	2154.01	5490	2110.88	5307
9	Haryana	5251.46	10079	5083.62	9815
10	Himachal Pradesh	2196.41	2415	2191.46	2414
11	Jammu & Kashmir	967.69	1123	960.88	1116
12	Jharkhand	193.06	142	193.06	142
13	Karnataka	1068.05	3491	1051.81	3360
14	Kerala	2323.41	3256	2257.21	3038
15	Lakshadweep	94.94	122	94.56	122
16	Madhya Pradesh	2702.31	4178	2085.89	3577
17	Manipur	5.49	41	4.49	31
18	Maharashtra	10047.55	11321	8036.18	10281
19	Meghalaya	307.50	530	307.50	530
20	Mizoram	50	178	50	178
21	Nagaland	243.62	501	243.62	501
22	Orissa	1359.66	3081	1239.55	2621
23	Puducherry	1840.29	3259	1808.23	3209
24	Punjab	852.59	1283	829.85	1257
25	Rajasthan	2816.14	4473	2783.89	4445
26	Sikkim	51.3	97	51.3	97
27	Tamil Nadu	6068.99	22967	6013.84	22593
28	Tripura	248.31	213	247.36	212
29	Uttar Pradesh	2752.72	5545	2711.45	5404
30	Uttarakhand	1084.62	2082	1072.85	2079
31	West Bengal	721.16	2003	668.86	1634

Source: NHDFC annual report 2014.

Table (5.2) shows that the state wise details of projects sanctioned and the amount of disbursement made up to 2014. The status of the Corporation has continually

improved on project sanctioning and the disbursement of loans to beneficiaries over the past years.

Figure 5.5: State wise list of Fund Sanctioned to Differently Abled People



Source: Annual Report NHFDC 2013-2014.

Annual disbursement of loans for the benefit of persons with disabilities in the past years shows that the corporation was totally focused on entrepreneurship development among differently abled persons. The top three states in terms of loan offtake from the Corporation during total period were Maharashtra, Tamil Nadu and Haryana. Bihar, Mizoram and Goa were the least performed states in terms of loan offtake from the corporation and loan distributed among the beneficiaries (Figure 5.5).

ASSISTANCE FOR SKILL & ENTREPRENEURIAL DEVELOPMENT

National Handicapped Finance and Development Corporation is conscious about quality enhancement through entrepreneurship development among differently abled persons. An entrepreneur may not be able to succeed without entrepreneurial skills and qualities, in the modern competitive market environment. The Corporation is focusing on quality skill development and providing special emphasis to attract person with disabilities to skill and entrepreneurship development programmes.

The intended training facilities are offering to the target group. Till date, the Corporation has organized a number of entrepreneurship development programmes and skill development trainings in all states covering a large number of differently abled persons.

During the year last twenty years entrepreneurship development programmes and skill development trainings were organized in all states covering thousands of persons with disabilities.

The Corporation assists the beneficiaries in participating in trade fairs and exhibitions at local, state, national and international levels through various market assistance schemes.

The Corporation provides the space for reimbursement cost of travelling and accommodation expenses and providing carriage cost of goods and daily allowances for the beneficiary and escort for participation in these fairs.

The beneficiaries are getting the chance of market opportunities through their participation in these events. Such participation also showcases the abilities of the differently abled for the awareness of general public.

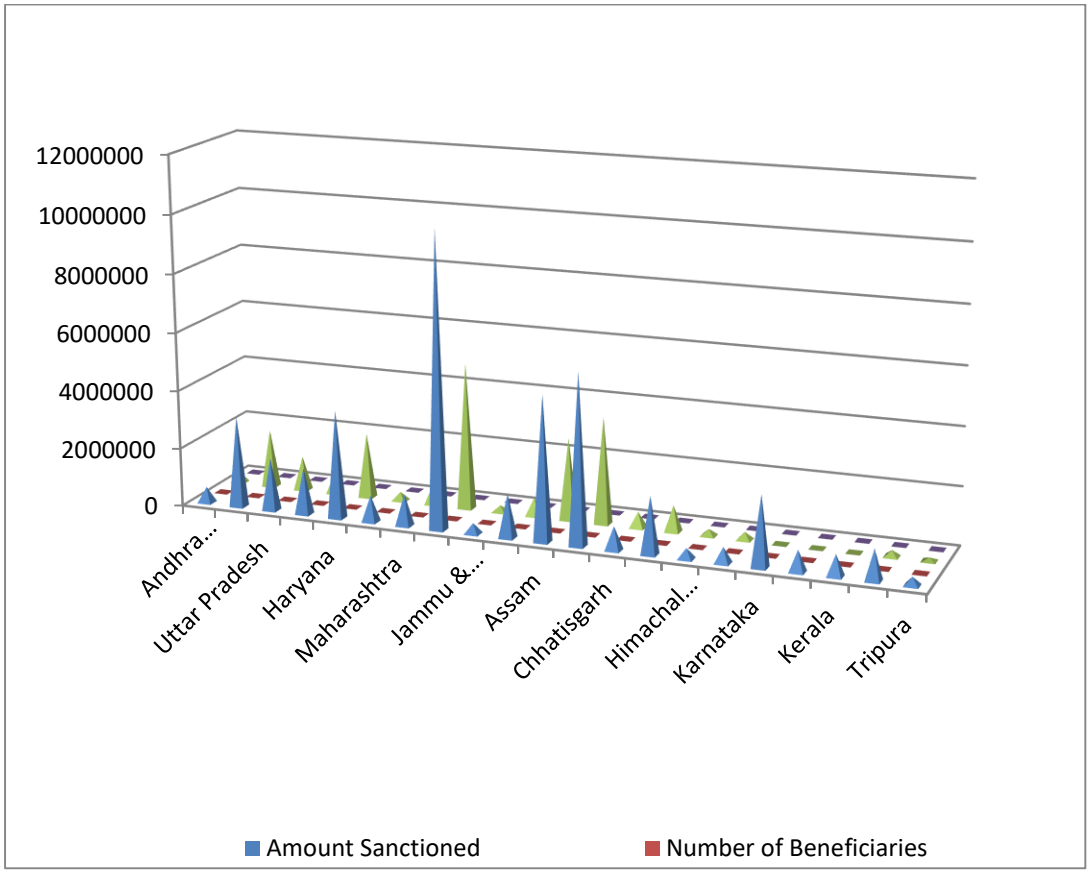
Table 5.3: EDP Grant Sanctioned & Disbursement. For the Year (2013-2014)

No.	State	Amount Sanctioned (in Rs.)	Number of Beneficiaries	Amount Disbursed (in Rs.)	Number of Trainees
1	Andhra Pradesh	540000.00	60	360000.00	60
2	Madhya Pradesh	3120000.00	330	1980000.00	330
3	Uttar Pradesh	1800000.00	200	1165000.00	200
4	Rajasthan	1584000.00	162	733000.00	162
5	Haryana	3700000.00	500	2225000.00	500
6	Punjab	900000.00	85	296000.00	85
7	Maharashtra	1080000.00	120	720000.00	120
8	West Bengal	10101750.00	1234	5014875.00	1234
9	Jammu & Kashmir	360000.00	40	230000.00	40
10	Orissa	1500000.00	140	630000.00	140
11	Assam	4959750.00	616	2808875.00	616
12	Bihar	5827500.00	750	3663750.00	750
13	Chhatisgarh	810000.00	90	540000.00	90
14	Gujarat	1959100.00	188	909548.50	188
15	Himachal Pradesh	360000.00	40	230000.00	40
16	Jharkhand	540000.00	60	270000.00	60
17	Karnataka	2415508.56	300	0	120
18	Tamil Nadu	735508.56	180	0	0
19	Kerala	735508.56	180	0	0
20	Delhi	1062160.00	130	225000.00	130
21	Tripura	288000.00	24	119000.00	24

Source: Annual Report of NHFDC (2013-2014).

Table (5.3) shows that the amount of grant sanctioned the amount of grant disbursed by the corporation on 2013-2014. The grant was sanctioned for entrepreneurship development training and skill development to 21 States in India. The state of West Bengal utilized 50 per cent of the grant and offers training facilities to entrepreneurship development. Two states namely state of Kerala and Tamil Nadu did not provide training facilities to anyone. These two state have been sanctioned Rs: 735508.56 lakh for each for EDP training

Figure 5.6: EDP Grant Sanctioned & Disbursement. For the Year (2013-2014)



Source: Annual Report, NHFDC 2014.

Conclusion

National Handicapped Finance and Development Corporation is focusing on quality skill development on entrepreneurship development for the well being of differently abled persons. It provides special emphasis to attract person with disabilities to skill and entrepreneurship development programmes. A number of training facilities are offered to the target group. Till date, the Corporation has organized a number of entrepreneurship development programmes and skill development trainings in all states covering a large number of differently abled persons. The Corporation assists the beneficiaries in participating in trade fairs and exhibitions at local, state, national and international levels through various market assistance schemes. The Corporation is mainly engaged in financial assistance to differently abled person with minimum 40% of disability under micro finance schemes. NHFDC undertakes entrepreneurship development programmes in connection with nationalized banks and other specialised institutions. The financial support, the entrepreneurial development programmes and

various entrepreneurial skill development programmes are mainly conducted for the economic and social development of differently abled persons.

CHAPTER – 6

RESIDUAL POTENTIAL OF DIFFERENTLY ABLED ENTREPRENEURS

6.1 Introduction

In India, the evolution of entrepreneurship can be traced back to centuries in the forms of handicrafts, craftsmen and entrepreneurial people in the village community. The cast based workers such as farmers, artisans, priests were considered as a compact system of village community. Manufacturing entrepreneurship in India emerged into talented forms in the periods of Royal ruling. West Bengal enjoyed the world wide celebrity for *corah*, Lucknow for *chintzes*, Ahmedabad for *dupttas* and *dhoois*, Nagpur for *silk*, Kashmir for *shawls*, Banaras for *metal*, and Kaanjepuram for *golden silks* and Kerala for *spices*.

Entrepreneurship is a distinct feature whether of an individual or of an institution. Entrepreneurship development is one of the ways of economic development and increase the real per capita income of a country. Socio-economic changes for every country is a result of meaningful development through entrepreneurship development in centuries. It is not a personality trait; people of the most diverse personalities and temperaments perform well in entrepreneurial challenges. 'The entrepreneur', said the French Economist J.B Say around 1800, 'shifts economic resources out of an area of lower productivity into an area of higher productivity and greater yield. But Say's definition does not tell us who this 'entrepreneur' is? In United States, the entrepreneur is defined as, "one who starts his own, new and small business".

Entrepreneurship rests on a theory of economy and society. The theory sees change as normal and indeed as healthy. And it sees the major task in society – and especially in the economy – as doing something different rather doing better than what is already being done. Entrepreneurship is commonly believed as enormously risky. And, indeed, in such highly visible areas of innovation as high tech-micro computers or biogenetics – the casualty rate is high and the chances of success or even of survival seems to be quite low. Theoretically, entrepreneurship should be the least risky rather than the most risky course.

The first part of this chapter discusses the demographic profile of sample respondents.

The second part analyses the demographic profile with the innate qualities or residual potential among differently abled entrepreneurs with regard to level of residual potential and the association of residual potential with demographic variables. The last part contains the inferential analysis of factors of residual potential with disability related variables and business related variables. A brief discussion about the profile of differently abled entrepreneurs is given below.

6.2 SAMPLE PROFILE AND EDUCATIONAL STATUS OF DIFFERENTLY ABLED ENTREPRENEURS

The personal profile of selected differently abled entrepreneurs are explained through the variables such as gender, place of residence, age, marital status, educational qualification and family structure. The profile of differently abled entrepreneurs is presented in the following table.

Table 6.1: SAMPLE PROFILE

Categories	Frequency	Percent
Gender		
Male	**100**	**66.7**
Female	**50**	**33.3**
Total	**150**	**100.0**
Place of Residence		
Rural	**103**	**68.7**
Urban	**47**	**31.3**
Total	**150**	**100.0**
Age		
Below – 40	**52**	**34.7**
40 -50	**78**	**52.0**
Above – 50	**20**	**13.3**
Total	**150**	**100.0**
Marital Status		
Married	**97**	**64.7**
Unmarried	**42**	**28.0**
Widow	**11**	**7.3**
Total	**150**	**100.0**
Educational Qualification		
Illiterate	**26**	**17.3**
Primary	**23**	**15.3**
Secondary	**30**	**20.0**
Higher Secondary	**45**	**30.0**
Graduate	**26**	**17.3**
Total	**150**	**100.0**
Family Structure		

One man house hold	**8**	**5.3**
Nuclear Family	**15**	**10.0**
Extended family	**74**	**49.3**
Joint Family	**53**	**35.3**
Total	**150**	**100.0**

Source: Primary Data.

Social development model of entrepreneurship emphases that, social groups and situations may helps to form entrepreneurial mind and thereby entrepreneurship development. We are social animals. We all realise that much of what we do stems from our interactions with other people. Human beings are completely independent of our social relationships. Formal, informal and personal relationships in social groups create value, ideas and preferences in our daily life. Table 7.1 shows that the demographic profile of respondents selected for the study. From the table, it is evident that, 66.7 per cent of the respondents are male entrepreneurs; 33.3 per cent are female entrepreneurs. Majority of respondents are residing at rural areas (68.7%), the remaining 31.3 per cent entrepreneurs are from urban areas.

Entrepreneurs are of four types based on their age; the Reverters, one who start the business venture in the early or final stage of the life cycle. Superceders are one who starts the enterprise in the second half of their life. Revisionist, those persons who are interested to start the type of business in the middle age and Improvisors are new venture creators of at the early stages of their life. Present study reveals that majority (52%) of the respondents are in age group of 40 to 50. Only 13.3 per cent respondents are come under the age group of above 50. The young people below the age of 40 constitute 34.7 percent.

One's decisions to become an entrepreneur has facilitated or constrained by the relationships, our preferences or daily decisions are completely depend of our social relationships. Mutual inter dependence provides joy and vitality in our interactions with partners. The analysis of social groups such as married, unmarried is evident that largest majority of the sample (64.7%) is married. The number of unmarried entrepreneurs represents 28 percent the remaining 7.3 per cent entrepreneurs are either separated or widows. The social categories in which we live constitute our template or frame work for understanding the world.

Entrepreneur's experiences, skills and competencies attained through educational environment are widely accepted as influencing factors of entrepreneurial behaviour and business development. Educational qualification of sample respondents present that, 47.3 per cent of sample respondents successfully completed higher secondary level education. Only 17.3 per cent entrepreneurs attained graduation. Among the total respondents 17.3 percent are illiterates; 15.3 percent respondents are primary educated and 20 percent of the total respondents are completed their education at secondary level.

The nature and type of family structure has direct impact on entrepreneurial processes and entrepreneurial behaviour. Perceived deprivations experienced in the early childhood can influence one's own personality. The presence of others would always improve one's performance or enhance one's performance. The life experience of an individual motivates him to go for a career option that would result into the emergence of a new venture creation. Creation of an independent economic unit is an act of innovative, aggressive and perceived deprivations in the early life of an individual. Table (6.1) shows that, 49.3 per cent of respondents are members of extended family; only 5.3 per cent people are from one man households. 35.3 per cent of sample respondents are part of joint family.

6.3 VARIABLES OF RESIDUAL POTENTIAL.

The descriptive statistics of variables used to measure the residual potential of differently abled entrepreneurs is given below.

Table 6.2: Factors of Residual Potential

Factors of Residual Potential	Number of Items	Mean	SD
Communication Skill	5	19.77	3.59
Inter Personal Relationship	6	**24.68**	5.06
Creative Thinking	5	17.75	4.51
Critical Thinking	5	17.33	5.83
Problem Solving Skills	5	17.73	6.21
Skills for Coping with Emotions	3	**12.01**	2.44
Determination	5	18.51	5.52
Self Awareness	5	18.23	5.56
Empathetic	5	21.29	2.70
Environmental Adaptation	5	22.83	6.35
Sympathy	5	19.18	3.94

Overall Residual Potential	**54**	**209.32**	**37.44**

Source: Primary data.

The main objective of the study is to identify the most influencing factor qualities of differently abled entrepreneurs. For this study, 11 residual potential qualities were identified, these are Communication Skills; Inter Personal Relationship; Critical Thinking; Creative Thinking; Problem Solving Skills; Skills for Coping With Emotions; Determination; Self-awareness; Empathetic; Environmental Adaptation and Sympathy are grouped under residual potential qualities.

Based on mean score, Inter Personal Relationship (24.68) is the most important factor on residual potential of differently abled entrepreneurs, followed by Environmental Adaptation (22.83), Empathetic Attitude (21.29), Communication Skills (19.77), and Sympathetic Attitude (19.18) and so on. The least factor is Skills for coping with emotions (12.01) followed by Critical Thinking (17.33), Creative Thinking (17.75) and so on (Table 6.2).

Residual Potential contributes a mean score of (209.32) towards Entrepreneurship Development. Based on the data collected from 150 differently abled entrepreneurs, 11 residual potential qualities were identified related to contribute entrepreneurship development.

The result shows that Residual Potential is the most influencing factor variable to entrepreneurship development (Table 6.2).

6.4 LEVELS OF OVERALL RESIDUAL POTENTIAL

This study seeks to improve the knowledge about differently abled entrepreneurs and analysed various factors contributing to the entrepreneurship development of differently abled entrepreneurs. Entrepreneurship development and factors of residual potential contributing to entrepreneurship development improve the entrepreneurial life of differently-abled entrepreneurs. Residual Potentials are assessed on the basis of focusing the innate potentialities of differently abled entrepreneurs. On the basis of descriptive analysis, the associations or relationships of variables are identified based on different levels. The intensity of 11 variables in three levels (Low level, Moderate Level, and High Level) under the main variable of residual potential is identified as the basic cause of entrepreneurship development among differently abled people. The

following table exhibits the basis in which the levels of different variables are identified.

Table 6.3: Levels of Residual Potential (Percentile Scores)

Levels	Range	Basis	Scores
Low	**Less than 186**	**Percentile 25**	**186**
Moderate	**186 – 239**	**Median**	**220**
High	**Above - 239**	**Percentile 75**	**239**

Source: Primary Data.

Table 6.3 shows that, percentile values of overall residual potential. Percentile score below 186 constitute low level; moderate level is the level in between scores 186 to 239, above the score of 239 constitute high level of factors of residual potential. The variation in the level and the respondents having different levels of residual potential determine the capacity build up of residual potential among differently abled entrepreneurs. The various factors determining the level of entrepreneurship development among differently- abled entrepreneurs are discussed in detail.

6.5 Gender and Level of Residual Potential of Differently – Abled entrepreneurs.

In India, as with the general population, there are strong gender differences among differently abled people in all sectors of life (Census 2011). Percentage of disabled to total population in India is 2.21 percent. Out of the total disabled population 2.40 percent are males and 2.01 percent are females (Census 2011). This section analyses the level of residual potential among differently abled entrepreneurs based on gender. In order to assess the relationship between Gender and the level of residual potential, a cross tabulation of the variables was established. The results of cross tabulation are presented in the following table.

Table 6.4: Cross – Tabulation of Gender of the Differently – Abled Entrepreneurs and the level of Residual Potential.

Gender of Differently-Abled Entrepreneurs	Level of Residual Potential			
	Low	Moderate	High	Total
Male	28 (73.3)	48 (67.6)	24 (58.5)	100 (66.7)
Female	10 (26.3)	23 (32.4)	17 (41.5)	50 (33.3)
Total	38 (25.3)	71 (47.3)	41 (27.3)	150 (100)

Source: Primary Data.

Note: the figures in brackets represent percentage total in the respective of columns.

Table 6.4 shows that, majority of differently abled entrepreneurs are male (66.7%) and 33.3 percent constitute female members, the result shows that, 47.3 percent of the total respondents having a moderate level of residual potential. 25.3 percent of the differently abled entrepreneurs shows a lower level of residual traits and 27.3 per cent of the people have higher level of residual potentialities irrespective of gender differences. While comparing male respondents with female entrepreneurs, they are having higher scores in all level than females (Table 6.4).

To assess the statistical significance, if any, of the association between level of residual potential and gender of differently abled entrepreneurs, a Chi-square test is used as a non-parametric test statistics to test the following hypothesis.

H_0: There is no association between gender and level of residual potential of differently abled entrepreneurs.

H_1: There exist significant association between gender and level of residual potential of differently- abled entrepreneurs.

Table 6.5: Chi-Square Test

	Value	**df**	**Sig.**
Likelihood Ratio	**2.083**	**2**	**0.353**
Liner-by-Linear Association	**2.039**	**1**	**0.153**
Pearson Chi-Square	**2.090**	**2**	**0.352**

Source: Primary data.

The test was found to be not significant with Likelihood Ratio = 2.083, Chi-Square Value = 2.090. Since the significant value is more than 0.05. Hence, the association explained above is statistically insignificant. So it may be concluded that, there is no statistically significant association between gender and level of residual potential among differently abled entrepreneurs.

To assess the difference of gender with factors of residual potential among differently abled entrepreneurs t-test is used as a non-parametric test statistics to test the following hypothesis.

H_0: There is no significant difference in the mean scores indicating the factors of Residual Potential between male and female Differently abled Entrepreneurs.

H_0: There exists significant difference in the mean scores indicating the factors of Residual Potential between male and female Differently abled Entrepreneurs.

Table 6.6: Gender wise Classification of Factors of Residual Potential among Differently Abled Entrepreneurs

Factors of Residual Potential	Gender				t- Value	P- Value
	Male		Female			
	Mean	SD	Mean	SD		
Communication Skill	19.04	3.80	21.24	2.59	3.684	0.000**
Inter Personal Relationship	23.78	5.38	26.48	3.80	3.174	0.002**
Creative Thinking	16.73	4.66	19.80	3.40	4.135	0.000**
Critical Thinking	17.80	5.73	16.40	5.98	1.371	0.174
Problem Solving Skills	18.41	5.77	16.36	6.88	1.812	0.073
Skills for Coping with Emotions	11.93	2.46	12.18	2.41	0.594	0.554
Determination	19.22	4.97	17.10	6.30	2.247	0.026*
Self Awareness	17.03	5.82	20.64	4.07	3.927	0.000**
Empathetic	20.81	2.83	22.24	2.12	3.153	0.002**
Environmental Adaptation	23.57	5.94	21.34	6.92	2.050	0.042*
Sympathy	18.13	4.01	21.28	2.82	4.973	0.000**
Overall Residual Potential	**206.45**	**39.19**	**215.06**	**33.28**	**1.406**	**0.163**

Note: 1. ** denotes significant at 1% level
2. * denotes significant at 5% level

Based on mean scores male entrepreneurs show higher mean value with regard to the factors of residual potential in critical Thinking, Problem Solving Skills, Determination in life and Environmental adaptation. But female respondents having higher mean scores on factors of Communication Skill, Inter-Personal Relation, Creative Thinking and Skills for Coping with emotions, Self Awareness, Empathetic Attitude and Sympathetic nature. Based on mean score, females are better than male in all dimensions except factors of Critical Thinking, Problem Solving Skills, Determination and Environmental Adaptation because females are having close relation with their business and the presence of formal and informal education, entrepreneurial qualities and support from their families and society .In case of female entrepreneurs table value shows a higher mean score on factors of Communication

Skills **(21.24)**, Interpersonal Relations **(26.48)**, Creative Thinking (**19.80)** and Skills for Coping with Emotions **(12.18),** Self-awareness **(20.64)**, Empathetic Attitude **(22.24)**, and Sympathetic Attitude (**21.28)**.

Since p value is less than 0.01, null hypothesis is rejected at 1% level with regard to Factors of Residual Potential. Factors of Residual Potential consist of Communication Skills, Interpersonal Relations, Creative Thinking, Self-awareness, Empathetic Attitude, Sympathetic Attitude, Business Vision, Risk Bearing Capacity, Decision Making Capacity, and Adaptive-ability. Hence there is significance difference between male and female Differently Abled Entrepreneurs with regard to the Factors of Residual Potential. Mainly Communication Skills, Interpersonal Relations, Creative Thinking, Self-awareness, Empathetic Attitude, Sympathetic Attitude.

Since p value is less than 0.05, null hypothesis is rejected at 5% level with regard to Factors of Determination and Environmental Adaptation on Residual Potential. Hence there is significance difference between male and female Differently Abled Entrepreneurs with regard to the Factors of Determination and Environmental Adaptation.

There is no significant difference between Male and Female Differently abled Entrepreneurs with regard to Factors of Critical Thinking, Problem Solving Skills, Skill for Coping with Emotions and Overall Residual Potential. Since P value is greater than 0.05. Hence the null hypothesis is accepted at 5% level with regard to Critical Thinking, Problem Solving Skills, and Skills for Coping with Emotions, Overall Residual Potential.

6.6 Place of Residents of Differently – Abled entrepreneurs and Level of Residual Potential.

Disability rates are very high in rural area than urban residence, 8.4 percent of rural households and 6. Percent of urban households had a member with disability (NSS 58^{th} round data). In rural India, the prevalence of disability is much higher as compared to urban area (Census 2011). This section analyses the level of residual potential on the basis of place of residence. Residual potential implies that, the ability of disabled persons in the form of personal and soft skills, the skill of environmental adaption, self-awareness, empathetic attitude, sympathetic nature, communication and

problem solving skills, interpersonal relations, creative and critical thinking, determination in life and skill for coping with emotions having been experienced from disability condition by differently abled entrepreneurs. In order to assess the association between place of residence and the level of residual potential, a cross tabulation of the variables was established. The results of cross tabulation are presented in the following table.

Table 6.7: Cross – Tabulation of Place of Residents of the differently – Abled Entrepreneur and level of Residual Potential.

Place of Residence of Differently-Abled Entrepreneurs	Level of Residual Potential			
	Low	Moderate	High	Total
Rural	29 (28.2) [76.3]	54 (52.4) [76.1]	20 (19.4) [48.8]	103 (100) [68.7]
Urban	9 (19.1) [23.7]	17 (36.2) [23.9]	21 (44.7) [51.2]	47 (100) [31.3]
Total	38 (25.3) [100]	71 (47.3) [100]	41 (27.3) [100]	150 (100) [100]

Source: Primary Data.
Note: 1. The value within ( ) refers to Row Percentage
2. The value within [ ] refers to Column Percentage

The number of differently abled entrepreneurs selected for this study is 150, out of the total sample 68.7 per cent represents rural population and 31.3 per cent are from urban areas. 27.3 per cent of total respondents show a higher level of residual potential irrespective of place of residence. Out of the total respondent 51.2 percent living in urban area shows higher level of residual potential than 48.8 percent from urban residence (Table 5.7). The result shows that differently abled entrepreneurs living in urban area showing higher Residual potential than differently abled entrepreneurs of rural area (48.8 percent).

Higher learning capacities and facilities of entrepreneurship development in urban areas helped the differently abled entrepreneurs to attain a higher level of competencies for the efficient utilisation of their residual potential than the rural poor, who are facing difficulty in educational, technical and skill development opportunities due to huge expenses. Out of the total sample population only a small group of persons (27.3%) has higher potentialities 47.3 percent shows moderate level and only

25.3 percent constitute low level of residual potential. But 76 percent of rural disabled entrepreneurs enjoy moderate level of residual potential than rural residence of 23.9 percent. The result shows that, majority of differently abled entrepreneurs are rural folk (68.7%), but higher levels of residual potential are benefit by urban residence (51.2%).

To assess the statistical significance of the association between level of residual potential and place of residence of differently abled entrepreneurs, a Chi-Square Test was attempted to test the following hypotheses.

H_0: There is no association between place of residence of differently abled entrepreneurs with the level of residual potential.

H_1: There is an association between place of residence of differently abled entrepreneurs with the level of residual potential.

Table 6.8: Chi-Square Tests

	Value	df	Sig.
Likelihood Ratio	**9.945**	**2**	**0.007**
Liner-by-Linear Association	**7.154**	**1**	**0.007**
Pearson Chi-Square	**10.371**	**2**	**0.006**

Source: Primary Data.

The Chi-Square Value was found to be significant with Likelihood Ratio = 9.945, χ^2=10.371, which is found to be significant at 5% level of since $p<0.05$. Hence, the association explained above is statistically significant. So it can be concluded that there exist association between the place of residence of the differently abled entrepreneurs and their level of residual potential.

To assess the difference of place of residence with factors of residual potential among differently abled entrepreneurs, t-test is used as a non-parametric test statistics to test the following hypothesis.

H_0: There is no significant difference in mean scores of factors of Residual Potential between differently abled entrepreneurs in rural and urban area.

H_1: There exists significant difference in mean scores of factors of Residual Potential between differently abled entrepreneurs in rural and urban area.

Table 6.9: Place of Residence wise Classification of Factors of Residual Potential among Differently abled Entrepreneurs

Factors of Residual Potential	Place of Residence				t value	P value
	Rural		Urban			
	Mean	SD	Mean	SD		
Communication Skill	19.06	3.59	21.34	3.09	3.768	0.000**
Inter Personal Relationship	24.36	5.22	25.38	4.66	1.202	0.232
Creative Thinking	17.38	4.87	18.57	3.51	1.703	0.091
Critical Thinking	16.83	5.94	18.45	5.47	1.638	0.105
Problem Solving Skills	17.41	6.24	18.43	6.17	0.934	0.353
Skills for Coping with Emotions	11.86	2.46	12.34	2.38	1.125	0.264
Determination	18.26	5.72	19.06	5.07	0.863	0.390
Self Awareness	17.73	5.61	19.34	5.34	1.689	0.095
Empathetic	20.88	2.73	22.17	2.41	2.772	0.006**
Environmental Adaptation	22.60	6.53	23.32	5.97	.662	0.509
Sympathy	18.46	3.97	20.77	3.38	3.452	0.001**
Overall Residual Potential	**204.83**	**37.62**	**219.17**	**35.47**	**2.205**	**0.029***

Note: 1. ** denotes significant at 1% level
2. * denotes significant at 5% level

Based on mean values differently-abled entrepreneurs who are residing in urban area shows that the mean score on all variables of residual potential are higher than those residing in rural place. Differently abled entrepreneurs residing at urban area having higher mean scores on all factors of Communication Skill (21.34), Inter-Personal Relation (25.38), Creative Thinking (18.57), Critical Thinking (18.47), Problem solving skill (18.43), Skills for Coping with emotions (12.34), Determination (19.06), Self Awareness (19.34), Empathetic Attitude (22.17), Environmental Adaptation (23.32) and Sympathy (20.77).

Since p value is less than 0.01, null hypothesis is rejected at 1% level with regard to Factors of Communication Skills, Empathetic Attitude and Sympathetic Attitude. Hence there is significance difference between rural and urban Differently Abled Entrepreneurs with regard to the Factors of Communication Skills, Empathetic Attitude and Sympathetic Attitude. Since p value is less than 0.05, the null hypothesis is rejected at 5% level, with regard to Overall Residual Potential. Hence there is

significance different between Differently Abled Entrepreneurs residing at rural and urban areas with regard to factors of Residual Potential.

Since P value is greater than 0.05. Hence the null hypothesis is accepted at 5% level with regard to Interpersonal Relationships, Creative Thinking, Critical Thinking, Problem Solving, Skill for Coping with Emotions, Determination, Self-awareness and Environmental Adaptation. There is no significant difference between the differently abled entrepreneurs residing in rural and urban with regard to Factors of Interpersonal Relationships, Creative Thinking, Critical Thinking, Problem Solving Skills and Skill for Coping with Emotions, Determination, Self-awareness and Environmental Adaptation.

6.7 Marital Status of Differently-Abled Entrepreneurs and level of Residual Potential

A key individual welfare indicator for disabled men and women is marital status and widowhood rates. Disabled widows in India have much lower average living standards, and socio-economic conditions. National Sample Survey data indicate that women with disabilities have much higher rates of widowhood than women without disabilities in both urban and rural areas (NSS 58th round). There is a common practice that of marrying of differently abled women to men much older than themselves. Family structure and family background has positively influence the one's entry into a business venture. In case of differently abled persons the support from family and society is very much important, the support from family members and society has contributes the positive overall development themselves. Differently abled men are unable to find more marketable brides than non disabled men. To find out the relationship of level of residual potential and marital status of differently abled entrepreneurs, the following table was prepared.

Table 6.10: Cross – Tabulation of Marital Status of Differently – Abled Entrepreneur with Level of Residual Potential.

Marital Status		Level of Residual Potential			Total
		Low	Moderate	High	
Married	Count	29	37	31	97
	% within Marital Status	29.9%	38.1%	32.0%	100.0%

	% within Level of Residual Potential	76.3%	52.1%	75.6%	64.7%
Unmarried	Count	5	27	10	42
	% within Marital Status	11.9%	64.3%	23.8%	100.0%
	% within Level of Residual Potential	13.2%	38.0%	24.4%	28.0%
Widow	Count	4	7	0	11
	% within Marital Status	36.4%	63.6%	.0%	100.0%
	% within Level of Residual Potential	10.5%	9.9%	.0%	7.3%
Total	Count	38	71	41	150
	% within Marital Status	25.3%	47.3%	27.3%	100.0%
	% within Level of Residual Potential	100.0%	100.0%	100.0%	100.0%

Source: Primary Data.
Note: 1. The value within ( ) refers to Row Percentage
2. The value within [ ] refers to Column Percentage

Cross tabulation result of the relationship between marital status of differently abled entrepreneurs and level of residual potential shows that, 64.7 per cent of the respondents are married, out of that category 32 per cent of differently abled entrepreneurs having higher level of residual potential. 28 percent of differently abled entrepreneurs are unmarried and only 7.3 per cent are widow. Out of the total unmarried people 64.3 per cent are in the group of moderate level of residual potential.

While comparing the level of residual capabilities, 27.3 per cent people having higher level of residual potentialities irrespective of marital status, 47.3 per cent are under the group of moderate level.

To evaluate the statistical significance of association between marital status of differently abled entrepreneurs and level of residual potential the following hypothesis is constructed.

H_0: There exist no association between marital status of differently-abled entrepreneurs and level of residual potential.

H_1: There exist an association between marital status of differently abled entrepreneurs and level of residual potential.

Table 6.11: Chi-Square Test

	Value	df	Sig.
Likelihood Ratio	16.581	4	0.002
Liner-by-Linear Association	0.589	1	0.443
Pearson Chi-Square	13.170	4	0.010

Source: Primary data.

The Chi-Square Value was significant at 5% level with Likelihood Ratio = 16.581, χ^2=13.170, p<0.05. Hence, the association explained above is statistically significant. So it can be concluded that, there exists significant association between marital status of the differently abled entrepreneurs and the level of residual potential.

The one-way analysis of variance (ANOVA) has been used to determine whether there exists any significant difference among differently abled entrepreneurs based on marital status and level of residual potential. The opinion of the respondents is the basis of analysis.

H_0: There is no significant difference among Marital Status with respect to factors of Residual Potential among Differently Abled entrepreneurs.

H_1: There exists significant difference among Marital Status with respect to factors of Residual Potential among Differently Abled entrepreneurs.

6.12: Marital Status wise Classification of Factors of Residual Potential among Differently Abled entrepreneurs

Factors of Entrepreneurship Development	Marital Status			F - Value	P - Value
	Married	Unmarried	Widow		
Communication Skill	19.69	20.05	19.45	**0.190**	**0.828**
	(3.69)	(3.78)	(1.51)		
Inter Personal Relationship	24.37	25.86	22.91	**2.019**	**0.136**
	(5.48)	(4.40)	(1.92)		
Creative Thinking	17.66	17.24	20.55	**2.447**	**0.090**
	(4.24)	(5.24)	(2.84)		
Critical Thinking	17.59	17.55	14.27	**1.651**	**0.195**
	(5.89)	(5.62)	(5.71)		
Problem Solving Skills	17.84	18.50	13.82	**2.569**	**0.080**
	(5.98)	(5.99)	(8.07)		
Skills for Coping with Emotions	12.18	11.79	11.45	**0.683**	**0.507**
	(2.47)	(2.23)	(2.98)		

Determination	18.77	18.93	14.64	**3.020**	**0.052**
	(5.31)	(4.98)	(7.95)		
Self Awareness	18.51	17.55	18.45	**0.441**	**0.644**
	(5.60)	(6.11)	(2.02)		
Empathetic	21.27	21.29	21.45	**0.023**	**0.977**
	(2.93)	(2.31)	(2.02)		
Environmental Adaptation	22.79	22.48	24.45	**0.424**	**0.655**
	(6.52)	(6.55)	(3.53)		
Sympathy	19.26	18.67	20.45	**0.951**	**0.389**
	(3.90)	(4.36)	(2.02)		
Overall Residual Potential	209.92	209.88	201.91	**0.230**	**0.795**
	(39.45)	(35.93)	(24.18)		

Note : 1. The value within bracket refers to SD
2. ** denotes significant at 1% level.
3. * denotes significant at 5% level.

Table 6.12 shows that the mean value on factors of residual potential among married, unmarried and widowed entrepreneurs. Higher mean scores with regard to the factors of Critical Thinking, Skill for coping with emotions, Self awareness, Environmental Adaptation and Overall Residual Potential are attained by those persons who are married. The mean scores of factors such as Communication Skills, Inter-personal Relations, Problem Solving Skills and Determination are higher in case of unmarried persons. The mean values of factors, Creative Thinking (20.55), Empathetic (21.45) and Sympathy (20.45) are higher in case of those who are separated or widowed.

Since P value is greater than 0.05. Hence the null hypothesis is accepted at 5% level with regard to factors of Communication Skill, Interpersonal Relationship, Creative thinking, Critical thinking, Problem Solving Skills, Skills for Coping with emotions, Determination, Self Awareness, Empathetic, environmental Adaptation, Sympathy, Overall residual potential.

There is no significant difference among Marital Status with respect to factors of Residual Potential among Differently Abled entrepreneurs with regard to Communication Skill, Interpersonal Relationship, Creative thinking, Critical thinking, Problem Solving Skills, Skills for Coping with emotions, Determination, Self Awareness, Empathetic, environmental Adaptation, Sympathy and Overall residual potential.

EDUCATION AND RESIDUAL POTENTIAL AMONG DIFFERENTLY ABLED ENTREPRENEURS

Education is a way to wisdom and endowed a person to live in the society and helps to nurture. Education enlarges one's own thinking capacity and understanding horizons. Education enables every human being to understand situations more easily and clearly and in a better way. An educated person can easily fine-tune with the changing environment, hold better positions, and can communicate in a more realistic way. Education is important to explore opportunities in human life, especially in the case of differently- abled. The educational status of differently abled persons in India is comparatively poor with the educational status of abled persons. In India primary education is legally the basic right of a person. Right to education is a basic right to every person in India. Millennium Development Goal of UN Conventions ensures Universal education. Education is a way to wisdom and endowed a person to live in the society and helps to nurture values and culture.

According to Census report of 2011, the literacy rate among disabled population in India was 14.6 million and 59.0 percent in the total disabled population (age of 7 years and above). Majority of the disabled persons in India were illiterate. Forty one percentages (41%) was not literate (Census – 2011), the gap was significantly higher (51.6%) in the case of female disabled persons, (Census – 2011). In rural areas three fourth of disabled people was illiterate, there were major differences across different type of disability. Two third of disabled persons with speech and mental disability was illiterate (Census- 2001). According to Census report-2011 literacy rate of persons with mental retardation was increased (44.0%) and in speech disability 61.8 percent of disabled people were literate. There were significant differences with respect of type of disability and level of education. Only about 25% of disabled persons with speech, hearing and mental disability completed primary education (Census-2001). A better position was attained by Person with loco motor disability and visually impaired, person with movement disability (62.5%) and visually challenged (57.5%) having completed primary education and above (Census-2011). In total only 3% of disabled persons were attained graduate and above, 10% were of higher secondary level. Only 1% of having completed the graduation and 6% completed secondary level in case of speech and hearing disability (Census-2001). There were substantial disproportion among children with various types of disability,

especially children with speech and mental disability. More than 60% of children with mental disability and 55% of children with speech disability were not going to elementary classes in the school-going ages (age 6 to 14). In India almost half of the states having majority of their disabled persons were illiterate, literacy rate among disabled persons did not exceed 67% in Kerala even in the state of high literacy rate in India. Literacy among disabled population was 37% in Bihar (Census-2001), the pathetic situation than any other states in India.

6.8 Educational Qualification of Differently – Abled entrepreneurs and Level of Residual Potential

According to National Sample Survey Organisation the gender differences in educational attainment among differently abled people are very high. Effective literacy rate among differently abled persons in India constitutes 59.0 percent. Effective literacy rate among female differently abled people is 48.4 percent and 67.3 percent in case of males (Census 2011). To establish and assess the cross relationship between educational qualification of the differently abled entrepreneurs and the level of residual potential, the following table has been prepared.

Table 6.13: Cross – Tabulation of Educational Qualification of Differently – Abled Entrepreneur and level of Residual Potential.

Educational Qualification	Level of residual Potential			
	Low	Moderate	High	Total
Illiterates	10 (38.5) [26.3]	12 (46.2) [16.9]	4 (15.4) [9.8]	26 (100) [17.3]
Primary Educated	4 (17.4) [10.5]	7 (30.4) [9.9]	12 (52.2) [29.3]	23 (100) [15.3]
Secondary Educated	13 (43.3) [34.2]	14 (46.7) [19.7]	3 (10.0) [7.3]	30 (100) [20.0]
Higher Secondary Educated	3 (6.7) [7.9]	20 (44.4) [28.2]	22 (48.9) [53.7]	45 (100) [30]
Graduates	8 (30.8) [21.1]	18 (96.2) [25.4]	0	26 (100) [17.3]
Total	38 (25.3) [100]	71 (47.3) [100]	41 (27.3) [100}	150 (100) [100]

Source: Primary Data.

Note: 1. The value within ( ) refers to Row Percentage

2. The value within [ ] refers to Column Percentage

Table 7.8 reveals that, the majority of differently abled entrepreneurs (53.7%) with high level of residual potential are seen to have higher secondary education. 17.3 per cent of the respondents are graduates and out of the total number of graduates none of the respondents shows higher level of residual potential.

This may be observed that, level of residual potential is decreasing with higher levels of educational qualification. Illiterate people with higher level of residual potential constitute 9.8 per cent and 29.3 per cent are primary educated with higher level of residual potential. 25.3 per cent of differently abled entrepreneurs find to have with low level of residual capacity irrespective of their educational status.

To prove the statistical significance of the association between educational qualification of differently abled entrepreneurs and their residual potential, Chi-Square test is applied to prove the following hypothesis.

H_0: There is no significant association between educational qualifications of differently abled entrepreneurs with the levels of residual potential.

H_1: There is significant association between educational qualification of differently abled entrepreneurs and the levels of residual potential.

Table 6.14: Chi-Square Test

	Value	**df**	**Sig.**
Likelihood Ratio	48.85	8	0.000
Liner-by-Linear Association	0.298	1	0.585
Pearson Chi-Square	41.38	8	0.000

Source: Primary data.

The test was found to be significant with Likelihood ratio is 48.850 and Chi-Square values is 0.000 at 5 per cent level of significant. Hence, there exist significant association between educational qualification of differently abled entrepreneurs and level of residual potential.

The one-way analysis of variance (ANOVA) has been used to determine whether there exists any significant difference among differently abled entrepreneurs based on marital status and level of residual potential. The opinion of the respondents is the

basis of analysis. For qualification wise comparison, the Post Hoc Multiple Comparison Test, Duncan has been applied.

H_0: There is no significant difference in mean scores of factors of residual Potentials among differently abled entrepreneurs classifies based on educational qualification.

H_1: There exists significant difference in mean scores of factors of residual Potential among differently abled entrepreneurs classifies based on educational qualification.

6.15. Education Qualification wise Classification of factors of Residual Potential among Differently Abled Entrepreneurs

Factors of Residual Potential	Education Qualifications					F Value	P Value
	Illiterate	Primary	Secondary	Higher Secondary	Graduate		
Communication Skill	19.73a	20.48b	21.03b	20.38b	16.69b	7.313	0.000**
	(3.99)	(1.95)	(2.08)	(3.74)	(3.88)		
Inter Personal Relationship	25.04	25.26	24.17	25.84	22.38	2.188	0.073
	(2.55)	(3.18)	(6.56)	(4.23)	(6.86)		
Creative Thinking	16.65a	21.30b	17.47b	18.69b	14.42c	9.916	0.000**
	(3.90)	(1.52)	(4.86)	(3.27)	(5.64)		
Critical Thinking	16.88a	17.22ab	13.93ab	20.58b	16.19c	7.416	0.000**
	(5.48)	(6.24)	(6.21)	(3.57)	(6.05)		
Problem Solving Skills	17.42a	16.22ab	13.43b	21.44b	17.88c	9.860	0.000**
	(5.90)	(7.04)	(6.24)	(3.40)	(6.08)		
Skills for Coping with Emotions	12.23a	12.35ab	10.83b	12.73b	11.62b	3.256	0.014*
	(2.14)	(2.69)	(2.94)	(1.85)	(2.35)		
Determination	19.27a	16.78ab	15.13b	21.56bc	17.92c	8.376	0.000**
	(5.18)	(6.56)	(5.79)	(2.89)	(5.40)		
Self Awareness	18.65a	20.96b	17.33bc	19.60bc	14.08c	6.863	0.000**
	(4.53)	(2.70)	(6.34)	(4.90)	(6.23)		
Empathetic	21.27a	22.17ab	20.20bc	22.49c	19.69c	7.455	0.000**
	(2.34)	(1.61)	(2.80)	(2.42)	(2.96)		
Environmental Adaptation	21.12a	24.70a	20.83a	25.36b	20.81b	4.551	0.002**
	(6.46)	(5.45)	(7.22)	(4.14)	(7.40)		
Sympathy	18.85a	21.78b	19.20b	20.20bc	15.42c	11.943	0.000**
	(3.51)	(1.95)	(4.16)	(3.67)	(3.16)		
Overall Residual	207.12a	219.22ab	193.57bc	228.87cd	187.12d	8.545	0.000**

Potential	(33.18)	(28.82)	(42.16)	(29.99)	(35.82)		

Note : 1. The value within bracket refers to SD
2. ** denotes significant at 1% level.
3. * denotes significant at 5% level.
4. Different alphabet among Education Qualifications denotes significant at 5% level using Duncan Multiple Range Test (DMRT).

Table 6.15 shows that the mean scores of differently abled entrepreneurs based on educational status. From among the different groups of differently abled entrepreneurs based on educational qualification, those who are attains higher secondary qualification show higher mean value with regard to the factors of Critical Thinking, Problem Solving Skills, Skill for Coping with Emotion, Determination, Empathetic, environmental adaptation and overall Residual Potential. Those who are primary educated shows higher mean score with respect to factors of Inter-Personal Relation, Creative Thinking, Self Awareness and Sympathy. Based on mean, illiterate people and Graduate people score least mean value comparing to other three groups.

Since P value is less than 0.01, null hypothesis is rejected at 1% level with regard to the Factors of Communication Skill, Creative thinking, Critical thinking, Problem Solving Skills, Skills for Coping with emotions, Determination, Self Awareness, Empathetic, environmental Adaptation, Sympathy and Overall residual potential. Hence there is significance difference among Education Qualifications of Differently Abled Entrepreneurs with regard to Communication Skill, Creative thinking, Critical thinking, Problem Solving Skills, Skills for Coping with emotions, Determination, Self Awareness, Empathetic, environmental Adaptation, Sympathy, Overall residual potential.

Based on Duncan Multiple Range Test (DMRT), uneducated is significantly differed with Primary Educated, Secondary educated, Higher Secondary Educated and Under Graduate at 1% level, but there is no significant difference between Primary educated, Secondary educated, Higher Secondary Educated and Under Graduated in Communication Skill in Residual Potential.

Uneducated is significantly differed with Primary Educated, Secondary educated, Higher Secondary Educated and Under Graduate and also Primary Educated, Secondary educated, and Higher Secondary Educated with Under Graduate at 1% level, but there is no significant difference between Primary educated,

Secondary educated, Higher Secondary Educated in Creative Thinking, Critical Thinking.

Uneducated, primary educated and Secondary Educated are significantly differed with Higher Secondary Educate and Under Graduate at 1% level, but there is no significant difference between uneducated, primary educated and Secondary Educated and also Higher Secondary Educate and Under Graduate in Environmental Adaptation in Residual Potential.

uneducated and primary educated is significantly differed with Secondary educated, Higher Secondary Educated and Under Graduate at 1% level, but there is no significant difference between Uneducated and Primary educated and also Primary educated and Secondary educated and also Secondary educated and Higher Secondary educated and also higher Secondary educated and Under Graduated in Overall Residual Potential.

There is no significant difference among Educational Qualifications of Differently Abled Entrepreneurs with regard to factors of inter personal Relationship. Since P value is greater than 0.05, Hence null hypothesis is accepted at 5% level with regard to factors of inter personal Relationship.

6.9 Family Structure and level of Residual Potential of Differently Abled Entrepreneur

There is a common concern that disabled persons are the least beneficiaries in the developmental process of India. An effective and efficient policy intervention is needed to improve the life of differently abled persons in India. There is a wide spread homogeneity in the conditions and policy requirements of differently abled. They are facing social exclusion and discriminations from the society in different forms.

H_0: There is no association between Family Structure and level of Residual potential among differently Abled Entrepreneurs.

H_1: There is an association between Family Structure and level of Residual potential among Differently Abled Entrepreneurs.

Table 6.16: Cross – Tabulation of Family Structure and level of Residual Potential among Differently Abled Entrepreneur

Family Structure	Level of Residual Potential			Total	Chi-Square	P value
	Low	Moderate	High			
One man House Hold	**1 (12.5) [2.6]**	**5 (62.5) [7.0]**	**2 (25.0) [4.9]**	**8 (100.0) [5.3]**	**25.614**	**0.000****
Nuclear Family	**3 (20.0) [7.9]**	**12 (80.0) [16.9]**	**0 .0% [.0]**	**15 (100.0) [10.0]**		
Extended Family	**27 (36.5) [71.1]**	**33 (44.6) [46.5]**	**14 (18.9) [34.1]**	**74 (100.0) [49.3]**		
Joint Family	**7 (13.2) [18.4]**	**21 (39.6) [29.6]**	**25 (47.2) [61.0]**	**53 (100.0) [35.3]**		
Total	**38 (25.3) [100.0]**	**71 (47.3) [100.0]**	**41 (27.3) [100.0]**	**150 (100.0) [100.0]**		

Note: 1. The value within ( ) refers to Row Percentage.
2. The value within [ ] refers to Column Percentage.
3. ** Denotes significant at 1% level.

Based on the row percentage, level of residual potential of one man house hold, 12.5 percentage are low level of residual potential, 62.5 percentage are moderate level of residual potential and 25 percentage are higher level of residual potential. The level of residual potential of nuclear family is 20 percentages as low, 80 percentages are moderate and no one in the higher level of residual potential. Level of residual potential of extended family is 36.5 percentages are having low level of residual potential, 44.6 percentages are in the moderate level and 18.9 percentages are with high level of residual potential. In the case of joint family, 13.2 percentages are low level, 39.6 percentages are moderate level and 47.2 percentages are higher level of residual potentialities. Differently abled entrepreneurs with higher level of residual potential constitute 61 percentages from the joint family, extended family shows low level of residual potential at 71 percentages, irrespective of differences in the family structure.

Since p value is less than 0.01, the null hypothesis is rejected at 1 percentage level of significance. Thus alternative hypothesis is accepted that, there is an association between Family Structure of Differently abled Entrepreneurs and Level of Residual Potential.

The one-way analysis of variance (ANOVA) has been used to determine whether there exists any significant difference among differently abled entrepreneurs based on family structure and level of residual potential. The following hypothesis is tested.

H_0: There is no significant difference in mean scores of residual Potential among differently abled entrepreneurs classifies based on family structure

H_1: There exists significant difference in mean scores of residual Potential among differently abled entrepreneurs classifies based on family structure

Table 6.17: Family Structure wise Classification of Factors of Residual Potential among Differently Abled Entrepreneurs

Factors of Residual Potential	Family Structure				F	Sig.
	One man House Hold	Nuclear Family	Extended Family	Joint Family		
Communication Skill	21.88	18.27	19.55	20.19	2.173	0.094
	(2.03)	(2.66)	(3.81)	(3.54)		
Inter Personal Relationship	28.13c	22.40a	23.76ab	26.09bc	4.796	0.003**
	(1.81)	(1.84)	(6.10)	(3.62)		
Creative Thinking	20.38b	11.00a	17.85b	19.13b	18.651	0.000**
	(2.07)	(1.96)	(4.63)	(3.23)		
Critical Thinking	16.50a	17.40a	15.97a	19.34a	3.679	0.014*
	(6.76)	(5.46)	(6.11)	(4.90)		
Problem Solving Skills	15.50a	19.73a	16.26a	19.55a	3.986	0.009**
	(6.72)	(5.32)	(6.43)	(5.53)		
Skills for Coping with Emotions	12.75	11.93	11.74	12.30	.795	0.498
	(2.49)	(2.12)	(2.69)	(2.13)		
Determination	16.00	19.87	17.66	19.70	2.314	0.078
	(6.02)	(4.72)	(5.79)	(5.04)		
Self Awareness	22.63c	13.27a	17.66b	19.77bc	8.352	0.000**
	(1.41)	(4.89)	(5.84)	(4.58)		

Empathetic	23.38b	20.73a	20.49a	22.25ab	6.966	0.000**
	(1.51)	(1.98)	(2.91)	(2.24)		
Environmental Adaptation	18.63a	22.93b	21.36ab	25.47b	6.119	0.001**
	(8.73)	(6.19)	(6.93)	(3.81)		
Sympathy	21.75c	16.20a	18.55ab	20.51bc	7.507	0.000**
	(1.67)	(4.26)	(3.93)	(3.39)		
Overall Residual Potential	217.50ab	193.73a	200.86ab	224.30b	5.547	0.001**
	(33.17)	(33.20)	(39.45)	(31.23)		

Note : 1. The value within bracket refers to SD
2. ** denotes significant at 1% level.
3. * denotes significant at 5% level.
4. Different alphabet among Education Qualifications denotes significant at 5% level using Duncan Multiple Range Test (DMRT).

According to Table (6.17) differently abled entrepreneurs are classified on the basis of family structure. Based on mean the scores differently abled entrepreneurs of one man house-hold show higher mean value with regard to the factors of residual potential, Communication Skills (21.88), Inter Personal Relations (28.13), Creative Thinking (20.38), Skills for Coping with emotions (12.75), Self Awareness (22.63) and Empathetic Attitude (23,38). Members of nuclear family show a higher score on Problem Solving Skill and Determination. People who are a member of extended family shows least mean score than all other groups. Member of joint family scores high mean value of factors of Critical Thinking (19.34), Environmental Adaptation (25.47), and Sympathetic Attitude (20.51) and over all Residual Potential (224.30).

Since P value is less than 0.01, null hypothesis is rejected at 1% level with regard to the Factors of Residual Potential such as Inter-Personal Relation, Creative thinking, Problem Solving Skills, Self Awareness, Empathetic, environmental Adaptation, Sympathy and Overall residual potential ($p<0.01$). Hence there is significance difference among Family Structure of Differently Abled Entrepreneurs with regard to factors of Residual Potential consist of Interpersonal Relationship, Creative thinking, Problem Solving Skills, Self Awareness, Empathetic, environmental Adaptation, Sympathy and Overall residual potential. Based on DMRT, differently abled entrepreneurs in nuclear family significantly differ from one man house hold and extended family. But there is no significant difference between one man house hold and joint family with regard to interpersonal relations, self awareness, empathetic attitude and sympathetic attitude (Table 6.17).

Since p value is less than 0.05, null hypothesis is rejected at 5% level significant level with regard to factors of Residual Potential such as Critical Thinking ($p<0.05$). The analysis based on DMRT, there is no significant difference between one man house hold, nuclear family, extended family and joint family with regard to critical thinking (Table 6.17). The study also finds that there is no significant difference between factors of residual potential based on family structure among differently abled entrepreneurs with regard to communication skill, skills for coping with emotions and determination in life ($p>0.05$). (Table 6.17).

6.10 CAUSE OF DISABILITY

This section analyses the level of residual potential among differently abled entrepreneurs based on cause of disability. In India the number of disabled people is increasing every year due to increased number of accidents, malnutrition, natural calamities, diseases and aging.

6.11 Cause of Disability and Level of Residual Potential among Differently Abled Entrepreneurs

There are a number of persons excluded from disability categories, including autism, thalassemia, haemophilia and many learning disabilities. According to United Nation's Conventions on persons with disabilities, India has ratified the PWD Act to be including these categories of persons. During 1990s and 2020, disability transition to be highest in India and China. The pace of such transition in India is predicted to be most hasty. Between 1990 and 2020, there is predicted to be a halving of disability due to communicable diseases and non-communicable diseases. Doubling of disability due to injuries and increased number of accidents and a more than 40 percent increase in the share of disability due to non-communicable diseases such as, cardiovascular and stroke. In this study cause of disability is mainly divided into two by birth and by accidents. This section includes the analysis of association between level of residual potential and cause of disability.

H_0: There is no association between Cause of Disability and level of Residual Potential among Differently Abled Entrepreneurs.

H_1: There is an association between Cause of Disability and level of Residual Potential among Differently abled entrepreneurs.

Table: 6.18: Cross – Tabulation of Cause of Disability and level of Residual Potential among Differently Abled Entrepreneurs.

Cause of Disability	Level of Residual Potential			Total
	Low	Moderate	High	
By birth	36 (26.1%) [94.7%]	64 (46.4%) [90.1%]	38 (27.5%) [92.7%]	138 100.0% 92.0%
By Accident	2 (16.7%) [5.3%]	7 (58.3%) [9.9%]	3 (25.0%) [7.3%]	12 100.0% 8.0%
Total	38 100.0%	71 100.0%	41 100.0%	150 100.0%
TEST RESULT				
Chi-Square Value				0.812
Significance Level				0.666
Linear-by-Linear Association				0.046

Source: Primary Data.
Note: 1. The value within ( ) refers to Row Percentage
2. The value within [ ] refers to Column Percentage

Since P value is greater than 0.05, the null hypothesis is accepted at 5 percent level of significance and concluded that there is no significant association between cause of disability and level of residual potential among differently abled entrepreneurs. Based on the row percentage, differently abled entrepreneurs who are disabled by birth, 26.1 of them have low level of residual potential, 46.4 percent shows moderate level of residual potential and 27.5 percent are higher level of residual potential. The differently abled entrepreneurs, who are disabled by accidents, 16.7 percent are low level of residual potential, 58.3 shows moderate level of residual potential and 25 percent are high level residual potential. Hence differently abled entrepreneurs who are disabled by birth are having higher level of residual potential than persons who are disabled by accidents.

T-Test has been used to determine whether there exists any significant difference among differently abled entrepreneurs based on cause of disability and level of residual potential. The following hypothesis is tested.

H_0: There is no significant difference in mean scores of factors of Residual potential among differently abled entrepreneurs classified based on cause of disability.

H_1: There exists significant difference in mean scores of factors of Residual potential among differently abled entrepreneurs classified based on cause of disability.

Table: 6.19: Cause of Disability wise Classification of factors of Residual Potential among Differently Abled Entrepreneurs

Factors of Residual Potential	Cause of Disability				t-value	Sig.
	By birth		By Accident			
	Mean	SD	Mean	SD		
Communication Skill	19.55	3.61	22.33	2.15	4.02	0.001**
Inter Personal Relationship	24.36	5.11	28.33	2.27	5.04	0.000**
Creative Thinking	17.51	4.58	20.58	2.35	3.92	0.001**
Critical Thinking	17.34	5.84	17.25	5.99	0.05	0.95
Problem Solving Skills	17.75	6.09	17.50	7.83	0.13	0.89
Skills for Coping with Emotions	11.94	2.44	12.83	2.33	1.21	0.22
Determination	18.53	5.45	18.33	6.54	0.11	0.907
Self Awareness	17.86	5.63	22.50	1.62	6.92	0.000**
Empathetic	21.21	2.71	22.17	2.48	1.27	0.225
Environmental Adaptation	22.97	6.22	21.17	7.74	0.94	0.347
Sympathy	18.99	3.93	21.33	3.45	2.23	0.043*
Overall Residual Potential	208.0	38.02	224.33	26.66	1.95	0.069

Source: Primary Data.

Note: 1. ** denotes significant at 1% level

2. * denotes significant at 5% level

According to Table 6.19 who is disabled by birth shows a high mean score on factors of Critical thinking, Problem Solving, Determination and Environmental Adaptation. While, who are disabled by accident attained a high mean scores on Communication Skill (22.33), Inter-personal Relationship (28.33), Creative Thinking (20.58), Skills for Coping with Emotions (12.83), Self Awareness (22.50), Empathetic (22.17), Sympathy (21.33) and in over all Residual Potential.

Based on mean score, the persons who are disabled by birth have better in critical thinking, problem solving skills, determination and environmental adaptation than persons who are disabled by accidents. But the mean value is higher in case who are disabled by accidents with regard to communication skills, interpersonal relations, creative thinking, skill for coping with emotions, self awareness, empathetic, sympathetic and in overall residual potential. But the change in mean score is marginal in both the group with respect of communication skills, interpersonal relations, creative thinking, skill for coping with emotions, self awareness, empathetic, sympathetic and in overall residual potential (Table 6.19).

Since P value is less than 0.01, null hypothesis is rejected at 1% level with regard to Factors of residual potential on communication skill, interpersonal relation, creative thinking and self awareness. Hence there is significance difference between differently abled entrepreneurs, who are disabled by birth and accidents regard to the Factors of residual potential on communication skill, interpersonal relation, creative thinking and self awareness. Since P value is less than 0.05, the null hypothesis is rejected at 5% level, with regard to factor of residual potential on sympathy. Hence there is significance difference between differently abled entrepreneurs, who are disabled by birth and accidents with regard to the Factor of residual potential on sympathy.

There is no significance difference between differently abled entrepreneurs, who are disabled by birth and accidents regard to the Factors of residual potential on critical thinking, problem solving skills, skills for coping with emotions, determinations, empathetic, environmental adaptation and overall residual potential. Since P value is greater than 0.05. Hence the null hypothesis is accepted at 5% level with regard to the Factors of residual potential on critical thinking, problem solving skills, skills for coping with emotions, determinations, empathetic, environmental adaptation and overall residual potential (Table. 6.19).

6.12 Factors of Residual Potential and Significance Impact on Entrepreneurship Development

Disability is a human condition. People are disabled by environment or by their bodies; disability is complicated, multidimensional, ever changing experience. People are permanently or temporarily impaired due to increasing number of accidents, wars, calamities and communicable and non-communicable diseases. Ones environment has a huge impact on the extent and experience of disability. Environmental factors, such as poverty, nutrition, better living condition, climate or facilities of health care are determinants of disability. Inequality in the distribution of income and wealth has an impact in having disability. Problems in body function or body structure, activity limitation, participation restrictions are problems associated with disability. Negative attitude and social mind towards disability result in negative treatment of people with disabilities. Generalization about disability can mislead the society and disability always correlates with disadvantage, but all people with disabilities are not equally disadvantaged.

MULTIPLE REGRESSION ANALYSIS

Regression analysis of the Residual Potential is done to prove the correlation between entrepreneurship development and factors of residual potential. The following multiple regression model is used for analysis of entrepreneurship development among differently abled entrepreneurs. Eleven residual potential factors are used as independent variables namely: Communication Skill, Inter-personal Relationship, Creative Thinking, Critical thinking, Problem Solving Skill, Skill for Coping with Emotion, Determination, Self Awareness, Empathetic Attitude, Environmental Adaptation and Sympathy. The Entrepreneurship Development is taken as dependent variable.

REGRESSION RESULT

H_0***:*** There is no significant difference among mean ranks towards Factors of Residual Potential among Differently abled entrepreneurs.

Table 6.20: Mean rank of Factors of Residual Potential among Differently Abled entrepreneurs – Friedman Test

Factors of Residual potential	Mean Rank	Chi-Square Value	P Value
Communication Skill	5.92	165.473	0.000**
Inter Personal Relationship	6.39		
Creative Thinking	3.70		
Critical Thinking	5.22		
Problem Solving Skills	6.12		
Skills for Coping with Emotions	6.66		
Determination	6.27		
Self Awareness	5.22		
Empathetic Attitude	7.54		
Environmental Adaptation	7.42		
Sympathy	5.53		

Note: ** denotes significance at 1% level

Based on mean rank Empathetic Attitude (7.54) is most effective of Residual Potential, is followed by Environmental Adaptation (7.42), Skills for Coping with Emotions (6.66), Inter-personal Relations (6.39), Determination (6.27), Problem Solving Skills (6.12), Communication Skills (5.92), Sympathy (5.53), Self Awareness (5.22), Creative Thinking (5.22) and Critical Thinking (3.70).

Since P value is less than 0.001, the null hypothesis is rejected at 1 percentage level of significance. Hence there is no significant difference between factors of residual potential and entrepreneurship development. From the analysis it is found that, Critical Thinking and Creative Thinking are the least effective skill of Residual Potential for entrepreneurship development. Thinking is a cognitive process and encompasses many different varieties of thoughts. Thinking is the cognitive rearrangement of information from the living environment or past experiences stored in long term memory. Disability conditions and consequent difficulties are limiting one's own environmental interactions and life experiences, generally due to social conditions encountered with the disabled people. The environmental conditions and social life of a disabled are limiting their ability and capacity to critical thinking and creative thinking (Table 6.21).

The correlation coefficient between Residual Potential on communication skill and inter-personal relationship is 0.512, which indicate 51.2 percentage positive

relationships between Residual Potential on Communication Skill and inter-personal Relationship and is significant at 1 percentage level. The correlation coefficient between Communication Skill and Creative thinking is 0.352, which indicate 35.2 percentage positive relationships between Communication Skill and Creative Thinking and is significant at 1 percentage level. The correlation coefficient between Communication Skill and Self Awareness is 0.511, which indicate 51.1 percentage positive relationships between Communication Skill and Self Awareness and is significant at 1 percentage level (Table 6.21). The correlation coefficient between Communication Skill and Empathetic Attitude is 0.268, which indicate 26.8 percentage positive relationships.

Communication Skill and Empathetic Attitude and is significant at 1 percentage level. The correlation coefficient between Communication Skill and Sympathy is 0.589, which indicate 58.9 percentage positive relationships between Communication Skill and Sympathy and is significant at 1 percentage level.

The correlation coefficient between Residual Potential on Inter-personal Relationship and Creative Thinking is 0.641, which indicate 64.1 percentage positive relationships between Inter-Personal Relationship and Creative thinking and is significant at 1 percentage level. The correlation coefficient between Inter-Personal Relationship and Critical Thinking is 0.361, which indicate 36.1 percentage positive relationships between Inter-Personal Relationship and Critical Thinking and is significant at 1 percentage level.

The correlation coefficient between Inter-Personal Relationship and Problem Solving Skills is 0.320, which indicate 32 percentage positive relationships between Inter-Personal Relationship and Problem Solving Skills and is significant at 1 percentage level. The correlation coefficient between Inter-Personal Relationship and Skills for Coping with Emotion is 0.352, which indicate 35.2 percentage positive relationships between Inter-Personal Relationship and Skills for Coping with Emotion and is significant at 1 percentage level. The correlation coefficient between Inter-Personal Relationship and Determination is 0.289, which indicate 28.9 percentage positive relationships between Inter-Personal Relationship and Determination and is significant at 1 percentage level.

Table 6.21: Pearson Correlation Coefficient between Factors of Residual potential among Differently Abled Entrepreneurs

CORRELATIONS											
Factors of Residual Potential	Communication Skill	Inter Personal Relationship	Creative Thinking	Critical Thinking	Problem Solving Skills	Skills for Coping with Emotions	Determination	Self Awareness	Empathetic	Environmental Adaptation	Sympathy
Communication Skill	1	.512**	.352**	.139	.109	.144	.120	.511**	.268**	.002	.589**
Inter Personal Relationship		1	.641**	.361**	.320**	.352**	.289**	.791**	.634**	.121	.633**
Creative Thinking			1	.282**	.153	.383**	.129	.790**	.604**	.242**	.728**
Critical Thinking				1	.913**	.564**	.880**	.502**	.538**	.755**	.404**
Problem Solving Skills					1	.570**	.929**	.422**	.451**	.709**	.285**
Skills for Coping with Emotions						1	.388**	.539**	.596**	.526**	.462**
Determination							1	.383**	.419**	.638**	.268**
Self Awareness								1	.775**	.280**	.864**
Empathetic									1	.322**	.702**
Environmental Adaptation										1	.242**
Sympathy											1

Note: **Correlation is significant at 0.01 levels

The correlation coefficient between Inter-Personal Relationship and Self Awareness is 0.791, which indicate 79.1 percentage positive relationships between Inter-Personal Relationship and Self Awareness and is significant at 1 percentage level. The correlation coefficient between Inter-Personal Relationship and Empathetic Attitude is 0.634, which indicate 63.4 percentage positive relationships between Inter-Personal Relationship and Empathetic Attitude and is significant at 1 percentage level. The correlation coefficient between Inter-Personal Relationship and Sympathy is 0.633, which indicate 63.3 percentage positive relationships between Inter-Personal Relationship and Sympathy and is significant at 1 percentage level.

Correlation coefficient between Creative thinking and Self Awareness is 0.790, which indicate 79 percentage positive relationships between Creative thinking and Self Awareness and is the highest positive correlation at 1% significance level. Correlation coefficient between Creative thinking and Environmental Adaptation is the least positive correlation with 24.2 percentage relationship; similarly other factors are positively correlated with each other. Correlation coefficient between Critical Thinking and Problem Solving Skill is the highest positive correlation with relationship of 91.3 percentages at 1% significance level. Correlation coefficient between Critical Thinking and Determination (0.880), Critical Thinking and Environmental Adaptation (0.755) showing comparably high positive relationship with 88% and 75.5 percentage; similarly other factors are positively correlated with each other. Correlation coefficient between Problem Solving Skill and Skills for coping with emotions (.570), Problem Solving Skill and Determination (0.929), Problem Solving Skill and Environmental Adaptation (0.709) are positively correlated with each other at 1 percentage significant level. Correlation coefficient between Skills for coping with emotions and Empathetic Attitude is the highest positive correlation (0.596) at 1 % significant level. Correlation between Determination and Environmental Adaptation (0.638), Self Awareness and Sympathy (0.864) and Empathetic Attitude and Sympathy (0.702) are highly correlated with each other at 1 percentage significance.

To test the statistical significance the following hypothesis is tested.

H_0: There is no significant relationship between entrepreneurship development and factors of residual potential among differently abled entrepreneurs.

Table 6.22: Model Summary

Model Summary				
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	**0.945(a)**	**0.894**	**0.885**	**1.983**

Source: Primary Data

Table 6.23: ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	**Regression**	**4555.977**	**11**	**414.180**	**105.320**	**0.000**
	Residual	**542.696**	**138**	**3.933**		
	Total	**5098.673**	**149**			

Source: Primary Data

Table 6.24: Regression Coefficient

Factors of Residual Potential	Unstandardised Coefficient	SE of B	Standardized Coefficients	t value	Sig.
(Constant)	-3.001	2.075		-1.447	0.150
Communication Skill	0.210	0.064	0.129	3.301	0.001**
Inter Personal Relationship	0.131	0.059	0.113	2.230	0.027*
Creative Thinking	0.120	0.069	0.093	1.751	0.082
Critical Thinking	0.445	0.084	0.444	5.284	0.000**
Problem Solving Skills	0.020	0.105	0.021	0.187	0.852
Skills for Coping with Emotions	0.112	0.113	0.047	0.992	0.323
Determination	0.045	0.098	0.043	0.464	0.643
Self Awareness	0.470	0.092	0.447	5.137	0.000**
Empathetic	0.186	0.111	0.086	1.665	0.098
Environmental Adaptation	0.210	0.045	0.227	4.701	0.000**
Sympathy	0.062	0.098	0.041	0.629	0.530

Dependent Variable: Entrepreneurship Development
Note: ** Denotes significance at 1% level.
* Denotes significance at 5% level

Eleven residual potential factors are used as independent variables namely: Communication Skill, Inter-personal Relationship, Creative Thinking, Critical thinking, Problem Solving Skill, Skill for Coping with Emotion, Determination, Self

Awareness, Empathetic Attitude, Environmental Adaptation and Sympathy. The Entrepreneurship Development is taken as dependent variable.

Y a+b1X1+ b2X2+b3X3+b4X4+b5X5+b6X6+b7X7+b8X8+b9X9+b10X10+b11X11

Where,

Y = Entrepreneurship Development

X1 = Communication Skill
X2 = Inter-personal Relationship
X3 = Creative Thinking
X4 = Critical Thinking
X5 = Problem Solving Skills
X6 = Skills for Coping with Emotions
X7 = Determination
X8 = Self Awareness
X9 = Empathetic attitude
X10 = Environmental Adaptation
X11 = Sympathy

B1, b2, b3, b4, b5, b6, b7, b8, b9, b10 and b11 are regression coefficients.

Result of the Regression Model

1. Following values are noticed for regression coefficients

Intercept 'a' = - 3.001 (For Entrepreneurship Development)
b1 = 0.210 (For Communication Skill)
b2 = 0.131 (For Inter-personal Relationship)
b3 = 0.120 (For Creative Thinking)
b4 = 0.445 (For Critical Thinking)
b5 = 0.020 (For Problem Solving Skill)
b6 = 0.112 (For Skill for Coping with Emotion)
b7 = 0.045 (For Determination)
b8 = 0.470 (For Self Awareness)
b9 = 0.186 (For Empathetic Attitude)
b10 = 0.210 (For Environmental Adaptation)
b11 = 0.062 (For Sympathy)

2. Overall model is found to be significant. The significant value in the ANOVA table is 0.000 which is less than 0.001. Thus the null hypothesis of ANOVA is rejected (Table.6.23).
3. The ‘p’ value for communication skill is 0.001 which is less than 0.01, hence the null hypothesis that there is no relationship between communication skill and entrepreneurship development is rejected (Table 6.24).
4. The ‘p’ value for inter-personal relationship is 0.027 which is less than 0.05, hence the null hypothesis that there is no relationship between inter-personal relationship and entrepreneurship development is rejected and alternative hypothesis is accepted (Table.6.24).
5. For creative thinking the value is 0.085 is more than 0.05, thus the null hypothesis that there is no relationship between creative thinking and entrepreneurship development is accepted (Table.6.24).
6. For critical thinking ‘p’ value is 0.000 which is less than 0.01. Hence the null hypothesis that there is no relationship between critical thinking and entrepreneurship development is rejected and alternative hypothesis is accepted (Table 6.24).
7. The ‘p’ value for problem solving skill is 0.852 which is more than 0.05. Hence the null hypothesis that there is no relationship between problem solving skill and entrepreneurship development is accepted (Table 6.24).
8. The ‘p’ value for skill for coping with emotion is 0.323 which is more than 0.05. Hence the null hypothesis that there is no relationship between skill for coping with emotion and entrepreneurship development is accepted (Table 6.24).
9. For determination ‘p’ value is 0.643 which is more than 0.05. Hence the null hypothesis that there is no relationship between determination and entrepreneurship development is accepted (Table 6.24).
10. For self awareness ‘p’ value is 0.000 which is less than 0.01. Hence the null hypothesis that there is no relationship between self awareness and entrepreneurship development is rejected and alternative hypothesis is accepted (Table 6.24).
11. For empathetic attitude the ‘p’ value is 0.098 which is greater than 0.05. Hence the null hypothesis that there is no relationship between empathetic

attitude and entrepreneurship development is accepted and alternative hypothesis is rejected (Table 6.24).

12. The ‘p’ value for environmental adaptation is 0.000 which is less than 0.01. Hence the null hypothesis that there is no relationship between environmental adaptation and entrepreneurship development is rejected (Table 6.24).
13. The ‘p’ value for sympathetic attitude is 0.530 which is more than 0.05. Hence the null hypothesis that there is no relationship between sympathetic attitude and entrepreneurship development is accepted (Table 6.24).

Following are the findings from the multiple regression analysis:

1. Final regression model includes Communication Skill, Inter-personal Relationship, Creative Thinking, Critical thinking, Problem Solving Skill, Skill for Coping with Emotion, Determination, Self Awareness, Empathetic Attitude, Environmental Adaptation and Sympathy as independent variables to predict the Entrepreneurship Development. The overall model is found to be significant determinant of Entrepreneurship Development as it has predicted 89% variation in the dependent variable. (R^2 0.894)
2. Out of 11 dependent variables Creative Thinking, Problem Solving Skill, Skill for Coping with Emotion, Determination, Empathetic Attitude, Sympathy are observed to have no relationship with entrepreneurship development.
3. Communication Skill has regression coefficient 0.210 indicating positive relationship with Entrepreneurship development. Inter-personal Relationship has regression coefficient 0.131 indicating positive relationship with Entrepreneurship Development. Critical thinking has regression coefficient value 0.445 indicating positive relationship with Entrepreneurship Development. Self Awareness has regression coefficient value 0.470 indicating a positive relationship with dependent variable. Environmental Adaptation has regression coefficient 0.210 indicating positive relationship with Entrepreneurship Development.
4. Every one unit increase or decrease in Communication Skill will impact the entrepreneurship Development by 0.210 times in same direction, Inter-personal Relationship will impact the entrepreneurship Development by 0.131 times in same direction, Critical thinking will impact the entrepreneurship Development by 0.455 times in same direction, Self Awareness will impact

the entrepreneurship Development by 0.470 times in same direction, Environmental adaptation will impact the entrepreneurship Development by 0.210 times in same direction.

Conclusion

Entrepreneurship Development among differently abled entrepreneurs are effected by many factors, Communication Skill, Inter-personal Relationship, Critical thinking, Self Awareness and Environmental Adaptation are the most important positively influencing factors of residual potential. Residual potential of an entrepreneur is considered as the innate qualities other than basic entrepreneurial qualities especially in case of differently abled entrepreneurs. We can conclude that, differently abled entrepreneurs can do extremely well in entrepreneurship development because of their own innate potentialities other than basic entrepreneurial traits and they are bestowed with certain innate qualities called Residual Potentials.

CHAPTER- 7

ANALYSIS -ENTREPRENEURIAL TRAITS

Entrepreneur, the change agent and a driving force to economic and social development. Entrepreneur discovers new markets, creates entrepreneurship ecosystem and promote culture of innovation. Entrepreneur innovate the change, generate wealth and employment, manage an enterprise and ensure sustainable development. Entrepreneurship is the purposeful activity of an individual and entrepreneurship is perceived as a central function of market economies and ensures sustainable development of all citizens in a country. Entrepreneurs are the strong pillars to strengthen market economy and act as a change agent to eliminate unemployment and poverty. Developed economies widely recognized that entrepreneurial process accelerate economic and social well being and promoting entrepreneurship development. Entrepreneurship brings competition in the market, drives new business opportunities, create employment for others and helps to meet challenges in the liberalised market. Entrepreneurship is considered as a means of economic success with social mind and drive greater upstream and downstream value chain activities. While considering India's economic development entrepreneurship development is most important because of these conditions. Three fourth of India's population is living in rural villages. A number of problems associated with the slow growth of rural India such as unemployed youths, educated unemployment, weak agriculture – industry linkage, slower level of agricultural development, dependency structure economy, poverty and backwardness. Entrepreneurship development and supportive environments are increasingly essential to India's rural and urban economic development. Entrepreneurship development helps to narrow down the wide gap in income level and disparity in all walks of life.

When we see entrepreneurs, we can find that, some people are more successful than others. Some run their entrepreneurs successfully, the competencies or qualities of successful entrepreneurs are called entrepreneurial traits. To learn about entrepreneurship, there is a need to study the traits, qualities or competencies of successful entrepreneurs. The result of entrepreneurial traits associated with entrepreneurial process is considered as fundamental solution for economic problems. Entrepreneurship is an important component in the process of economic and social

development. The personality theories of entrepreneurship attempt to understand the innate characteristics of entrepreneur. A number of innate qualities are seen as a key to explain entrepreneurship. The core entrepreneurial traits are Need for Achievement Motivation, Locus of Control, Risk bearing Propensity, Innovation, Decision Making, Leadership Quality, Management Ability and Organising Capacity. In this study the important entrepreneurial traits associated with the entrepreneurship development among differently abled entrepreneurs are mainly discussed.

7.1 Relative Importance of Variables.

First part of this chapter discusses the entrepreneurial traits of differently abled entrepreneurs with the descriptive analysis of data, used to compare importance of each and every item under study. The second part discusses personal profile of selected differently abled entrepreneurs are explained through the variables such as gender, place of residence, age, marital status, educational qualification and family structure. The last part contains the inferential analysis of factors of entrepreneurial traits with disability related variables and business- related variables.

Mean and Standard deviation of variables used to measure the entrepreneurial traits of differently abled entrepreneurs is analysed to find out the relative importance of each and every items under study.

Table 7.1: Mean and SD of factors of Entrepreneurial Traits

Factors of Entrepreneurial Traits	Number of Items	Mean	SD
Hard Work	7	26.77	6.89
Innovation	5	19.11	4.63
Need for Achievement Motivation	5	17.37	5.08
Optimism	5	21.46	2.29
Independence in Work	5	18.04	4.89
Business Vision	7	27.07	5.46
Risk Bearing Capacity	5	13.47	2.51
Decision Making Capacity	5	18.65	4.20
Adaptive Ability	7	27.71	5.84
Overall Entrepreneurial Traits	**9**	**189.63**	**33.04**

Source: Primary data.

The main objective of the study is to identify the most influencing factor qualities or traits of differently abled entrepreneurs. For this study, 9 entrepreneurial traits are identified, these are Hard Work; innovation; Need for Achievement Motivation;

Optimism; Independency in work; Business Vision; Risk Bearing capacity; Decision Making capacity and Adaptive Ability.

Based on mean scores, Adaptive Ability (27.71) is the most important factor on Entrepreneurial Traits of differently abled entrepreneurs, followed by Business Vision (27.07), Hard Work (26.77), Optimism (21.46), and so on. The least important factor is Risk Bearing Capacity (13.47), followed by Need for achievement motivation (17.37), and Independency in Work. Based on the data collected from 150 differently abled entrepreneurs, 9 basic entrepreneurial traits were identified related to entrepreneurship development (Table 7.1).

Analysis finds that differently abled entrepreneurs are believe in their own ability to forecast future and put continuous efforts to achieve success. Differently abled entrepreneurs are highly optimistic to achieve their business objectives. The least important factor variable is the independency in work, as we know differently abled entrepreneurs are disabled by physic or psychological problems, so that they are dependent in some or other way, they are depending to their counterparts or immediate relatives to assist them in business.

7.2 Performance Levels of Differently Abled Entrepreneurs

This thesis seeks to improve the knowledge about differently abled entrepreneurs and analysed various factors contributing to the entrepreneurship development among differently abled entrepreneurs. Entrepreneurship development and factors contributing to entrepreneurial trait among differently abled entrepreneurs are identifies based on different levels. The intensity of nine variables in three levels (Low level, Moderate Level and High Level) under entrepreneurial trait is identified as the basic entrepreneurial traits of entrepreneurship development among differently abled entrepreneurs. The following table exhibits the basis in which the levels of basic entrepreneurial traits are identified.

Table 7.2: Levels of Entrepreneurial Traits (Percentile)

Levels	Range	Basis	Scores
Low	**Less than 175**	**Percentile 25**	**175**
Moderate	**175 – 214**	**Median**	**192**
High	**Above 214**	**Percentile 75**	**214**

Source: Primary Data.

Table 7.2 shows that, percentile values of overall entrepreneurial traits. The variables below the score of 175 constitute low level; moderate level is the level in between scores 175 to 214, above the score 214 constitute high level of factors of entrepreneurial traits. The variation in the level and the respondents having different levels of entrepreneurial traits determine the capacity build up of entrepreneurial traits among differently abled entrepreneurs. The various factors determining the level of entrepreneurial traits among differently abled entrepreneurs are discussed in detail.

7.3 Gender and Level of Entrepreneurial Traits among Differently Abled Entrepreneurs.

In order to assess the relationship between Gender and the level of entrepreneurial traits, a cross tabulation of the variables are established. Research studies in the field of entrepreneurship development and entrepreneurial traits researches and studies related with entrepreneurial qualities extensively discussed the influence of gender in entrepreneurship development. Women entrepreneurs, ethnic entrepreneurs and domination of males in entrepreneurship development have been studied in earlier studies of entrepreneurship. In order to assess the relationship between Gender and the level of entrepreneurial traits, a cross tabulation of the variables has been done. The results of cross tabulation are presented in the following table.

Table 7.3: Cross – Tabulation of Gender of the Differently Abled Entrepreneurs and the level of Entrepreneurial Traits

Gender		Level of Entrepreneurial Traits			Total
		Low	Moderate	High	
Male	Number of respondents	**33**	**44**	**23**	**100**
	% within Gender	**33.0%**	**44.0%**	**23.0%**	**100.0%**
	% within Level of Entrepreneurial Traits	**75.0%**	**63.8%**	**62.2%**	**66.7%**
Female	Number of respondents	**11**	**25**	**14**	**50**
	% within Gender	**22.0%**	**50.0%**	**28.0%**	**100.0%**
	% within Level of Entrepreneurial Traits	**25.0%**	**36.2%**	**37.8%**	**33.3%**
Total	Number of respondents	**44**	**69**	**37**	**150**

	% within Gender	**29.3%**	**46.0%**	**24.7%**	**100.0%**

Source: Primary Data.
Note: the figures in percentage represent totals in respective of columns and rows.

From the above table, it can be inferred that, majority of differently abled entrepreneurs (46 percent) having a moderate level of entrepreneurial traits. 29.3 percent of the differently abled entrepreneurs show a lower level of entrepreneurial traits and 24.7 percent are of high level entrepreneurial traits irrespective of the differences in gender. Male respondents are comparably better in the levels having entrepreneurial qualities or traits among differently abled entrepreneurs than female entrepreneurs. Analysis shows that a gender differences in the level of entrepreneurial traits existing among the differently abled entrepreneurs (Table 7.3).

To test the statistical significance, if any, of the association between level of entrepreneurial traits and gender of differently abled entrepreneurs, a Chi-square test is used as a non-parametric test statistic to test the following hypothesis.

H_0: There is no association between gender and level of entrepreneurial traits of differently abled entrepreneurs.

H1: There exists significant association between gender and level of entrepreneurial traits of differently abled entrepreneurs.

Table 7.4 Chi-Square Test

	values	**df**	**Sig.**
Likelihood Ratio	**2.033**	**2**	**0.362**
Liner-by-Linear Association	**1.576**	**1**	**0.209**
Pearson Chi-Square	**1.974**	**2**	**0.373**

Source: Primary data.

The test was found to be not significant with Likelihood Ratio = 2.033, Chi-Square Value = 1.974, since the significant value is more than 0.05 (P>0.05). Hence, the association explained above is statistically insignificant. So it may be concluded that, there is no statistically significant association between gender and level of entrepreneurial traits among differently abled entrepreneurs.

To assess the difference of gender with factors of residual potential among differently abled entrepreneurs t-test is used as a non-parametric test statistics to test the following hypothesis.

H_0: There is no significant difference between male and female with respect to Factors of Entrepreneurial Traits among Differently abled Entrepreneurs.

H_1: There exist significant difference between male and female with respect to Factors of Entrepreneurial Traits among Differently abled Entrepreneurs.

Table 7.5: Gender wise Classification of Factors of Entrepreneurial Traits among Differently abled Entrepreneurs

Factors of Entrepreneurial Traits	Gender				t- Value	P-Value
	Male		Female			
	Mean	SD	Mean	SD		
Hard Work	25.87	7.31	28.56	5.59	2.287	0.024*
Innovation	18.63	4.83	20.06	4.08	1.900	0.060
Need for Achievement Motivation	17.70	5.15	16.70	4.91	1.157	0.250
Optimism	21.15	2.35	22.08	2.03	2.385	0.018*
Independence in Work	18.60	4.73	16.92	5.07	2.003	0.047*
Business Vision	25.95	5.70	29.30	4.16	3.691	0.000**
Risk Bearing Capacity	13.04	2.74	14.32	1.70	3.026	0.003**
Decision Making Capacity	17.82	4.33	20.30	3.40	3.540	0.001**
Adaptive Ability	26.54	5.86	30.04	5.11	3.595	0.000**
Overall Entrepreneurial Traits	**185.30**	**34.95**	**198.28**	**27.16**	**2.301**	**0.023***

Note: 1. ** denotes significant at 1% level
2. * denotes significant at 5% level

Based on mean score, the females are better in Entrepreneurial Qualities or traits than male in all dimensions because females are having close relation with their business. Table (7.5) value shows higher mean scores on factors of Business Vision (29.30), Risk Bearing Capacity (14.32), Decision Making Capacity (20.30), and Adaptive

Ability (30.04), Hard Work (28.56), and Optimism (22.08) and Overall Entrepreneurial Traits (198.28),

Since 'p' value is less than 0.01, null hypothesis is rejected at 1% level with regard to Factors of Business Vision, Risk Bearing Capacity, Decision Making Capacity, and Adaptive-ability. Hence there is significance difference between male and female Differently Abled Entrepreneurs with regard to the Factors of Business Vision, Risk Bearing Capacity, Decision Making Capacity, and Adaptive-ability.

Since 'p' value is less than 0.05, the null hypothesis is rejected at 5% level, with regard to Hard Work, Optimism, Independency in Work and Overall Entrepreneurial Traits. Hence there exists significance different between male and female Differently Abled Entrepreneurs with regard to Hard Work, Optimism, Independency in Work and Overall Entrepreneurial Traits.

Since 'p' value is greater than 0.05. Hence the null hypothesis is accepted at 5% level with regard to Innovation and Need for Achievement Motivation. There is no significant difference between Male and Female Differently abled Entrepreneurs with regard to Factors of, Innovation, Need for Achievement Motivation.

7.4 Place of Residence of Differently – Abled entrepreneurs and Level of Entrepreneurial Traits.

Disability rates are very high in rural area than urban residence, 8.4 percent of rural households and 6. Percent of urban households had a member with disability (NSS 58th round data). In rural India, the prevalence of disability is much higher as compared to urban area (Census 2011). This section analyses the level of entrepreneurial traits on the basis of place of residence. In order to assess the association between place of residence and the level of entrepreneurial traits, a cross tabulation of the variables was established. The results of cross tabulation are presented in the following table.

The study is focusing too much based on the significance of the entrepreneurial traits among differently abled entrepreneurs. In this study entrepreneurial traits of differently abled entrepreneur are Hard work, Innovation, Business vision, Independency in work, Need for Achievement Motivation, Risk bearing capacity, decision making Capacity and Adaptive Ability. These traits are mostly considered as

basic competencies necessary for the conduct of a business venture as a means of achieving economic and social wellbeing.

Table 7.6: Cross – Tabulation of Place of Residents and levels of Entrepreneurial Traits

Place of Residence	Level of Entrepreneurial Traits			
	Low	Moderate	High	Total
Rural	33	48	22	103
	(32.0)	(46.6)	(21.4)	(100.0)
	[75.0]	[69.6]	[59.]	[68.7]
Urban	11	21	15	47
	(23.40	(44.7)	(31.9)	(100.0)
	[25.0]	[30.4]	[40.5]	[31.3]
Total	44	69	37	150
	(29.30	(46.0)	(24.7)	(100.0)

Source: Primary Data.
Note: the figures in brackets represent percentage total in respective of columns.

The cross tabulation of the place of residence of differently abled entrepreneurs with entrepreneurial traits reveals that out of the total sample respondents 68.7 per cent constitute rural population and 31.3 per cent respondents are residents of urban area. The level of entrepreneurial traits of rural people is higher than urban sample population, 24.7 percent of the total sample shows higher level entrepreneurial qualities or skills and 46 percent respondents are moderately better and 29.3 per cent having a lower level in entrepreneurial traits and qualities.

While comparing to urban and rural entrepreneurs rural population shows much higher levels of entrepreneurial qualities than urban. The number of differently abled entrepreneurs is higher in rural area than urban (Table 7 6). The level of entrepreneurial traits and capacity utilisation of differently abled entrepreneurs are better in rural than urban residents.

Table (7.6) reveals that, levels of entrepreneurial traits of differently abled entrepreneurs are entirely different in both areas of rural and urban. 75 per cent of differently abled entrepreneurs with low level of entrepreneurial traits are residing in rural area and 25 per cent are from urban households.

To assess the statistical significance of the association between level of entrepreneurial traits and place of residence of differently abled entrepreneurs, a Chi-Square Test was conducted to test the following hypotheses.

H_0: There is no significant association between places of residence of differently abled entrepreneurs with the levels of entrepreneurial traits.

H_1: There is an association between places of residence of differently abled entrepreneurs with the level of entrepreneurial traits.

The result of the Chi-Square Test is presented in Table 7.7

Table 7.7: Chi-Square Tests

	values	**df**	**Sig.**
Likelihood Ratio	**2.275**	**2**	**0.321**
Liner-by-Linear Association	**2.195**	**1**	**0.138**
Pearson Chi-Square	**2.304**	**2**	**0.3163**

Source: Primary Data.

The Chi-Square Value was found to be not significant with Likelihood Ratio = 2.275, χ^2= 2.304, which is found to be not significant at 5% level, since (p >0.05). Hence the association explained above is statistically not significant. So it can be concluded that, there is no significant association between places of residence of the differently abled entrepreneurs and their levels of entrepreneurial traits (Table 7.7).

To assess the difference of place of residence with factors of entrepreneurial traits among differently abled entrepreneurs, t-test is used as a non-parametric test statistics to test the following hypothesis.

H_0: There is no significant difference in the mean scores of factors of entrepreneurial traits between differently abled entrepreneurs in rural and urban areas.

H_1: There exists significant difference in the mean scores of factors of entrepreneurial traits between differently abled entrepreneurs in rural and urban areas.

Table 7.8: Place of Residence wise Classification of Factors of Entrepreneurial Traits among Differently abled Entrepreneurs

Factors of Entrepreneurship Development	Place of Residence				t value	P value
	Rural		Urban			
	Mean	SD	Mean	SD		
Hard Work	25.99	7.17	28.47	5.94	2.066	0.041*
Innovation	18.74	4.69	19.91	4.42	1.450	0.149
Need for Achievement Motivation	17.43	5.10	17.23	5.08	0.216	0.830
Optimism	21.22	2.25	21.98	2.30	1.879	0.060
Independence in Work	17.74	5.08	18.70	4.42	1.181	0.241
Business Vision	26.18	5.60	29.00	4.62	3.009	0.003**
Risk Bearing Capacity	13.24	2.65	13.96	2.11	1.773	0.079
Decision Making Capacity	17.89	4.26	20.30	3.59	3.365	0.001**
Adaptive Ability	27.38	5.73	28.43	6.08	0.996	0.322
Overall Entrepreneurial Traits	**185.82**	**34.25**	**197.98**	**28.84**	2.255	0.026*

Note: 1. ** denotes significant at 1% level
2. * denotes significant at 5% level

Table (7.8) shows that the mean score of differently abled entrepreneurs residing in urban and rural area. The mean values of entrepreneurs those who are residing in urban area shows higher scores except the mean score of need for achievement motivation. Those who are residing in urban area are enjoying better facilities of formal education, technical support and support from governmental and non-governmental agencies.

Business opportunities, financial facilities, and infrastructural facilities are available plenty in urban area than rural places. Modern entrepreneurial information clusters and business networks are offered in urban area than rural India. Based on Mean score, the differently abled entrepreneurs residing in urban area have better scope for Entrepreneurial Trait than those, who are residing at rural area in all factors of entrepreneurial traits except need for achievement motivation.

Since ‘p’ value is less than 0.01, null hypothesis is rejected at 1% level with regard to Factors of Business Vision, and Decision Making Capacity. Hence there is significance difference between rural and urban residence with regard to the Factors of Business Vision and Decision Making Capacity. Since p value is less than 0.05, the null hypothesis is rejected at 5% level, with regard to Hard Work and overall entrepreneurial traits. Hence there is significance different between entrepreneurial

traits of differently abled entrepreneurs, who are residing at rural and urban areas with regard to factors of Hard Work and overall entrepreneurial traits.

There is no significant difference between the differently abled entrepreneurs residing in rural and urban with regard to Factors of Need for Achievement Motivation, Optimism and Independency in Work, Risk Bearing Capacity and Adaptive Ability. Since P value is greater than 0.05. Hence the null hypothesis is accepted at 5% level with regard to Need for Achievement Motivation, Optimism and Independency in Work, Risk Bearing Capacity and Adaptive Ability.

7.5 Marital Status of Differently-Abled entrepreneurs and levels of Entrepreneurial Traits

Human Development Index (HDI) is an important macro development measure to evaluate the socio-economic conditions of persons living in a particular country. According to National Sample Survey data women with disabilities have much higher rates of widowhood than women without disabilities in both urban and rural areas. Family structure and family background has positively influence one's socio-economic growth. In case of differently abled persons the support from family and society is very much important; the support from family members and society has positively contributed to the overall development themselves. To find out the relationship of levels of entrepreneurial traits and marital status of differently abled entrepreneurs, the following table was prepared.

Table 7.9: Cross – Tabulation of Marital Status of Differently – Abled Entrepreneur with Levels of Entrepreneurial Traits.

Marital Status	Level of Entrepreneurial Traits			Total
	Low	Moderate	High	
Married	28	43	26	97
	(28.9)	(44.3)	(26.8)	(100.0)
	[63.6]	[62.3]	[70.3]	[64.7]
Unmarried	16	19	7	42
	(38.1)	(45.2)	(16.7)	(100.0)
	[36.4]	[27.5]	[18.9]	[28.0]
Widow	0	7	4	11
	(0.0)	(63.6)	(36.4)	(100.0)
	[0.0]	[10.1]	[10.8]	[7.3]

Total	**44**	**69**	**37**	**150**
	(29.3)	**(46.0)**	**(24.7)**	**(100.0)**
	100.0%	**100.0%**	**100.0%**	**100.0%**

Source: Primary Data.
Note: the figures in brackets represent percentage total I in respective of columns.

From the table, it is clear that 24.7 percent of the differently abled entrepreneurs have a higher level of entrepreneurial traits, 29.3 per cent of the disabled entrepreneurs having low level of entrepreneurial traits in performance irrespective of differences in marital status. The result shows that, 70.3 per cent of disabled entrepreneurs attained high level of entrepreneurial traits and they are married. No one had in the category of widow with low level of entrepreneurial qualities. 18.9 percent of unmarried differently abled entrepreneurs show higher level of entrepreneurial traits. 10.8 percent of differently abled entrepreneurs with higher level of entrepreneurial traits are widow or widowed.

To test the statistical significance of association between marital statuses of differently abled entrepreneurs and level of entrepreneurial traits the following hypothesis is formulated.

H_0: There exist no association between marital status of differently abled entrepreneurs and level of entrepreneurial traits.

H_1: There exist association between marital status of differently abled entrepreneurs and level of entrepreneurial traits.

Table 7.10: Chi-Square Test

	Value	**df**	**Sig.**
Likelihood Ratio	**10.130**	**4**	**0.038**
Liner-by-Linear Association	**0.124**	**1**	**0.725**
Pearson Chi-Square	**7.021**	**4**	**0.135**

Source: Primary data.

The Chi-Square Value found to be not significant at 5% level with Likelihood Ratio = 10.130, Chi Square value = 7.021, which is found to be not significant at 5% level of significant ($p>0.05$). Hence the association explained above is statistically not significant. So it can be concluded that, there is no association between marital status of the differently abled entrepreneurs and the level of entrepreneurial traits.

The one-way analysis of variance (ANOVA) has been used to determine whether there exists any significant difference among differently abled entrepreneurs based on marital status and level of entrepreneurial traits. The opinion of the respondents is the basis of analysis.

H_0: There is no significant difference in mean scores of factors of entrepreneurial traits between differently abled entrepreneur's marital statuses.

H_1: There exists significant difference in mean scores of factors of entrepreneurial traits between differently abled entrepreneur's marital statuses.

7.11: Marital Status wise Classification of Factors of Entrepreneurial Traits among Differently Abled Entrepreneurs

Factors of Entrepreneurial Traits	Marital Status			F - Value	P - Value
	Married	Unmarried	Widow		
Hard Work	**26.12**	**27.31**	**30.36**	**2.083**	**0.128**
	(7.23)	**(6.73)**	**(.50)**		
Innovation	**18.59**	**19.62**	**21.73**	**2.690**	**0.071**
	(4.81)	**(4.55)**	**(1.01)**		
Need for Achievement Motivation	**17.56**	**17.62**	**14.73**	**1.620**	**0.201**
	(4.97)	**(4.83)**	**(6.56)**		
Optimism	**21.41**	**21.40**	**22.09**	**0.449**	**0.639**
	(2.36)	**(2.30)**	**(1.51)**		
Independence in Work	**18.25**	**18.43**	**14.73**	**2.808**	**0.064**
	(4.75)	**(4.53)**	**(6.56)**		
Business Vision	**27.38**	**26.07**	**28.09**	**1.054**	**0.351**
	(5.50)	**(5.94)**	**(1.51)**		
Risk Bearing Capacity	**13.68a**	**12.67ab**	**14.64b**	**3.825**	**0.024***
	(2.53)	**(2.58)**	**(.50)**		
Decision Making Capacity	**18.59**	**18.31**	**20.45**	**1.168**	**0.314**
	(4.44)	**(3.98)**	**(2.02)**		
Adaptive Ability	**28.01a**	**25.81a**	**32.27b**	**6.096**	**0.003****
	(5.59)	**(6.42)**	**(1.01)**		
Overall Entrepreneurial	**189.59**	**187.24**	**199.09**	**0.558**	**0.574**
	(34.71)	**(32.20)**	**(18.16)**		

Traits					

Note : 1. The value within bracket refers to SD
2. ** denotes significant at 1% level.
3. * denotes significant at 5% level.
4. Different alphabet among Marital Status denotes significant at 5% level using Duncan Multiple Range Test (DMRT).

Since P value is less than 0.01, null hypothesis is rejected at 1% level with regard to the Factors of Adaptive ability. Hence there is significance difference among Marital Status of Differently Abled Entrepreneurs with regard to Adaptive ability.

Based on Duncan Multiple Range Test (DMRT), widow is significantly differed with married and unmarried differently abled entrepreneurs at 1% level, but there is no significant difference with married and unmarried in adaptive ability at 1% level. Since P value is less than 0.05%, the null hypothesis is rejected at 5% level with regard to risk bearing capacity. Hence there is significant difference among marital status of differently abled entrepreneurs with regard to risk bearing capacity. According to Duncan Multiple Range Test (DMRT), widow is significantly differed with married and unmarried at 5% level, but there is no significant difference with married and unmarried in adaptive ability

There is no significance difference among marital status of Differently Abled Entrepreneurs with regard to Hard work, Innovation, Need for Achievement motivation, optimism, Independency in Work, Business Vision, Decision making Capacity, Overall entrepreneurial traits. Since P value is greater than 0.05. Hence the null hypothesis is accepted at 5% level with regard to factors of Hard work, Innovation, Need for Achievement motivation, optimism, Independency in Work, Business Vision, Decision making Capacity and Overall entrepreneurial traits.

EDUCATION AND ENTREPRENEURIAL TRAITS AMONG DIFFERENTLY ABLED ENTREPRENEURS

Education is a way to wisdom enlarges one's own thinking capacity and understanding horizons. Education enables every human being to understand the changing environment, hold better positions, and can communicate in a more realistic way. Education is important to explore opportunities in human life, especially in the

case of differently- abled. The educational status of differently abled persons in India is comparatively poor while comparing to the educational status of abled persons. Right to education is a basic right to every person in India. Millennium Development Goal ensures Universal education.

7.6 Educational Qualification of Differently – Abled entrepreneurs and Level of Entrepreneurial Traits.

To establish and assess the cross relationship between educational qualification of the differently abled entrepreneurs and the level of entrepreneurial traits, the following table has been prepared. Educational Qualification of Differently – Abled entrepreneurs and Level of Entrepreneurial Traits under survey is presented in Table (7.12). To assess the cross relationship between educational qualification of the differently abled entrepreneurs and the level of entrepreneurial traits the result of cross tabulation is presented.

Table 7.12: Cross – Tabulation of Educational Qualification of Differently – Abled Entrepreneur and level of Entrepreneurial Traits

Educational Qualification	Level of Entrepreneurial Traits			Total
	Low	Moderate	High	
Illiterate	6	11	9	26
	23.1%	42.3%	34.6%	100.0%
	13.6%	15.9%	24.3%	17.3%
Primary	7	12	4	23
	30.4%	52.2%	17.4%	100.0%
	15.9%	17.4%	10.8%	15.3%
Secondary	12	11	7	30
	40.0%	36.7%	23.3%	100.0%
	27.3%	15.9%	18.9%	20.0%
Higher Secondary	5	25	15	45
	11.1%	55.6%	33.3%	100.0%
	11.4%	36.2%	40.5%	30.0%
Graduate	14	10	2	26
	53.8%	38.5%	7.7%	100.0%
	31.8%	14.5%	5.4%	17.3%
	29.3%	46.0%	24.7%	100.0%
	100.0%	100.0%	100.0%	100.0%

Source: Primary Data.

Note: the figures in brackets represent percentage total in respective of columns.

It is evident from the table (6.13) that from among the 150 differently abled entrepreneurs considered for the study, 17.3 per cent are illiterate, 15.3 per cent are completed primary level of education, 20 per cent are secondary educated and 30 per cent are completed higher secondary education. Among the illiterate 24.3 per cent are showing high level of entrepreneurial traits, 15.9 per cent are possessing moderately higher level and 13.6 per cent are having low level of entrepreneurial traits.

While comparing illiterate people with graduate level persons, only 5.4 per cent of graduate are showing high level of entrepreneurial traits, 14.5 percent are moderate level of entrepreneurial capabilities. The level of entrepreneurial qualities of higher secondary educated shows that, 36.2 per cent possessing moderate level of entrepreneurial traits, 11.4 per cent are of low level of entrepreneurial traits and 40.5 per cent are having a high level of entrepreneurial traits.

To test the statistical significance of the association between the educational qualification of differently abled entrepreneurs and level of entrepreneurial traits, a Chi-Square test is applied to evaluate the following hypotheses.

H_0: There is no significant association between educational qualifications of differently abled entrepreneurs with the levels of entrepreneurial traits.

H_1: There exists significant association between educational qualification of differently abled entrepreneurs and level of entrepreneurial traits.

Table 7.13: Chi-Square Test

	Value	**df**	**Sig.**
Likelihood Ratio	**21.329**	**8**	**0.006**
Linear-by-Linear Association	**1.728**	**1**	**0.189**
Pearson Chi-Square	**19.956**	**8**	**0.011**

Source: Primary data.

The test was found to be significant with LR = 21.329 and Chi-Square value is 0.011, which is found to be significant at 5% level significant ($P < 0.05$). Hence the test result is statistically significant, so it can be concluded that there exist significant

association between educational status of differently abled entrepreneurs and level of entrepreneurial traits.

The one-way analysis of variance (ANOVA) has been used to determine whether there exists any significant difference among differently abled entrepreneurs based on educational qualification and level of entrepreneurial traits. The opinion of the respondents is the basis of analysis. For qualification wise analysis the Post Hoc Multiple Comparison Test has been applied.

H_0: There is no significant difference in mean scores of factors of residual Potential among differently abled entrepreneurs classifies based on educational qualification.

H_1: There exists significant difference in mean scores of factors of residual Potential among differently abled entrepreneurs classifies based on educational qualification.

Table 7.14: Education Qualification wise Classification of factors of Entrepreneurial Traits among Differently Abled entrepreneurs

Factors of Entrepreneurship Development	Education Qualifications					F Value	P Value
	Illiterate	Primary	Secondary	Higher Secondary	Graduate		
Hard Work	23.35a	31.09a	24.07ab	28.27bc	26.88c	**6.351**	**0.000****
	(7.86)	(1.12)	(7.50)	(6.15)	(6.76)		
Innovation	16.96a	21.91a	17.10b	20.09bc	19.38c	**6.212**	**0.000****
	(5.08)	(.79)	(5.15)	(4.32)	(4.37)		
Need for Achievement Motivation	16.50	16.70	16.43	18.64	17.69	**1.293**	**0.276**
	(4.94)	(5.66)	(5.32)	(4.69)	(4.93)		
Optimism	21.00	21.48	21.03	22.24	21.04	**2.132**	**0.080**
	(2.43)	(1.16)	(2.62)	(2.38)	(2.11)		
Independence in Work	17.54a	16.70a	15.87a	20.56a	17.88b	**5.574**	**0.000****
	(4.72)	(5.76)	(5.04)	(3.31)	(4.85)		
Business Vision	26.46a	29.96b	26.23b	28.80bc	23.08c	**7.629**	**0.000****
	(5.74)	(2.34)	(5.64)	(4.67)	(5.80)		
Risk Bearing Capacity	13.46a	15.61b	13.20b	13.89b	11.15c	**13.530**	**0.000****
	(2.12)	(1.34)	(2.59)	(2.12)	(2.34)		
Decision	17.35a	20.52a	17.23a	20.36b	16.96b	**6.322**	**0.000****

Making Capacity	(5.17)	(1.50)	(4.26)	(3.76)	(3.85)		
Adaptive Ability	27.08a	32.87ab	26.60ab	28.04b	24.46c	**8.211**	**0.000****
	(6.41)	(.81)	(5.91)	(5.85)	(4.84)		
Overall Entrepreneurial Traits	**179.69 a**	**206.83 a**	**177.77 a**	**200.89 b**	**178.54 b**	**5.817**	**0.000****
	(37.37)	**(16.18)**	**(35.79)**	**(28.47)**	**(32.66)**		

Note : 1. The value within bracket refers to SD
2. ** denotes significant at 1% level.
3. * denotes significant at 5% level.
4. Different alphabet among Education Qualifications denotes significant at 5% level using Duncan Multiple Range Test (DMRT).

Since P value is less than 0.01, null hypothesis is rejected at 1% level with regard to the Factors of Hard work, Innovation, Independency in Work, Business Vision, Risk Bearing Capacity, Decision making Capacity, Adaptive Ability and Overall entrepreneurial traits. Hence there is significance difference among Education Qualifications of Differently Abled Entrepreneurs with regard to Hard work, Innovation, Independency in Work, Business Vision, Risk Bearing Capacity and Decision making Capacity, Adaptive Ability and Overall entrepreneurial traits.

Uneducated is significantly differed with Primary Educated, Secondary educated, Higher Secondary Educated and Under Graduate and also Primary Educated, Secondary educated, and Higher Secondary Educated with Under Graduate at 1% level, but there is no significant difference between Primary educated, Secondary educated, Higher Secondary Educated in Risk Bearing Skills in entrepreneurial traits.

Uneducated, primary educated and Secondary Educated are significantly differed with Higher Secondary Educate and Under Graduate at 1% level, but there is no significant difference between Uneducated, primary educated and Secondary Educated and also Higher Secondary Educate and Under Graduate in Decision making capacity in Entrepreneurial traits.

Under Educated, Primary Educated and Secondary Educated are significantly differed with Higher Secondary and Under Graduate at 1% level, but there is no significant difference between Under Educated, Primary educated and Secondary educated and also Higher Secondary educated and Under Graduate in Overall Entrepreneurial Trait.

There is no significant difference among Educational Qualifications of Differently Abled Entrepreneurs with regard to factors of Need for Achievement motivation, Optimism, Since P value is greater than 0.05, Hence null hypothesis is accepted at 5% level with regard to factors of Need for Achievement motivation, Optimism.

7.7 Family Structure and Level of Entrepreneurial traits among Differently abled Entrepreneurs.

Family structure and support from the family plays a very important role for the development and capacity building of any differently abled entrepreneurs. Perception and social influences are always involved in social relationships within the family and within the society. Development and formation of interpersonal relations are initially shaped by contacts of inmates or close relatives. Entrepreneurs are persons with strong interpersonal relations and people like them, because the interactions with successful entrepreneurs are rewarding or reinforcing..

A positive reinforce is a stimulus that helps to increase the occurrences of response and negative reinforcement sometimes terminate the event. Family relations and positive strengthening from the member group increases the extent of effect of shaping the nature of social relationships.

To establish and assess the cross relationship between family structure of the differently abled entrepreneurs and the level of entrepreneurial traits, the following table has been prepared. To prove the statistical significance of the association between educational qualification of differently abled entrepreneurs and their residual potential, Chi-Square test is applied to prove the following hypothesis.

H0: There is no association between Family Structure of Differently Abled Entrepreneurs and level of Entrepreneurial Traits.

H1: There is association between Family Structure of Differently Abled Entrepreneurs and level of Entrepreneurial Traits.

Table 7.15: Cross – Tabulation of Family Structure and levels of Entrepreneurial Traits among Differently Abled Entrepreneur

Family Structure	Level of Entrepreneurial Traits			Total	Chi-Square Value	P Value
	Low	Moderate	High			
One man House Hold	2 25.0% 4.5%	1 12.5% 1.4%	5 62.5% 13.5%	8 100.0% 5.3%	27.323	0.000**
Nuclear Family	9 60.0% 20.5%	6 40.0% 8.7%	0 .0% .0%	15 100.0% 10.0%		
Extended Family	27 36.5% 61.4%	28 37.8% 40.6%	19 25.7% 51.4%	74 100.0% 49.3%		
Joint Family	6 11.3% 13.6%	34 64.2% 49.3%	13 24.5% 35.1%	53 100.0% 35.3%		
Total	44 29.3% 100.0%	69 46.0% 100.0%	37 24.7% 100.0%	150 100.0% 100.0%		

Source: Primary data.

Note: 1. The value within ( ) refers to Row Percentage.
2. The value within [ ] refers to Column Percentage.
3. ** Denotes significant at 1% level.

Based on the row percentage, level of entrepreneurial traits of one man house hold 25 percentage are come under low level of entrepreneurial traits, 12.5 percentage are of moderate level of residual potential and 62 percentage having higher level of entrepreneurial traits. The level of entrepreneurial traits of nuclear family is 60 percentages as low, 40 percentages are moderate and no one in the higher level of entrepreneurial traits. Level of entrepreneurial traits of extended family is 36.5 percentages are having low level of entrepreneurial traits, 37.8 percentages are in the moderate level and 25.7 percentages are with high level of entrepreneurial traits. In the case of joint family, 11.3 percentages are low level, 64.2 percentages are moderate level and 24.5 percentages are higher level of entrepreneurial traits. Differently abled entrepreneurs with higher level of entrepreneurial traits constitute 35.1 percentages from the joint family, extended family and one man house hold. Table (7.15) shows that from among the 150 differently abled entrepreneurs considered for the study, 5.3

per cent constitutes one man households, 10 per cent are nuclear family, 49.3 per cent are members of extended family and 35.3 per cent are members of joint family (Table 7.15).

According to the levels of entrepreneurial traits 29.3percent of differently abled entrepreneurs are come under low level of entrepreneurial traits irrespective of the family structure. 46 percent are possessing moderately higher level and 24.7 percent having higher level of entrepreneurial traits irrespective of the family structure.. Members of extended family shows higher level of entrepreneurial traits (51.4%) than other categories of entrepreneurs and persons with one man household shows lower lever of entrepreneurial trait than any other categories of entrepreneurs (Table 7.15).

Since p value is less than 0.01, the null hypothesis is rejected at 1 percentage level of significance. Thus alternative hypothesis is accepted that, there is an association between Family Structure of Differently abled Entrepreneurs and Level of Entrepreneurial traits.

The one-way analysis of variance (ANOVA) has been used to determine whether there exists any significant difference among differently abled entrepreneurs based on family structure and level of entrepreneurial traits. The following hypothesis is tested.

H0: There is no significant difference in mean scores of entrepreneurial traits among differently abled entrepreneurs classifies based on family structure.

H1: There exists significant difference in mean scores of entrepreneurial traits among differently abled entrepreneurs classifies based on family structure.

Table 7.16: Family Structure wise Classification of Factors of Residual Potential among Differently Abled Entrepreneurs

Factors of Entrepreneurial Traits	Family Structure				F Value	Sig.
	One man House Hold	Nuclear Family	Extended Family	Joint Family		
Hard Work	29.00	27.27	24.19	29.89	8.502	0.000**
	(5.76)	(6.36)	(7.77)	(3.95)		
Innovation	20.50	19.87	17.26	21.26	9.560	0.000**
	(4.28)	(4.32)	(5.13)	(2.63)		

Need for Achievement Motivation	19.00	14.60	17.99	17.04	2.258	0.084
	(5.61)	(5.46)	(4.84)	(5.05)		
Optimism	22.00	21.13	21.26	21.75	0.735	0.533
	(1.69)	(2.23)	(2.46)	(2.14)		
Independence in Work	16.50	19.67	17.11	19.11	2.647	0.051
	(5.95)	(3.99)	(4.93)	(4.67)		
Business Vision	31.63	22.20	26.72	28.25	7.671	0.000**
	(2.00)	(3.86)	(6.10)	(4.12)		
Risk Bearing Capacity	15.25	11.20	13.42	13.91	6.664	0.000**
	(.89)	(2.68)	(2.69)	(1.91)		
Decision Making Capacity	21.88	17.93	17.62	19.79	4.857	0.003**
	(1.46)	(4.20)	(4.57)	(3.40)		
Adaptive Ability	33.13	24.00	26.76	29.26	6.961	0.000**
	(2.17)	(4.86)	(5.81)	(5.59)		
Overall Entrepreneurial Traits	208.88	177.87	182.31	200.26	4.942	0.003**
	(21.38)	(29.43)	(36.64)	(25.70)		

Note : 1. The value within bracket refers to SD
2. ** denotes significant at 1% level.
3. * denotes significant at 5% level.

According to Table (7.16) differently abled entrepreneurs are classified on the basis of family structure such as one man house hold, nuclear family, extended family and joint family. Based on mean the scores differently abled entrepreneurs of one man house-hold show higher mean value with regard to the factors of entrepreneurial traits, factors of need for achievement motivation, optimism, business vision, risk bearing capacity, decision making capacity and over all entrepreneurial traits (Table 7.16). Members of nuclear family show a higher mean score on independency in work (19.67). People who are the members of extended family show least mean score than all other groups. Member of joint family scores high mean value of factors of hard work (29.89) and innovation (21.26).

Since P value is less than 0.01, null hypothesis is rejected at 1% level with regard to the Factors of entrepreneurial traits such as Hard Work, Innovation, Business vision, Risk Bearing capacity, Decision Making Capacity, Adaptive Ability and Overall entrepreneurial Traits, which is found to be significant at 1% significant level,

($p<0.01$). Hence there is significance difference among Family Structure of Differently Abled Entrepreneurs with regard to Factors of entrepreneurial traits such as Hard Work, Innovation, Business vision, Risk Bearing capacity, Decision Making Capacity, Adaptive Ability and Overall entrepreneurial Traits (Table 7.16).

Since P value is greater than 0.05, Hence null hypothesis is accepted at 5% level with regard to factors of Need for Achievement Motivation, Optimism and Independency in work. There is no significant difference among family structure of Differently Abled Entrepreneurs with regard to factors of Need for Achievement Motivation, Optimism and Independency in work.

7.8 Cause of Disability and Factors of Entrepreneurial Traits

This part of the chapter analyses the level of entrepreneurial traits among differently abled entrepreneurs based on cause of disability. In India the number of disabled people is increasing every year due to increased number of accidents, malnutrition, natural calamities, communicable and non-communicable diseases and aging. In India, there are a number of persons excluded from disability categories, including autism, thalassemia, haemophilia and many other learning disabilities. According to United Nation's Conventions on persons with disabilities during 1990s and 2020, disability transition to be highest in India and China.

The pace of such transition in India is predicted to be most hasty between 1990 and 2020. Disability due to injuries and increased number of accidents and a more than 40 percent increase in the share of disability due to non-communicable diseases such as, cardiovascular and stroke. In this study cause of disability is mainly divided into two by birth and by accidents. This section includes the analysis of association between level of entrepreneurial traits and cause of disability.

H_0: There is no association between Cause of Disability and level of entrepreneurial traits among Differently Abled Entrepreneurs.

H_1: There is an association between Cause of Disability and level of entrepreneurial traits among Differently abled entrepreneurs.

The result of Chi-Square test is presented in Table 7.17.

Table: 7.17: Cross – Tabulation of Cause of Disability and level of Entrepreneurial traits Among Differently Abled Entrepreneurs.

Factors of Entrepreneurial Traits	Level of Entrepreneurial Traits			Total	Chi-Square	Total
	Low	Moderate	Low			
By birth	42 (30.4) [95.5]	64 (46.4) [92.8]	32 (23.2) [86.5]	138 (100.0) [92.0]	0.812	0.666
By Accident	42 (30.4) [95.5]	64 (46.4) [92.8]	32 (23.2) [86.5]	138 (100.0) [92.0]		
Total	44 (29.3) [100.0]	69 (46.0) [100.0]	37 (24.7) [100.0]	150 (100.0) [100.0]		

Source: Primary Data.
Note: 1.The value within ( ) refers to Row Percentage
2.The value within [ ] refers to Column Percentage

Since P value is greater than 0.05, the null hypothesis is accepted at 5 percent level of significance ($p>0.05$), Hence concluded that there is no significant association between cause of disability and level of entrepreneurial trait among differently abled entrepreneurs. Based on the row percentage, differently abled entrepreneurs who are disabled by birth, 30.4 percent of them have low level of entrepreneurial trait, 46.4 percent shows moderate level of entrepreneurial trait and 23.2 percent are higher level of entrepreneurial trait. The differently abled entrepreneurs, who are disabled by accidents, 30.4 percent are low level of entrepreneurial trait, 46.4 percent having moderate level of entrepreneurial trait and 23.2 percent are of higher level entrepreneurial trait. Hence differently abled entrepreneurs who are disabled by both the case are of same percent of higher level of residual.

T-Test has been used to determine whether there exists any significant difference among differently abled entrepreneurs based on cause of disability and level of entrepreneurial trait. The following hypothesis is tested.

H_0: There is no significant difference in mean scores of factors of entrepreneurial traits among differently abled entrepreneurs classified based on cause of disability.

H_1: There exists significant difference in mean scores of factors of entrepreneurial trait among differently abled entrepreneurs classified based on cause of disability.

Table: 7.18: Cause of Disability wise Classification of factors of entrepreneurial Traits among Differently Abled Entrepreneurs

Factors of Entrepreneurial Traits	Cause of Disability				t - Value	Sig.
	By birth		By Accident			
	Mean	SD	Mean	SD		
Hard Work	26.69	6.92	27.67	6.67	0.471	0.639
Innovation	19.05	4.65	19.75	4.54	0.501	0.617
Need for Achievement Motivation	17.10	5.10	20.42	3.78	2.197	0.013
Optimism	21.35	2.29	22.75	1.86	2.449	0.028
Independence in Work	18.05	4.89	17.92	5.11	0.091	0.928
Business Vision	26.72	5.42	31.00	4.39	3.170	0.007**
Risk Bearing Capacity	13.36	2.55	14.67	1.50	2.696	0.015
Decision Making Capacity	18.56	4.27	19.67	3.23	1.108	0.286
Adaptive Ability	27.34	5.83	31.92	4.23	3.471	0.003**
Overall Entrepreneurial Traits	188.22	33.20	205.75	27.37	2.089	0.056

Source: Primary Data.

Table 7.18 shows that the differently abled entrepreneurs who are disabled by accident high mean score on all factors of entrepreneurial traits except independency in work (18.05).

Since ‘p’ value is less than 0.05 on factors of entrepreneurial traits the null hypothesis is rejected at 5% significant level with regard to factors of business vision, adaptive ability on entrepreneurial traits (Table. 7.18). Hence concluded that, there is significant difference in factors of business vision, adaptive ability on entrepreneurial trait among differently abled entrepreneurs classified based on cause of disability.

Since ‘p’ value is greater than 0.05 on seven factors of entrepreneurial traits the null hypothesis is accepted at 5% significant level with regard to factors of seven

entrepreneurial traits (Table. 7.18). Hence concluded that, there is no significant difference in factors of entrepreneurial trait among differently abled entrepreneurs except business vision and adaptive ability classified based on cause of disability.

7.9 Type of business and levels of Entrepreneurial Traits among Differently Abled Entrepreneurs

The levels of entrepreneurial traits among differently abled entrepreneurs based on type of business is very important, because the nature of business always determine the growth, return and level of risk in a business. People or groups of people with an entrepreneurial mindset develop new ideas of business or adapt existing one. The institutional supports and governmental policies are directly affects their entrepreneurial performance. The type of business determines the nature of products, behavior and performance of an entrepreneur.

To assess the statistical significance of the association between level of entrepreneurial traits and type of business of differently abled entrepreneurs, Chi-Square test is attempted to test the following hypothesis.

H_0: There is no association between types of business of Differently Abled Entrepreneurs with the levels of Entrepreneurial Traits.

H_1: There is an association between types of business of Differently Abled Entrepreneurs with the levels of Entrepreneurial Traits.

Table: 7.19: Cross – Tabulation of Type of Business and level of Entrepreneurial Traits among Differently Abled Entrepreneurs.

Type of Business	Level of Entrepreneurial Traits				P Value	Sig.
	Low	Moderate	High	Total		
Sole Trading	42	57	29	128	5.441	0.066
	32.8%	44.5%	22.7%	100.0%		
	95.5%	82.6%	78.4%	85.3%		
Partnership	2	12	8	22		
	9.1%	54.5%	36.4%	100.0%		
	4.5%	17.4%	21.6%	14.7%		
Total	44	69	37	150		
	29.3%	46.0%	24.7%	100.0%		

Source: Primary Data.

Table (7.19) shows that the cross tabulation of type of business and levels of entrepreneurial traits of differently abled entrepreneurs. While analysing the levels of entrepreneurial traits, differently abled entrepreneurs come under three levels, 29.3 percent of respondents shows low level, 46 percent of moderate level and 24.7 percent of high level irrespective of type of business. From among the total entrepreneurs, those who are sole traders form 85 percent of the total respondents and remaining number of respondents are conducting partnership form of businesses. 32.8 percent of sole traders having low level of entrepreneurial traits, 22.7 percent are of moderate level of entrepreneurial qualities and 44.5 percent having moderate level of residual potential.

In case of partnership business, 54.5 percent have moderate level of entrepreneurial traits, 36.4 percent of the entrepreneurs conducting partnership business have high level of entrepreneurial traits and a small group of 9.1 percent having low level of residual potential. Since P value is greater than 0.05, the null hypothesis is accepted at 5 percent level of significance ($p>0.05$), Hence the null hypothesis is accepted that there is no significant association between type of business and level of entrepreneurial trait among differently abled entrepreneurs.

T-Test has been used to determine whether there exists any significant difference among differently abled entrepreneurs based on type of business and level of entrepreneurial traits. The following hypothesis is tested.

H0: There is no significant difference in mean scores of entrepreneurial traits among differently abled entrepreneurs classifies based on type of business.

H1: There exists significant difference in mean scores of entrepreneurial traits among differently abled entrepreneurs classifies based on type of business.

Table 7.20: Type of Business wise Classification of Factors of Residual Potential among Differently Abled Entrepreneurs

Factors of Entrepreneurial Traits	Type of Business				t - Value	Sig
	Sole Trading		Partnership			
	Mean	SD	Mean	SD		
Hard Work	26.85	6.78	26.27	7.65	0.363	0.717

Innovation	19.23	4.53	18.41	5.22	0.764	0.446
Need for Achievement Motivation	16.74	5.07	21.00	3.31	3.793	0.000**
Optimism	21.28	2.26	22.50	2.24	2.344	0.020*
Independence in Work	17.70	4.93	20.05	4.24	2.343	0.026*
Business Vision	26.85	5.23	28.32	6.65	1.166	0.246
Risk Bearing Capacity	13.39	2.45	13.91	2.83	0.895	0.372
Decision Making Capacity	18.45	4.26	19.82	3.72	1.563	0.124
Adaptive Ability	27.45	5.88	29.18	5.53	1.343	0.190
Overall Entrepreneurial Traits	187.94	32.98	199.45	32.42	1.535	0.131

Source: Primary Data.

Table (7.20) shows that differently abled entrepreneurs are classified on the basis of type of business. Based on mean score differently abled entrepreneurs who are conducting sole trading business show higher mean score on the factors of entrepreneurial traits such as, Hard Work (26.85) and Innovation (19.23). Differently abled entrepreneurs conducting partnership business show higher mean score on factors of entrepreneurial traits such as Need for achievement motivation, optimism, Independency in work, business vision, Risk bearing capacity, Decision making capacity, Adaptive ability and Overall entrepreneurial traits.

Since P value is less than 0.01, null hypothesis is rejected at 1% level with regard to need for achievement motivation, which is found to be significant at 1% significant level, ($p<0.01$). Hence there is significance difference among type of business of Differently Abled Entrepreneurs with need for achievement motivation (Table 7.20).

Since P value is less than 0.05, null hypothesis is rejected at 5% level of significance with regard to factors of optimism and independency in work, which is found to be significant at 5% significant level, ($p<0.01$). Hence there is significance difference among type of business of Differently Abled Entrepreneurs with regard to factors of optimism and independency in work.

Since P value is greater than 0.05, Hence null hypothesis is accepted at 5% level with regard to factors of business vision, risk bearing capacity, decision making capacity, adaptive ability and overall entrepreneurial trait. There is no significant difference among type of business of Differently Abled Entrepreneurs with regard to factors of business vision, risk bearing capacity, decision making capacity, adaptive ability and overall entrepreneurial trait.

7.10 Nature of Business and levels of Entrepreneurial Traits among Differently Abled Entrepreneurs

To assess the statistical significance of the association between level of entrepreneurial traits and nature of business of differently abled entrepreneurs, Chi-Square test is attempted to test the following hypothesis.

H_0: There is no association between natures of business of Differently Abled Entrepreneurs with the levels of Entrepreneurial Traits.

H_1: There is an association between natures of business of Differently Abled Entrepreneurs with the levels of Entrepreneurial Traits.

Table: 7.21: Cross – Tabulation of Nature of Business and level of Entrepreneurial Traits among Differently Abled Entrepreneurs.

Nature of Business	Level of Entrepreneurial Traits			Total
	Low	Moderate	High	
Labour Intensive	29	48	25	102
	(28.4)	(47.1)	(24.5)	(100.0)
	[65.9]	[69.6]	]67.6]	[68.0]
Capital Intensive	15	21	12	48
	(31.3)	(43.8)	(25.0)	(100.0)
	[34.1]	[30.4]	[32.4]	[32.0]
Total	44	69	37	150
	(29.3)	(46.0)	(24.7)	(100.0)
Chi-Square Tests				
	Value		df	Sig.
Pearson Chi-Square	0.169		2	.919
Likelihood Ratio	.169		2	.919
Linear-by-Linear Association	.033		1	.857

Source: Primary Data.

Note: 1. The value within ( ) refers to Row Percentage
2. The value within [ ] refers to Column Percentage

Among 150 differently abled entrepreneurs, 29.3 percent have low level of entrepreneurial traits; 46 percent having moderate level of entrepreneurial traits and 24.7 percent of the differently abled entrepreneurs have high level of entrepreneurial traits. It seems that majority of differently abled entrepreneurs have moderate level of entrepreneurial traits irrespective of nature of business. Nature of business wise cross tabulation of differently abled entrepreneurs based on nature of business reveals that in labour intensive business majority of differently abled entrepreneurs has moderate level (47.1%) of entrepreneurial traits. In capital intensive business majority of them have moderate level (43.8%) of entrepreneurial traits.

The χ^2 statistics provides a value of 0.169 which is not significant at 5 per cent level. It may be concluded that there is significant variation among the natures of business of Differently Abled Entrepreneurs with the levels of Entrepreneurial Traits.

T-Test has been used to determine whether there exists any significant difference among differently abled entrepreneurs based on nature of business and level of entrepreneurial traits. The following hypothesis is tested.

H0: There is no significant difference in mean scores of entrepreneurial traits among differently abled entrepreneurs classifies based on nature of business.

H1: There exists significant difference in mean scores of entrepreneurial traits among differently abled entrepreneurs classifies based on nature of business.

Table 7.22: Type of Business wise Classification of Factors of Entrepreneurial Traits among Differently Abled Entrepreneurs

Factors of Entrepreneurial Traits	Nature of Business				t - Value	Sig.
	Labour Intensive		Capital Intensive			
	Mean	SD	Mean	SD		
Hard Work	26.63	6.89	27.06	6.94	0.360	0.720
Innovation	19.03	4.60	19.27	4.73	0.297	0.767
Need for Achievement Motivation	16.83	5.07	18.50	4.95	1.908	0.059
Optimism	21.33	2.24	21.73	2.38	0.989	0.324

Independence in Work	17.19	5.05	19.85	4.02	3.485	0.001**
Business Vision	27.75	4.98	25.63	6.16	2.250	0.026
Risk Bearing Capacity	13.80	2.22	12.75	2.93	2.440	0.016*
Decision Making Capacity	18.61	4.25	18.73	4.13	0.166	0.868
Adaptive Ability	28.46	5.56	26.10	6.17	2.339	0.021
Overall Entrepreneurial Traits	189.63	33.03	189.63	33.42	0.000	1.000

Note: 1. ** denotes significant at 1% level
2. * denotes significant at 5% level

According to the nature of business differently abled entrepreneurs are divided into two. Labour intensive business and capital intensive business; as per business wise classification of factors of entrepreneurial traits, those who are conducting labour intensive business shows higher mean score on the factors of business vision, risk bearing capacity and adaptive ability. Differently abled entrepreneurs conducting capital intensive business show higher mean score on factors of hard work, innovation, need for achievement motivation, optimism and independency in work. The mean scores of overall entrepreneurial traits are same in both types of business.

Since P value is less than 0.01, null hypothesis is rejected at 1% level with regard to independency in work, which is found to be significant at 1% significant level, ($p<0.01$). Hence there is significance difference among type of business of Differently Abled Entrepreneurs with regard to independency in work (Table 7.22).

Since P value is less than 0.05, null hypothesis is rejected at 5% level of significance with regard to the factor of risk bearing capacity, which is found to be significant at 5% significant level, ($p<0.01$). Hence there is significance difference among nature of business of Differently Abled Entrepreneurs with regard to the factor of risk bearing capacity.

Since P value is greater than 0.05, Hence null hypothesis is accepted at 5% level with regard to factors of hard work, Innovation, need for achievement motivation, optimism, business vision, decision making capacity, adaptive ability and

overall entrepreneurial trait. There is no significant difference among type of business of Differently Abled Entrepreneurs with regard to factors of hard work, Innovation, need for achievement motivation, optimism, business vision, decision making capacity, adaptive ability and overall entrepreneurial trait.

MULTIPLE REGRESSION ANALYSIS

Regression analysis of the Entrepreneurship Development is done to prove the correlation between entrepreneurship development and factors of entrepreneurial traits. The following multiple regression model is used for analysis of entrepreneurship development among differently abled entrepreneurs. Nine entrepreneurial trait factors are used as independent variables namely: Hard Work, Innovation, Optimism, Need for Achievement Motivation, Independency in Work, Business Vision, Risk Bearing Capacity, Decision Making capacity and Adaptive Ability.

Table 7.23: Mean rank of Factors of Entrepreneurial Traits among Differently Abled entrepreneurs – Friedman Test

Factors of Entrepreneurial Traits	Mean Rank	Chi-Square Value	P Value
Hard Work	5.62	290.299	0.000**
Innovation	5.65		
Need for Achievement Motivation	4.87		
Optimism	**6.81**		
Independence in Work	4.97		
Business Vision	4.72		
Risk Bearing Capacity	**1.90**		
Decision Making Capacity	4.86		
Adaptive Ability	5.60		

Note: ** denotes significance at 1% level

Based on mean rank Optimism (6.81) is the most effective factor of entrepreneurial traits followed by Innovation (5.65), Hard Work (5.62), Adaptive Ability (5.60), Independency in Work (4.97), Need for Achievement Motivation (4.87), Decision Making capacity (4.86), Business Vision (4.72) and Risk Bearing Capacity (1.90).

Table 7.24: Pearson Correlation Coefficient between Factors of Entrepreneurial traits among Differently Abled Entrepreneurs

	Communication Skill	Inter Personal Relationship	Creative Thinking	Critical Thinking	Problem Solving Skills	Skills for Coping with Emotions	Determination	Self Awareness	Empathetic	Environmental Adaptation	Sympathy
Communication Skill	1	0.512(**)	0.352(**)	0.139	0.109	0.144	0.120	0.511(**)	0.268(**)	0.002	0.589(**)
Inter Personal Relationship		1	0.641(**)	0.361(**)	0.320(**)	0.352(**)	0.289(**)	0.791(**)	0.634(**)	0.121	0.633(**)
Creative Thinking			1	0.282(**)	0.153	0.383(**)	0.129	0.790(**)	0.604(**)	0.242(**)	0.728(**)
Critical Thinking				1	.913(**)	0.564(**)	0.880(**)	0.502(**)	0.538(**)	0.755(**)	0.404(**)
Problem Solving Skills					1	0.570(**)	0.929(**)	0.422(**)	0.451(**)	0.709(**)	0.285(**)
Skills for Coping with Emotions						1	.388(**)	0.539(**)	0.596(**)	0.526(**)	0.462(**)
Determination							1	0.383(**)	0.419(**)	0.638(**)	0.268(**)
Self Awareness								1	0.775(**)	0.280(**)	0.864(**)
Empathetic									1	0.322(**)	0.702(**)
Environmental Adaptation										1	0.242(**)
Sympathy											1

Source: Primary data

** denotes significant at 5% level.

The Entrepreneurship Development is taken as dependent variable.

$$Y = a+b1X1+ b2X2+b3X3+b4X4+b5X5+b6X6+b7X7+b8X8+b9X9$$

Where,

Y = Entrepreneurship Development

X1 = Hard Work

X2 = Innovation

X3 = Optimism

X4 = Need for Achievement Motivation

X5 = Independency in Work

X6 = Business Vision

X7 = Risk Bearing Capacity

X8 = Decision Making capacity

X9 = Adaptive Ability

b1, b2, b3, b4, b5, b6, b7, b8 and b9 are regression coefficients.

To test the statistical significance the following hypothesis is tested.

$H_{0:}$ There is no significant relationship between entrepreneurship development and factors of entrepreneurial traits among differently abled entrepreneurs.

Table 7.25: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	**0.948**	**0.898**	**0.892**	**1.926**

Source: Primary Data.

Table 7.26: ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	**Regression**	**4579.370**	**9**	**508.819**	**137.174**	**0.000****
	Residual	**519.303**	**140**	**3.709**		
	Total	**5098.673**	**149**			

Table 7.27: Regression Coefficient

	Unstandardised Coefficients		Standardized Coefficients	t	Sig.
		Std. Error	Beta		
(Constant)	-8.567	2.081		-4.116	0.000**
Hard Work	0.215	0.096	0.253	2.234	0.027*
Innovation	0.244	0.142	0.193	1.723	0.087
Need for Achievement Motivation	0.104	0.047	0.090	2.218	0.028*
Optimism	0.091	0.166	0.036	0.548	0.584
Independence in Work	0.689	0.050	0.576	13.637	0.000**
Business Vision	0.473	0.089	0.441	5.295	0.000**
Risk Bearing Capacity	0.249	0.138	0.107	1.803	0.073
Decision Making Capacity	0.030	0.097	0.022	0.311	0.756
Adaptive Ability	0.322	0.065	0.322	4.936	0.000**

Source: Primary data.

7.11 Result of the Regression Model

1. Following values are noticed for regression coefficients

Intercept ‘a’ = - 8.567 (For Entrepreneurship Development)

b1 = 0.215 (For Hard Work)

b2 = 0.244 (For Innovation)

b3 = 0.104 (For Optimism)

b4 = 0.091 (For Need for Achievement Motivation)

b5 = 0.689 (For Independency in Work)

b6 = 0.473 (For Business Vision)

b7 = 0.249 (For Risk Bearing Capacity)

b8 = 0.030 (For Decision Making capacity)

b9 = 0.322 (For Adaptive Ability)

2. Overall model is found to be significant. The significant value in the ANOVA table is 0.000 which is less than 0.001. Thus the null hypothesis of ANOVA is rejected (Table.7.26).
3. The ‘p’ value for Hard Work is 0.027 which is less than 0.05, hence the null hypothesis that there is no relationship between Hard Work skill and entrepreneurship development is rejected (Table 7.26).
4. The ‘p’ value for innovation is 0.087 which is more than 0.05, hence the null hypothesis that there is no relationship between innovation and

entrepreneurship development is accepted and alternative hypothesis is rejected (Table.7.26).

5. For need for achievement motivation the value is 0.028 is less than 0.05, thus the null hypothesis that there is no relationship between creative thinking and entrepreneurship development is rejected (Table.7.26).
6. For optimism 'p' value is 0.584 which is more than 0.05. Hence the null hypothesis that there is no relationship between optimism and entrepreneurship development is accepted and alternative hypothesis is rejected (Table 7.26).
7. The 'p' value for independency in work is 0.000 which is more than 0.01. Hence the null hypothesis that there is no relationship between independency in work and entrepreneurship development is rejected (Table 7.26).
8. The 'p' value for business vision is 0.000 which is less than 0.01. Hence the null hypothesis that there is no relationship between business vision and entrepreneurship development is rejected (Table 7.26).
9. For risk bearing capacity 'p' value is 0.073 which is more than 0.05. Hence the null hypothesis that there is no relationship between risk bearing capacity and entrepreneurship development is accepted (Table 7.26).
10. For decision making capacity 'p' value is 0.756 which is more than 0.05. Hence the null hypothesis that there is no relationship between decision making capacity and entrepreneurship development is accepted and alternative hypothesis is rejected (Table 7.26).
11. For adaptive ability the 'p' value is 0.000 which is less than 0.01. Hence the null hypothesis that there is no relationship between adaptive ability and entrepreneurship development is rejected and alternative hypothesis is accepted (Table 7.26).

7.12 Findings from Multiple Regression Analysis:

1. Final regression model includes Hard Work, Innovation, Optimism, Need for Achievement Motivation, Independency in Work, Business Vision, Risk Bearing Capacity, Decision Making capacity and Adaptive Ability as independent variables to predict the Entrepreneurship Development. The overall model is found to be significant determinant of Entrepreneurship

Development as it has predicted 89% variation in the dependent variable. (R^2 = 0.898)

2. Out of 11 dependent variables Innovation, Optimism, Risk Bearing Capacity and Decision Making capacity are observed to have no relationship with entrepreneurship development.
3. Hard Work has regression coefficient 0.215 indicating positive relationship with Entrepreneurship development. Need for Achievement Motivation has regression coefficient 0.104 indicating positive relationship with Entrepreneurship Development. Independency in Work has regression coefficient value 0.689 indicating positive relationship with Entrepreneurship Development. Business Vision has regression coefficient value 0.473 indicating a positive relationship with dependent variable. Adaptive Ability has regression coefficient 0.322 indicating positive relationship with Entrepreneurship Development.
4. Every one unit increase or decrease in Hard Work will impact the entrepreneurship Development by 0.215 times in same direction, Need for Achievement Motivation will impact the entrepreneurship Development by 0.104 times in same direction, Independency in Work will impact the entrepreneurship Development by 0.689 times in same direction, Business vision will impact the entrepreneurship Development by 0.473 times in same direction. Adaptive ability will impact the entrepreneurship Development by 0.322 times in same direction.

Conclusion

Entrepreneurship development helps to create an appropriate eco-system that facilitates imparting employable skills to growing work force in an economy. Presently the vulnerable groups in India face a dual challenge of non-employability among educated youth and paucity of highly skilled work force. This chapter highly concentrated to identify the entrepreneurial qualities or traits among differently abled entrepreneurs to overcome the challenges of scarceness of skill and unemployment among these groups. Nine entrepreneurial trait factors were identified as highly influencing traits to the development of entrepreneurship development among differently abled entrepreneurs. The most influencing entrepreneurial traits among differently abled entrepreneurs are Optimism , Innovation, Hard Work, Adaptive

Ability, Independency in Work, Need for Achievement Motivation, Decision Making capacity, Business Vision and Risk Bearing Capacity.

CHAPTER 8

MODEL OF ENTREPRENEURSHIP DEVELOPMENT

Entrepreneurship has been considered as the backbone of economic growth and social development. The level of economic growth of an economy depends on the level of entrepreneurial activities in a region. Entrepreneurs can be created and nurtured through appropriate interventions in the form of entrepreneurship development programmes. In the era of liberalisation and globalisation entrepreneurs are making use of the emerging opportunities. This chapter is meant to suggest a model of entrepreneurship development. This model is a structural equation model based on residual potentials and entrepreneurial traits of differently abled entrepreneurs.

The first part of this chapter is related with a regression analysis of the Entrepreneurship Development to prove the correlation between entrepreneurship development and factors of entrepreneurship development. The following multiple regression model is used for the analysis of entrepreneurship development among differently abled entrepreneurs. Two entrepreneurship development factors are used as independent variables namely: Residual Potential and Entrepreneurial Traits. Entrepreneurship Development is taken as dependent variable.

To test the statistical significance the following hypothesis is tested.

$H_{0:}$ There is no significant relationship between entrepreneurship development and factors of entrepreneurship development among differently abled entrepreneurs.

Table 8.1: Mean and Standard deviation of Factors of Entrepreneurship Development among Differently Abled entrepreneurs

Regression Results Descriptive Statistics		
	Mean	**Std. Deviation**
Residual Potential	**2.02**	**0.728**
Entrepreneurial Traits	**1.95**	**0.736**
Entrepreneurship Development	**1.99**	**0.746**

Source: Primary Data.

Table (8.1) shows that the mean scores three main variables such as residual potential, entrepreneurial trait and entrepreneurship development. Residual potential is the most important variable with a highest mean score of (2.02), followed by entrepreneurship development (1.99) and entrepreneurial trait (1.95).

Table 8.2: Pearson Correlation Coefficient between Factors of Entrepreneurship Development among Differently Abled Entrepreneurs

Correlations				
		Residual Potential	**Entrepreneurial Traits**	**Entrepreneurship Development**
Residual Potential	**Pearson Correlation**	**1**	**0.340**	**0.235**
	Sig. (2-tailed)		**0.000**	**0.004**
	N	**150**	**150**	**150**
Entrepreneurial Traits	**Pearson Correlation**	**0.340**	**1**	**0.415**
	Sig. (2-tailed)	**0.000**		**0.000**
	N	**150**	**150**	**150**
Entrepreneurship Development	**Pearson Correlation**	**0.235**	**0.415**	**1**
	Sig. (2-tailed)	**0.004**	**0.000**	
	N	**150**	**150**	**150**
****. Correlation is significant at the 0.01 level**				

Pearson correlation coefficient between factors of entrepreneurship development among differently abled entrepreneurs indicate that correlation coefficient between residual potential and entrepreneurship trait is 0.340, which indicate 34 percentage positive relationship between residual potential and entrepreneurial trait and is significant at 1 percent level.

The correlation coefficient between residual potential and entrepreneurship development is 0.235, which means that every one unit increase or decrease in residual potential will impact on entrepreneurship development by 23.5 percent increase or decrease in the same direction. Correlation coefficient between entrepreneurial trait and entrepreneurship development is 0.415 that shows 41.5 percent positive correlation exists between entrepreneurial traits and entrepreneurship development and is statistically significant at 1 percent level. Hence the null hypothesis is rejected at 1% significant level and concluded that there exist a

significant relationship between entrepreneurship development and factors of entrepreneurship development.

To test the statistical significance the following hypothesis is tested.

$H_{0:}$ There is no significant relationship between entrepreneurship development and factors of entrepreneurship development among differently abled entrepreneurs.

Table 8.3: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.936	0.876	0.874	2.078

Table 8.4: ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4463.998	2	2231.999	516.963	0.000
	Residual	634.676	147	4.318		
	Total	5098.673	149			

Table 8.5: Regression Coefficient

Model		Un standardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-10.886	1.008		-10.801	0.000
	Overall Residual Potential	0.104	0.010	0.665	10.428	0.000
	Overall Entrepreneurial Traits	0.052	0.011	0.293	4.599	0.000

Dependent Variable; Entrepreneurship Development

$Y = a+b1X1+ b2X2$

Where, Y = Entrepreneurship Development

X1 = Residual Potential

X2 = Entrepreneurial Traits

b1 and b2 are regression coefficients.

8.1 Result of the Regression Model

1. Following values are noticed for regression coefficients

Intercept ‘a’ = - 10.886 (For Entrepreneurship Development)

b1 = 0.210 (For Residual Potential)

b2 = 0.131 (For Entrepreneurial Traits)

2. Overall model is found to be significant. The significant value in the ANOVA table is 0.000 which is less than 0.001. Thus the null hypothesis of ANOVA is rejected (Table.8.4).
3. The ‘p’ value for residual potential is 0.000 which is less than 0.01, hence the null hypothesis that there is no relationship between residual potential and entrepreneurship development is rejected (Table 8.5).

The ‘p’ value for entrepreneurial trait is 0.000 which is less than 0.01, hence the null hypothesis that there is no relationship between entrepreneurial trait and entrepreneurship development is rejected and alternative hypothesis is accepted.

Findings from multiple regression analysis –

- Final regression model includes Residual Potential and Entrepreneurial Trait as independent variables to predict the Entrepreneurship Development. The overall model is found to be significant determinant of Entrepreneurship Development as it has predicted by 87% variation in the dependent variable. (R^2 = 0.876)
- Out of two independent variables residual Potential and Entrepreneurial trait are observed to be significant determinants of Entrepreneurship Development (Table 8.5).
- Residual Potential has regression coefficient 0.104 indicating a positive relationship with Entrepreneurship development. Every one unit increase or decrease in Residual Potential value will impact the Entrepreneurship Development by 0.104 times in the same direction.
- Entrepreneurial Trait has regression coefficient 0.052 indicating a positive relationship with Entrepreneurship development. Every one unit increase or decrease in Entrepreneurial trait value will impact the Entrepreneurship Development by 0.052 times in the same direction.

The entrepreneurship development among differently abled entrepreneurs in South India is dependent on many factors like residual potential and entrepreneurial traits. Although there have been many other factors such as skill development and entrepreneurship training programmes for entrepreneurship development for the same period, the entrepreneurship development among differently abled entrepreneurs shown an increasing trend in number of beneficiaries and the number of business ventures.

8.2 Structural Equation Model (SEM) on Entrepreneurship Development of Differently-Abled Entrepreneurs

The Variables used in the structural equation model are

I. Observed, endogenous variables

1. Determination
2. Skills for Coping with Emotions
3. Problem Solving Skills
4. Critical Thinking
5. Creative Thinking
6. Inter-Personal Relationship
7. Communication Skill
8. Sympathy
9. Environmental Adaptation
10. Empathetic
11. Self –Awareness
12. Adaptive Ability
13. Decision Making Capacity
14. Risk Bearing Capacity
15. Business Vision
16. Independence in Work
17. Optimism
18. Need for Achievement Motivation
19. Innovation
20. Hard Work
21. Entrepreneurship Development

II. Unobserved, exogenous variables

1. e7: Error term for Determination
2. e6: Error term for Skills for Coping with Emotions
3. e5: Error term for Problem Solving Skills
4. e4: Error term for Critical Thinking
5. e3: Error term for Creative Thinking
6. e2: Error term for Inter-Personal Relationship
7. e1: Error term for Communication Skill
8. e11: Error term for Sympathy
9. e10: Error term for Environmental Adaptation
10. e9: Error term for Empathy
11. e8: Error term for Self –Awareness
12. e20: Error term for Adaptive Ability
13. e19: Error term for Decision Making Capacity
14. e18: Error term for Risk Bearing Capacity
15. e17: Error term for Business Vision
16. e16: Error term for Independence in Work
17. e15: Error term for Optimism
18. e14: Error term for Need for Achievement Motivation
19. e13: Error term for Innovation
20. e12: Error term for Hard Work
21. Entrepreneurial Trait
22. e21: Error term for
23. Residual Potential

Hence number of variables in the Structural Equation model is

Number of variables in your model	**:**	**44**
Number of observed variables	**:**	**21**
Number of unobserved variables	**:**	**23**
Number of exogenous variables	**:**	**23**
Number of endogenous variables	**:**	**21**

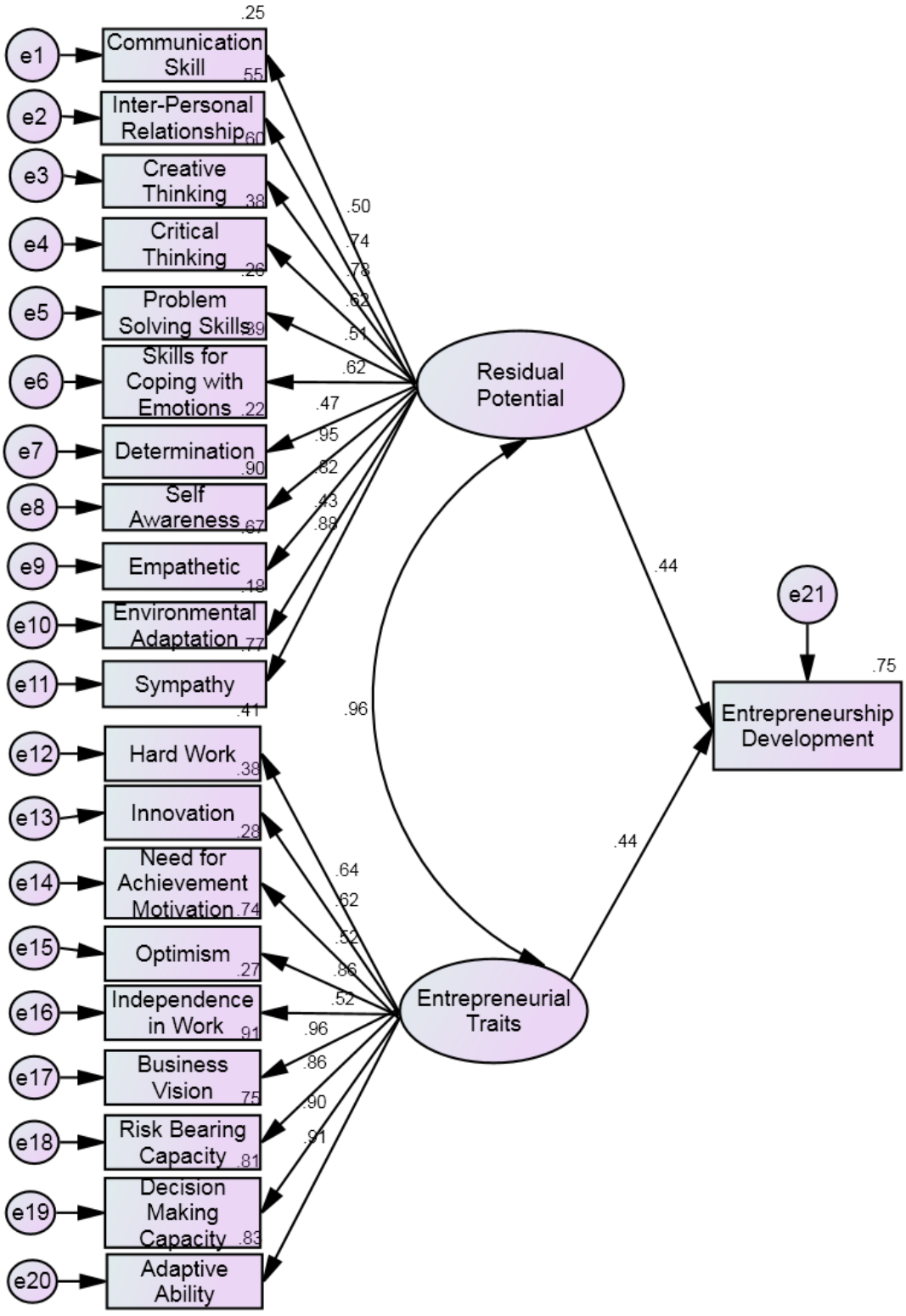


Fig.8.1. Structural Equation model (SEM) based on Standardised Coefficient on Entrepreneurship Development of Differently-Abled Entrepreneurs.

Table 8.6 Variables in the Structural Equation model Analysis

Variables			Unstandardised co-efficient (B)	S.E of B	Standardised co-efficient (Beta)	t value	P value
Communication skill	<--	Residual Potential	1.795	0.278	0.502	6.452	<0.001**
Inter-personal relations	<--	Residual Potential	3.750	0.355	0.744	10.551	<0.001**
Creative thinking	<--	Residual Potential	3.496	0.311	0.777	11.235	<0.001**
Critical thinking	<--	Residual Potential	3.580	0.434	0.616	8.242	<0.001**
Problem solving skill	<--	Residual Potential	3.176	0.480	0.513	6.617	<0.001**
Skill for coping with emotions	<--	Residual Potential	1.509	0.181	0.621	8.324	<0.001**
Determination	<--	Residual	2.559	0.432	0.465	5.921	<0.001**

Variables			Unstandardised co-efficient (B)	S.E of B	Standardised co-efficient (Beta)	t value	P value
		Potential					
Self awareness	<--	Residual Potential	5.243	0.339	0.946	15.450	<0.001**
Empathetic	<--	Residual Potential	2.192	0.182	0.816	12.077	<0.001**
Environmental Adaptation	<--	Residual Potential	2.699	0.502	0.427	5.377	<0.001**
Sympathy	<--	Residual Potential	3.450	0.254	0.879	13.593	<0.001**
Hard work	<--	Entrepreneurial Trait	4.393	0.507	0.640	8.668	<0.001**
Innovation	<--	Entrepreneurial Trait	2.851	0.344	0.618	8.297	<0.001**
Need for Achievement Motivation	<--	Entrepreneurial Trait	2.654	0.390	0.524	6.813	<0.001**

Variables			Unstandardised co-efficient (B)	S.E of B	Standardised co-efficient (Beta)	t value	P value
Optimism	<--	Entrepreneurial Trait	1.961	0.149	0.860	13.147	<0.001**
Independency in Work	<--	Entrepreneurial Trait	2.552	0.375	0.524	6.799	<0.001**
Business Vision	<--	Entrepreneurial Trait	5.202	0.330	0.956	15.786	<0.001**
Risk Bearing capacity	<--	Entrepreneurial Trait	2.159	0.163	0.864	13.227	<0.001**
Decision making Capacity	<--	Entrepreneurial Trait	3.772	0.266	0.902	14.208	<0.001**
Adaptive Ability	<--	Entrepreneurial Trait	5.303	0.367	0.911	14.460	<0.001**
Entrepreneurship Development	<--	Residual Potential	2.566	1.274	0.440	2.014	0.044*
Entrepreneurship Development	<--	Entrepreneurial Trait	2.543	1.270	0.436	2.002	0.045*

From the above table, Un-standardised coefficient of Residual Potential on Communication is 1.795 represents the partial effect of Residual Potential on Communication, holding the other path variables as constant. The estimated positive sign implies that such effect is positive that Communication would increase by 1.795 for every unit increase in Residual Potential and this coefficient value is significant at 1% level.

The unstandardised coefficient of Residual Potential on Inter-Personal Relation is 3.750 represents the partial effect of Residual Potential on Inter-Personal Relation, holding the other path variables as constant. The estimated positive sign implies that such effect is positive that Inter-Personal Relation would increase by 3.750 for every unit increase in Residual Potential and this coefficient value is significant at 1% level.

Unstandardised coefficient of Residual Potential on Creative thinking is 3.496 represents the partial effect of Residual Potential on Creative thinking, holding the other path variables as constant. The estimated positive sign implies that such effect is positive that Creative thinking would increase by 3.496 for every unit increase in Residual Potential and this coefficient value is significant at 1% level.

From unstandardised coefficient of Residual Potential on Critical Thinking (3.580) finds the partial effect of Residual Potential on Critical Thinking, holding the other path variables as constant. The estimated positive sign implies that such effect is positive that Critical Thinking would increase by 3.580 for every unit increase in Residual Potential and this coefficient value is significant at 1% level.

Unstandardised coefficient of on Residual Potential on Problem Solving Skill is 3.176 represents the partial effect of Problem Solving Skill on Residual Potential, holding the other path variables as constant. The estimated positive sign implies that such effect is positive that Problem Solving Skill would increase by 3.176 for every unit increase in Residual Potential and this coefficient value is significant at 1% level.

The given value of unstandardised coefficient of Residual Potential on Skill for coping with emotion is 1.509 represents the partial effect of Residual Potential on Skill for coping with emotion, holding the other path variables as constant. The

estimated positive sign implies that such effect is positive that Skill for coping with emotion would increase by 1.509 for every unit increase in Residual Potential and this coefficient value is significant at 1% level.

Calculated value of unstandardised coefficient of Residual Potential on Creative thinking is 3.496 represents the partial effect of Residual Potential on Creative thinking, holding the other path variables as constant. The estimated positive sign implies that such effect is positive that Creative thinking would increase by 3.496 for every unit increase in Residual Potential and this coefficient value is significant at 1% level.

Unstandardised coefficient of Residual Potential on Determination is 2.559 represents the partial effect of Residual Potential on Determination, holding the other path variables as constant. The estimated positive sign implies that such effect is positive that Determination would increase by 2.559 for every unit increase in Residual potential and this coefficient value is significant at 1% level.

Coefficient of Residual Potential on Self-awareness is 5.243 represents the partial effect of Residual Potential on Self-awareness, holding the other path variables as constant. The estimated positive sign implies that such effect is positive that Self-awareness would increase by 5.243 for every unit increase in Residual Potential and this coefficient value is significant at 1% level.

Unstandardised coefficient of Residual Potential on Empathy is 2.192 represents the partial effect of Residual Potential on Empathy, holding the other path variables as constant. The estimated positive sign implies that such effect is positive that Empathy would increase by 2.192 for every unit increase in Residual Potential and this coefficient value is significant at 1% level.

Coefficient of Residual Potential on Environmental Adaptation is 2.699 represents the partial effect of Residual Potential on Environmental Adaptation, holding the other path variables as constant. The estimated positive sign implies that such effect is positive that Environmental Adaptation would increase by 2.699 for every unit increase in Residual Potential and this coefficient value is significant at 1% level.

Unstandardised coefficient of Residual Potential on Sympathy is 3.450 represents the partial effect of Residual Potential on Sympathy, holding the other path variables as constant. The estimated positive sign implies that such effect is positive that Sympathy would increase by 3.450 for every unit increase in Residual Potential and this coefficient value is significant at 1% level.

Value of unstandardised coefficient of Entrepreneurial Trait on Hard Work is 4.393 represents the partial effect of Entrepreneurial Trait on Hard Work, holding the other path variables as constant. The estimated positive sign implies that such effect is positive that Hard Work would increase by 4.393 for every unit increase in Entrepreneurial Trait and this coefficient value is significant at 1% level.

The unstandardised coefficient of Entrepreneurial Trait on Innovation is 2.851 represents the partial effect of Entrepreneurial Trait on Innovation, holding the other path variables as constant. The estimated positive sign implies that such effect is positive that Innovation would increase by 2.851 for every unit increase in Entrepreneurial Trait and this coefficient value is significant at 1% level.

Given unstandardised coefficient of Entrepreneurial Trait on Need for Achievement Motivation is 2.654 represents the partial effect of Entrepreneurial Trait on Need for Achievement Motivation, holding the other path variables as constant. The estimated positive sign implies that such effect is positive that Need for Achievement Motivation would increase by 2.654 for every unit increase in Entrepreneurial Trait and this coefficient value is significant at 1% level.

Coefficient of Entrepreneurial Trait on Hard Work is 4.393 represents the partial effect of Entrepreneurial Trait on Hard Work, holding the other path variables as constant. The estimated positive sign implies that such effect is positive that Hard Work would increase by 4.393 for every unit increase in Entrepreneurial Trait and this coefficient value is significant at 1% level.

Unstandardised coefficient of Entrepreneurial Trait on Optimism is 1.961 represents the partial effect of Entrepreneurial Trait on Optimism, holding the other path variables as constant. The estimated positive sign implies that such effect is positive

that Optimism would increase by 1.961 for every unit increase in Entrepreneurial Trait and this coefficient value is significant at 1% level.

Unstandardised coefficient of Entrepreneurial Trait on Independency in Work is 2.552 represents the partial effect of Entrepreneurial Trait on Independency in Work, holding the other path variables as constant. The estimated positive sign implies that such effect is positive that Independency in Work would increase by 2.552 for every unit increase in Entrepreneurial Trait and this coefficient value is significant at 1% level.

Coefficient Value of Entrepreneurial Trait on Business Vision is 5.202 represents the partial effect of Entrepreneurial Trait on Business Vision, holding the other path variables as constant. The estimated positive sign implies that such effect is positive that Business Vision would increase by 5.202 for every unit increase in Entrepreneurial Trait and this coefficient value is significant at 1% level.

Beta value of Entrepreneurial Trait on Risk bearing Capacity is 2.159 represents the partial effect of Entrepreneurial Trait on Risk bearing Capacity, holding the other path variables as constant. The estimated positive sign implies that such effect is positive that Risk bearing Capacity would increase by 2.159 for every unit increase in Entrepreneurial Trait and this coefficient value is significant at 1% level.

Unstandardised coefficient of Entrepreneurial Trait on Decision Making Capacity is 3.772 represents the partial effect of Entrepreneurial Trait on Risk bearing Capacity, holding the other path variables as constant. The estimated positive sign implies that such effect is positive that Risk bearing Capacity would increase by 3.772 for every unit increase in Entrepreneurial Trait and this coefficient value is significant at 1% level.

Value of Unstandardised coefficient of Entrepreneurial Trait on Adaptive Ability is 5.303 represents the partial effect of Entrepreneurial Trait on Adaptive Ability, holding the other path variables as constant. The estimated positive sign implies that such effect is positive that Adaptive Ability would increase by 5.303 for every unit increase in Entrepreneurial Trait and this coefficient value is significant at 1% level.

Given unstandardised coefficient value of Residual potential on Entrepreneurship Development is 2.566 represents the partial effect of Residual potential on Entrepreneurship Development, holding the other path variables as constant. The estimated positive sign implies that such effect is positive that Entrepreneurship Development would increase by 2.566 for every unit increase in Residual Potential and this coefficient value is significant at 5% level.

Unstandardised coefficient of on Entrepreneurial Trait on Entrepreneurship Development is 2.543 represents the partial effect of Entrepreneurial Trait on Entrepreneurship Development, holding the other path variables as constant. The estimated positive sign implies that such effect is positive that Entrepreneurship Development would increase by 2.543 for every unit increase in Entrepreneurial Trait and this coefficient value is significant at 5% level.

Based on Standardised coefficient, Entrepreneurial Trait on Business Vision (0.956) is most influencing path in this SEM model, followed by Residual Potential on Self Awareness (0.946), Entrepreneurial Trait on Adaptive Ability (0.911), Entrepreneurial Trait on Decision Making Capacity (0.902), Residual potential on Sympathy (0.879), Entrepreneurial trait on Risk bearing capacity (0.864), Entrepreneurial trait on Optimism (0.860), Residual potential on Empathy (0.816), Residual potential on Creative Thinking (0.777), Residual potential on Inter-personal Relations (0.744), Entrepreneurial Trait on Hard Work (0.640), Residual Potential on Skill for Coping with Emotions (0.621), Entrepreneurial Potential on Innovation (0.618), Residual potential on Critical thinking (0.616), Residual Potential on Problem Solving Skill (0.513), Residual Potential on Communication Skill (0.502), Residual Potential on Determination (0.465), Residual Potential on Environmental Adaptation (0.427), Standardised coefficient of Entrepreneurial Trait on Independency in Work (0.524) and Entrepreneurial Trait on Need for Achievement Motivation are equally influencing path in this model with least influencing paths are Residual potential on Entrepreneurship Development (0.440), Entrepreneurial Trait on Entrepreneurship development (0.436) and Residual Potential on Environmental Adaptation (0.427),

For the purpose of testing the model fit, null hypothesis and alternative hypothesis are framed

HYPOTHESIS X

Null hypothesis: H**0** : The hypothesized model has a good fit.

Alternate hypothesis: H**a** : The hypothesized model does not have a good fit.

Table 8.7: Regression Indices and Values

Indices	Value	Suggested value
Chi-square value	643.506	-
DF	187	-
P value	0.000	> 0.05 (Hair et al., 1998)
Chi-square value/DF	3.441	< 5.00 (Hair et al., 1998)
GFI	0.938	> 0.90 (Hu and Bentler, 1999)
AGFI	0.913	> 0.90 (Hair et al. 2006)
NFI	0.989	> 0.90 (Hu and Bentler, 1999)
CFI	0.946	> 0.90 (Daire et al., 2008)
RMR	0.066	< 0.08 (Hair et al. 2006)
RMSEA	0.055	< 0.08 (Hair et al. 2006)

From the above table it is found that, Goodness of Fit Index (GFI) value (0.938) and Adjusted Goodness of Fit Index (AGFI) value (0.913) is greater than 0.9 which represent it is a good fit. The calculated Normed Fit Index (NFI) value (0.989) and Comparative Fit Index (CFI) value (0.946) indicates that it is a perfectly fit and also it is found that Root Mean square Residuals (RMR) value (0.066) and Root Mean Square Error of Approximation (RMSEA) value (0.055) which are less than 0.08 which indicated it is perfectly fit model.

All model fit indices are not reached satisfactory levels, the predictive p value (0.000) and Chi-Square value (643.506) are non-significant, the significance of the

Chi-square value is depend on sample size and normality, Chi-square test is the only substantive test of fit for SEM (Barrett,2007). It is a known problem that these indices are biased with small sample size and a large number of variables (Fan et al., 2011; Kenny & McCoach, 2003; Schumacker & Lomax, 2004). Hence the Chi-square value/DF is (3.441) and better model indices of RMSEA (0.055), CFI (0.946), NFI (0.989), GFI (0.938) and AGFI (0.913) values indicate a good model fit and we can accept the null hypothesis that the model is correct.

Conclusion

Human development insists that everyone should enjoy a minimum level of security in social and economic terms. The root cause of social insecurity among differently abled persons in India is poverty and that is largely due to lack of adequate employment opportunities. The pattern of economic development in India is with variety of inequalities. Indian economy has well in terms of growth rate but poor in terms of human development indicators. In such a situation entrepreneurship development is a tool to generate income and employment to all sections of the society. In this study the core idea is about entrepreneurship development among differently abled entrepreneurs and to identify the innate potentialities and entrepreneurial traits among differently abled persons to be succeeded in their ventures. The result shows that factors of residual potential and entrepreneurial traits have been positively contribute to the overall development of differently abled entrepreneurs.

CHAPTER 9

SUMMARY OF FINDINGS CONCLUSION AND RECOMMENDATIONS

Entrepreneurship is considered as the backbone of socio-economic development in all economies. Entrepreneurship, entrepreneur and enterprise are multifaceted phenomenon in the modern competitive world order. Entrepreneurship is the quality of an entrepreneur. Entrepreneurs are persons with high achievement motivation, innovative capacity, and the ability to identify and explore new opportunities. Enterprise is the outcome or result of entrepreneurship by an entrepreneur. Entrepreneurs have the potential ability to contribute much to the society and economy.

Entrepreneurs are highly motivated, enthusiastic personalities with complex nature, embodying the basic qualities of Vision, Knowledge, Desire to succeed, Independence and Optimism. An indepth idea regarding these characteristics will provide a better understanding of the concept of an entrepreneur. Visionability- the ability to dream and ability to implement, Knowledge- sound and conceptual knowledge about the world, Desire to succeed- strong desire to succeed in life, Independence-Independent in work and decision making, Optimism-optimistic, Value addition-Desire to improve and optimise resources, Leadership-become a principal in all respect, Hard-working and Risk-taking ability are the most important characters of an entrepreneur. Entrepreneurship is the process of starting a business or non-business organizations. The entrepreneur develops a business model and acquires the human capital and other required resources, and is fully responsible for its success or failure.

Persons with disabilities constitute 15 per cent of the world's population, of whom 80 per cent live in developing countries. Disability leads to poverty and thereby lowers the income of individual and households. Disability and resultant poverty worsens the standard of living of persons with disability and hence increases the expenditures on health care, transportation, employment, assistive technology and the cost of manpower development for social development. Disability may lead to limited employment opportunity and earnings to persons with disability and other family members due to care for disabled family member (Meyer and Mok 2008). Disability may prevent better employment opportunities or constrain the kind of work a disabled person can do (Evans 1989; Amartya Sen 1992).

Disability may restrict human capital development and opportunities for education, disability by birth or during childhood may prevent children from schooling and increase school dropout. The onset of disability may lead to poverty; poverty may increase the risk of disability and poor health. Disability condition may effect in impairment, participation restriction and activity limitation. Disability may increase the threat of lower the standard of living, lower the educational attainment and lower the employment rates. Around 650 million people, live with some sort of disability, the world's largest minority (Shahul Hameedu, M., 2013). This figure is increasing through population growth, medical advances, increasing accidents and the ageing process. Disability rates are significantly higher among groups with lower educational attainment in various countries. Women and children report higher incidence of disability than men.

The World Bank estimates that 20 per cent of the world's poorest people have some kind of disability and tend to be regarded in their own communities as the most disadvantaged (Shani, 2014). Women with disabilities are recognised to be multi disadvantaged. Mortality of children with disabilities may be as high as 80 per cent in developing countries. Comparative studies on disability legislation show that only 45 countries have anti- discrimination and other disability- specific Laws (Sunil, S. 2016). How far can we improve the quality of differently abled people's environment? How much can we enhance life achievement in differently abled people?

By focusing on entrepreneurship development among differently abled entrepreneurs we can address these questions. Human beings with enormous capacities are being shaped by their experiences and environmental influences. Human social behavior is moldable and modifiable and little influenced by evolutionary processes. Traits are tendencies to behave in relatively consistent and distinctive ways across situations. Differently abled entrepreneur's performance on various measures can be influenced by personality, personality structures, defense mechanisms, conditioning, ideal self and personal factors. Basically Cardinal, Central and Secondary Traits are most influencing traits contributing to the development of factors for entrepreneurship development among differently abled people.

In this backdrop, the present study is more significant in the social, cultural, educational and economic life of persons with disability. This research is relevant for several reasons, it contributes a theoretical base for the concept of differently abled entrepreneurs and it provides empirical evidences of entrepreneurship development among persons with disabilities, finally this study develops a model of entrepreneurship development based on innate potentialities and entrepreneurial traits of differently abled entrepreneurs. In this background the present study entitled "Entrepreneurship Development among Differently Abled entrepreneurs in South India" has been carried out.

The study has been conducted with the following objectives:

1. To study the Socio –Economic background of differently abled persons in India.

2. To assess the residual potential of differently abled entrepreneurs and its association with their socio-demographic profile.

3. To assess the entrepreneurial traits of differently abled entrepreneurs and its association with their socio-demographic profile.

4. To study the influence of basic entrepreneurial traits and residual potential of differently abled entrepreneurs on entrepreneurship development.

5. To suggest a specific model of entrepreneurship development based on entrepreneurial traits and residual potential of differently abled entrepreneurs.

The study is about entrepreneurship development among differently-abled people in South India. The study mainly focuses on the overall development of disabled people in various spheres of their life such as social, economic, professional and vocational through proper entrepreneurial development activities. The research design and procedural plan for the study is empirical based on secondary and primary data. The study design is descriptive and analytical in nature; the present study tries to find out the innate potentialities of differently abled persons in entrepreneurship development. It analyses the innate qualities and traits of differently abled persons leading to entrepreneurship development and thereby to economic independency, social development, technological advancement, self development and creativity.

Data were collected from primary and secondary sources and the study is based on sound methodology. This study is based on multi stage systematic random sampling technique, from which results can be generalized to the population. It utilizes valid and reliable statistical measures. The study deploys both bivariate and multivariate analysis to test the hypothesis. The descriptive statistical analysis helps to establish very clear differential characteristics of variables related to the study. Inferential statistics provides a base for valid inferences from selected samples about the population. The research design, plan, structure and strategy of the study are descriptive. The study is purely empirical in nature; the conclusions drawn are based upon hard evidence gathered from real-life experiences and observations.

A pilot study was conducted using the preliminary interview schedule among thirty differently abled entrepreneurs from the selected areas. The collected data from the thirty respondents were studied in detail with the variance reported, to incorporate necessary changes in the preliminary interview schedule. Thus the Reliability Analysis was done on the basis of responses relating to traits and qualities of differently abled entrepreneurs in different areas of entrepreneurship development, based on 200 statements recorded on a five-point scale. The classical Cronbach Alpha Model to test the reliability was attempted. The procedure started with all the statements considered and sequentially eliminating those statements, whose elimination might improve the Alpha value. The initial schedule contained 200 statements describing Residual Potential and Entrepreneurial Traits, 110 statements relating to eleven variables of Residual Potential and 90 statements describing nine variables of Entrepreneurial Traits. The 200 statements of Residual potential and Entrepreneurial traits relating to entrepreneurship development among differently abled entrepreneurs were reduced to 106 statements through a reliability analysis performed in a sequence after eliminating those statements whose elimination might improve the Alpha value. The final Alpha value obtained was 0.808 after eliminating 55 statements under Residual potential. The 90 statements relating to Entrepreneurial traits was reduced to 51, through a sequence of reliability analysis. The last stage alpha value was 0.701, and then the further elimination of statements might not improve the Alpha Value. Thus a total of 106 statements turned out to be reliable at a high level to describe the factors leading to entrepreneurship development among differently abled entrepreneurs in South India.

The population of the study is differently abled people with entrepreneurial talent. The sample frame of the study is mainly taken from the list of beneficiaries from the National Handicapped Finance and Development Corporation(NHFDC) for the financial year 2012-2013, who received financial or entrepreneurial assistance from this institution directly or indirectly (from the institution or from nodal agencies). The final list of beneficiaries for the financial year 2012-2013 was taken as the population base of this study. Systematic random sampling technique has been used for the selection of the sample. In the first stage an individual sample unit was identified as one who has received financial and entrepreneurship assistance from National Handicapped Finance and Development Corporation and the Nodal agencies of the institution. Hence the list of beneficiaries of financial year 2012-2013 was selected to fix the sample frame; the total number of beneficiaries for the financial year 2012-2013 was 5039. That number constitutes the total number of differently abled persons, who have received financial and entrepreneurial assistance only for the period of 2012-2013. In the second stage, based on the pilot study, a sample size was obtained after assuming a 5 percentage error in the estimates of thirty responses using the information on variances. The sample size of 148 calculated was the maximum among the sample sizes obtained from responses of all statements. Hence, the sample size was fixed suitably as150. In the third stage, systematic random method was adopted to select the individual person. The total number of known population was divided by the number of sample size (5039/150), then every Nth person, that is 33^{th} item (accurately 33.59^{th} person) was selected as the individual sample unit.

The primary data collected from 150 differently abled entrepreneurs were coded, classified and analysed using Statistical Packages for Social Science (SPSS Version 21). The secondary data from published sources are analysed using simple statistical tools like percentages, graphs, Average Growth Rate and Trend Analysis. The tools used for the analysis of primary data were cross tabulation and descriptive statistics like mean, standard deviation, variance, percentiles etc. The tools used for hypothesis testing include Chi-Square test, Friedman's test, ANOVA and t-test. Correlation analysis and Regression models are used to examine relationship among variables. Multiple Regression Analysis was adopted to make a prediction about the dependant variable (Entrepreneurship Development) based on its covariance with all the concerned independent variables (Soft skills, Personality Traits, Residual potential,

and Entrepreneurial Trait variable). Inferential analysis is adopted to test the significance of hypothesis and to indicate some valid conclusions. Structural Equation Model (SEM) is used to validate a model based on all the constructs. The model is based on Goodness of Fit Index (GFI), Adjusted Goodness of Fit Index (AGFI), Normated Fit Index (NFI) and Comparative Fit Index (CFI). Confirmatory Factor Analysis (CFA) is adopted to find out the relation between all the constructs by finding correlations of variables by calculating, Average Variance Extracted (AVE), Construct Reliability (CR), Convergent Validity and Discriminant Validity.

9.1 Findings of the study

The findings of the study based on the analysis of secondary and primary data are summarised below:

9.1.1 Socio-economic background of differently abled entrepreneurs in India.

1. The economic and social costs of disability are very important and significant, that include direct and indirect costs, borne by people with disability, their family members, friends, relatives, employers, governments and society at large.

2. People with disabilities are more likely to be unemployed and generally earn less. The nature and severity of the disability worsen both income and employment opportunity.

3. People with disabilities have extra costs resulting from disability, such as costs for medical care, assistive technology, the need for personal care and support, educational and health related assistance, and need more resources to achieve same outcomes as abled people.

4. According to census – 2011 data, the total number of disabled population in India was 26.8 million. Out of the total disabled population 18.6 million constitute males and 8.2 million females.

5. Within in a period of ten years from 2001 to 2011, the number of disabled population increased by 22.4 percentage. In India, women with disabilities showed a higher growth rate (27.2%) than men with disabilities (18.9).

6. Proportion of disabled population was higher in rural areas (15 million) than urban (11.8 million); the decadal increase in proportion of disabled population is significantly higher in urban areas (48.2%) than rural area (13.7%). The reason for higher rate of increase of disabled population in urban India is due to a number of problems such demographic transition, pollution, increased number of accidents, population density etc. These are contributing higher number of incidents of disability in urban India.

9.1.2 Demographic Profile of Differently Abled Entrepreneurs under the Study

7. The demographic profile of respondents selected for the study revealed that, 66.7 per cent of the respondents are male entrepreneurs; 33.3 per cent are female entrepreneurs.

8. Majority of the respondents are residing at rural areas (68.7%), and 31.3 per cent entrepreneurs were from urban areas.

9. Present study revealed that majority (52%) of the respondents comes under the age group of 40 to 50. Only 13.3 per cent respondents were come under the age above 50. The young people below the age of 40 constitute 34.7 percent.

10. Majority of the respondents (64.7%) were married. The number of unmarried entrepreneurs represents 28 percent the remaining 7.3 per cent entrepreneurs are either separated or widows.

11. Educational qualification of sample respondents present that, 47.3 per cent of sample respondents successfully completed higher secondary level education. Only 17.3 per cent entrepreneurs attained graduation. Among the total respondents 17.3 percent were illiterates; 15.3 percent respondents were primary educated and 20 percent of the total respondents were completed their education at secondary level.

12. Based on family structure 49.3 per cent of respondents were members of extended family; only 5.3 per cent people was from one man households. 35.3 per cent of sample respondents were part of joint family.

9.1.3 Residual Potential and Differently Abled Entrepreneurs

13. Based on mean score, Inter Personal Relationship (24.68) is the most important factor on residual potential of differently abled entrepreneurs, followed by Environmental Adaptation (22.83), Empathetic Attitude (21.29), Communication Skills (19.77), and Sympathetic Attitude (19.18) and so on. The least factor is Skills for coping with emotions (12.01) followed by Critical Thinking (17.33), Creative Thinking (17.75).

14. There is no statistically significant association between gender and level of residual potential among differently abled entrepreneurs ($p>0.05$).

15. The result showed that, there is significance difference between male and female Differently Abled Entrepreneurs with regard to the Factors of Residual Potential. Mainly Communication Skills, Interpersonal Relations, Creative Thinking, Self-awareness, Empathetic Attitude, Sympathetic Attitude, Determination and Environmental Adaptation ($p<0.05$).

16. There exists an association between the place of residence of the differently abled entrepreneurs and their level of residual potential ($p<0.05$).

17. There exists significance difference between rural and urban Differently Abled Entrepreneurs with regard to the Factors of Communication Skills, Empathetic Attitude and Sympathetic Attitude ($p<0.05$).

18. There exists significant association between marital status of the differently abled entrepreneurs and the level of residual potential ($p<0.05$).

19. There is no significant difference among Marital Status with respect to factors of Residual Potential among Differently Abled entrepreneurs with regard to Communication Skill, Interpersonal Relationship, Creative thinking, Critical thinking, Problem Solving Skills, Skills for Coping with emotions, Determination, Self Awareness, Empathetic, environmental Adaptation and Sympathy ($p>0.05$)

20. There exist significant association between educational qualification of differently abled entrepreneurs and level of residual potential ($p<0.05$).

21. There is significance difference among Education Qualifications of Differently Abled Entrepreneurs with regard to Communication Skill, Creative thinking, Critical thinking, Problem Solving Skills, Skills for Coping with emotions, Determination, Self Awareness, Empathetic, environmental Adaptation and Sympathy ($p<0.05$),

22. Based on Duncan Multiple Range Test (DMRT), uneducated is significantly differed with Primary Educated, Secondary educated, Higher Secondary Educated and Under Graduate at 1% level, but there is no significant difference between Primary educated, Secondary educated, Higher Secondary Educated and Under Graduated in Communication Skill in Residual Potential.

23. There is an association between Family Structure of Differently abled Entrepreneurs and Level of Residual Potential ($p<0.05$).

24. There is no significant association between cause of disability and level of residual potential among differently abled entrepreneurs ($p>0.05$).

25. There is significant relationship between entrepreneurship development and factors of residual potential among differently abled entrepreneurs ($p<0.05$).

26. Communication Skill, Inter-personal Relationship, Critical thinking, Self Awareness and Environmental Adaptation are the most important positively influencing factors of residual potential. The overall regression model found to be significant determinants of Entrepreneurship Development as it has predicted 89% variation in the dependent variable. ($R^2 = 0.894$).

9.1.4 Entrepreneurial Traits and Differently Abled Entrepreneurs

27. For this study, 9 variables of entrepreneurial trait were identified, these are Hard Work; innovation; Need for Achievement Motivation; Optimism; Independency in work; Business Vision; Risk Bearing capacity; Decision Making capacity and Adaptive Ability. Based on mean scores, Adaptive Ability (27.71) is the most important factor on Entrepreneurial Traits of differently abled entrepreneurs, followed by Business Vision (27.07), Hard Work (26.77), Optimism (21.46),

28. There is no statistically significant association between gender and level of entrepreneurial traits among differently abled entrepreneurs ($p>0.05$).

29. There is no significant association between places of residence of the differently abled entrepreneurs and their levels of entrepreneurial traits ($p>0.05$).

30. There is no association between marital status of the differently abled entrepreneurs and the level of entrepreneurial traits ($p>0.05$)

31. . There exist significant association between educational status of differently abled entrepreneurs and level of entrepreneurial traits ($p<0.05$).

32. There exist an association between Family Structure of Differently abled Entrepreneurs and Level of Entrepreneurial traits ($p<0.05$).

33. There is no significant association between cause of disability and level of entrepreneurial trait among differently abled entrepreneurs ($p>0.05$).

34. There is no significant association between type of business and level of entrepreneurial trait among differently abled entrepreneurs ($p>0.05$).

35. There is significant variation among the natures of business of Differently Abled Entrepreneurs with the levels of Entrepreneurial Traits ($p>0.05$).

1. The overall regression model was found significant, the significant determinant of Entrepreneurship Development as it has predicted 89% variation in the dependent variable. ($R^2 = 0.898$). Out of 11 dependent variables Innovation, Optimism, Risk Bearing Capacity and Decision Making capacity are observed to have no relationship with entrepreneurship development.

9.1.5 Entrepreneurship Development among differently abled entrepreneurs

36. Residual potential is the most important variable with a highest mean score of (2.02), followed by entrepreneurial trait (1.95) in entrepreneurship among differently abled entrepreneurs.

37. The result of correlation coefficient showed that, there exists significant relationship between entrepreneurship development and residual potential ($r=0.235$), entrepreneurship development and entrepreneurial traits ($r=0.415$).

38. The overall regression model found significant determinant of Entrepreneurship Development as it has predicted by 87% variation in the dependent variable. (R^2 = 0.876)
39. There exist a positive relationship between residual potential and entrepreneurship development. ($p<0.05$). There exists a positive relationship between entrepreneurial trait and entrepreneurship development ($p<0.05$). Residual Potential has regression coefficient 0.104 and Entrepreneurial Trait has regression coefficient 0.052 indicating a positive relationship with residual potential and entrepreneurial traits on Entrepreneurship development. Every one unit increase or decrease in both the factor values will impact on Entrepreneurship Development in the same direction.
40. Based on Structural Equation Model standardised coefficient of Entrepreneurial Trait on Business Vision (0.956) was most influencing path in this SEM model, followed Entrepreneurial Trait on Adaptive Ability (0.911)
41. From SEM values the Chi-square value/DF is (3.441) and better model indices of RMSEA (0.055), CFI (0.946), NFI (0.989), GFI (0.938) and AGFI (0.913) values indicate a good model fit and we can accept the null hypothesis that the model is correct.

Conclusion

The economic and social costs of disability are very important and significant. People with disabilities are unemployed and generally earn less. They have extra costs resulting from disability. Total number of disabled population in India was 26.8 million out of 18.6 million constitute males and 8.2 million females. Proportion of disabled population was higher in rural areas than urban. The root cause of social and economic insecurity is due to poverty and in-adequate employment opportunities.

The proportion of male entrepreneurs is higher than female entrepreneurs. Majority of the respondents are residing at rural areas than urban. Majority of the respondents comes under the age group of 40 to 50. Majority of the respondents were married. Majority of respondents successfully completed higher secondary level education. Majority of respondents were members of extended family. Inter Personal Relationship is the most important factor on residual potential. Adaptive Ability is the most important factor on Entrepreneurial Traits of differently abled entrepreneurs.

Residual potential is the most important variable in entrepreneurship among differently abled entrepreneurs.

This study attempted to gain knowledge by using the concept of Differently-abled entrepreneurs as an emerging group of entrepreneurs with innate potentials and they can act as a catalytic force for the economic development of every country. Excluding persons with disabilities from the world of work has costs for societies, in terms of their productive potential, the cost of disability benefits or pensions, and the implications for their families. This exclusion may cost countries between 1 to 7 per cent of Gross Domestic Product. These costs to society can be minimised by dismantling barriers to participation of persons with disabilities in education, skills development, entrepreneurship development and employment. Te present study is more significant in the social, cultural, educational and economic life of persons with disability.

9.2 Recommendations

Based on the background, findings and conclusion of the study, the following recommendations are made to improve the entrepreneurship development of differently abled entrepreneurs and equip them to develop their potentialities and capabilities to become a part of advance human existence.

9.2.1 Skill Development

The study finds that the economic and social costs of disability are very important and significant. Excluding persons with disabilities from the world of work has costs for societies, in terms of their productive potential, the cost of disability benefits and pensions. This exclusion may cost between 1 to 7 per cent of Gross Domestic Product. These costs to society can be minimised by dismantling barriers to participation of persons with disabilities in education, skills development and entrepreneurship development. Entrepreneurship development among differently abled persons employment ensures employment, poverty reduction and social inclusion. Inclusive growth and development can be attained by policy implications and foresighted developmental programs. The programmes for entrepreneurship development among disabled population help to develop an appropriate ecosystem that facilitate imparting

skill development and entrepreneurship development and thereby a growing society for economic development.

9.2.2 Entrepreneurship Development

The study finds that residual potential is the most influencing factor for entrepreneurship development than the basic entrepreneurial traits among differently abled entrepreneurs. Differently abled entrepreneurs are blessed with certain innate qualities and ensure growth and prosperity by entrepreneurial activities. Entrepreneurship development among differently abled persons guarantee economic growth as they provide a source of income and employment for themselves, create employment for others, produce innovative products, and support value chain activities. To upgrade existing skills among differently abled persons and to create new skills, government and non-government agencies should organise various entrepreneurship development programmes and training courses. Emphasis should be given to organise the maximum programmes in rural areas because, disability rates are very high in rural area than urban residence, 8.4 percent of rural households and 6 Percent of urban households had a member with disability (NSS 58th round data). In rural India, the prevalence of disability is much higher as compared to urban area (Census 2011). The study finds that Differently abled entrepreneurs residing at urban area having higher mean scores on all factors of entrepreneurship development and shows higher level of residual potential.

9.2.3 Training Programmes

The study reveals that lack of training is the most significant problem encountered by differently abled entrepreneurs in India. India has to provide quality education under entrepreneurial rich curriculum and develop the entrepreneurial skills to its large group of socially marginalised people, especially differently abled persons. Equal access to training programmes is essential for all social groups, particularly persons with disabilities of society, to help them in securing decent income generating activity and moving out of poverty. Remove barriers to access training programmes and enhance the opportunity of entrepreneurship development. raising awareness among the target group about the benefit of entrepreneurship development, support schemes that enable them to participate in training.

DIRECTION FOR FUTURE RESEARCH

Entrepreneurship development is an established and emerging field of study. A number of research studies have been conducted with different dimensions of entrepreneurship as a subject of importance or as an economic point of view. The present study covers a new area of entrepreneurship, and discussed with entrepreneurship development among differently abled entrepreneurs in South India. The findings of the study were made from the hard evidence of social situation of differently abled persons in India and the opinion of differently abled entrepreneurs in South India. Hence, there is a scope for future studies in the following areas to explore the social and academic importance in the area of differently abled entrepreneurs.

1. Performance evaluation of entrepreneurial qualities: A comparative study among disabled and non-disabled groups.
2. Entrepreneurship development among differently abled persons in India: A study based on Economic Perspectives.
3. Performance Efficiency Evaluation of Skill development and Entrepreneurship Development among Socially backward Class: A study of based on Skill Indian.
4. Entrepreneurship development among socially marginalised groups of STs, SCs, and Other Backward Classes in Developing India.
5. Make India, Skill India: A participative role of Differently Abled Entrepreneurs.

ANNEXURE I

Entrepreneurship development of Differently Abled People in South India

Questionnaire

GENERAL INFORMATION (PERSONAL AND DEMOGRAPHIC DATA

1. Name :
2. Place of residence / Area : Rural Urban
3. Gender : Male Female
4. Age : Completed Years
5. Marital Status : Married, Unmarried, Widows/widowed.

SOCIO-ECONOMIC DATA / VARIABLE

6. Education : Illiterate, Primary, Secondary, Higher Secondary, Graduate, Post Graduate.
7. Family Structure : One man HH, Nuclear, Extended, Joint.
8. Type of disability : Seeing, Hearing, Physical,
9. Cause of Disability : By birth, By accident,
10. Support : Self. Parent, Relatives. Friends, Society

BUSINESS INFORMATION DATA / VARIABLE

11. Sector of business& Type of Entrepreneurship : Agriculture, Manufacturing, Service,
12. Type of Business(Doing) : Sole Trading, Partnership,
13. Nature of Business : Labor intensive, Capital Intensive,

ENTREPRENEURSHIP DEVELOPMENT OR TRAIT DATA / VARIABLE

Please give appropriate scores based on the experience you have gained from the present earning business. (5= Highly Agree, 4= Agree,3= Moderately Agree, 2=Not Agree,1= Never)

14. Variable (Hard Work)

I wish to become a successful entrepreneur and work hard endlessly.
I believe that, hard work is the mantra of success.
I could motivate others because I am a hard-working person.
I am willing to adopt changes in business that leads to succeed in business.
I think that, nature of work and nature of business determine the level of success.
My working mentality and work environment determine the level of success.
As an entrepreneur, I am sure that successful entrepreneurs are not willing to work hard.

15. Variable (Innovation)

I am always attempting to adopt new & improved methods to do the business.

I believe that, innovation helps to reduce cost and increase profit.

I have attended various training programs offered by public and private organizations.

My business is small and, it is not possible to adopt changes.

I am not able to bear the cost of continuous changes due to Innovation.

16. Variable (Need for Achievement Motivation)

I am trying to bring growth and development in business by identifying new opportunities.

I do not believe that all entrepreneurs are competent to accept or adopt changes.

I do not depending others to face challenges in the business.

I am very much interested to start a business venture to succeed in life.

I do not want to consider the external factors, which are directly affecting the business.

17. Variable (Optimism)

I am optimistic to do the business.

I am ready to face challenges.

I could manage all negative influences in the business.

I am ready to face all changes in the business.

My attitude and positive thinking bring advantages to my business

18. Variable (Independence in work)

I am always enjoys the fruits of independency in work.

Independency of work motivated me to start a new business.

I have strong determination in life.

I do not care in other duties in business.

I believe in my own ability to decision-making and work.

19. Variable (Business Vision)

I have had a vision, and I started the business.

I believe that every entrepreneur should have a vision.

My success as an entrepreneur mainly depends upon the vision.

I have certain competencies to visualize the future.

I do the business for future development.

My experiences help to cope with present and future.

I believe that future is always uncertain and could not predict.

20. Variable (Risk bearing capacity)

I am always ready to take calculated risks.

I believe that, the propensity to take calculated risk determines the success.

I believe that, certain type of business does not have any kind of risk.

My experience shows that, modern businesses are risk free.

I am trying to reduce the risk by the adoption of modern techniques.

21. Variable (Decision Making Capacity)

I am the sole decision maker of my own business.

I have own style of decision-making.

My own distinct capacity and ability helps to manage business easily.

I have multiple roles in decision-making & implementation.

I am trying to adopt modern technology in decision-making.

22. Variable (Adaptive Ability)

I am interested to study the business environment in the modern world.

I am ready to accept changes.

My business helps me to overcome the various hindrances.

Ability to face challenges brings harmony at work.

I believe that the ability to face challenges brings success in business.

I am keen to observe the ever-changing business environment and to face challenges.

The success of my business is depending on timely action & response.

RESIDUAL POTENTIAL

23. Self-Awareness.

I have the capacity to communicate with others, because I have the ability to see others in patiently.

I am very much found with others, because of my friend circle is vast.

I am creative and my creative ideas contribute very much to the development in life and business.

I have strong Inter- personal relations and circles, because of my disability.

I am able to cope with various circumstances, because of my attitude and disability conditions.

24. Empathetic

I am a kindhearted person because of my disabled life experience.

I have an empathetic attitude to all disabled and abled persons around me.

I could understand others with mind full of compassionate.

I am always keenly observing others to learn something new, because I have sufficient time.

I am Kind in all respect because others are kind to me, why I am a disabled person.

25. Environmental Adaptation.

I have strong desire to succeed in life because I am a disabled person.

I am optimistic in all sense and eagerly trying to succeed in work and business.

Severe disability situation comp led me to live and work with others.

I am a social man with some sort of disability and continuously interact with society.

I have my own vision on social and cultural values developed through disabled life.

I am not bothered about the environment in which I live due to the difficulty of disabled life.

26. Sympathy

I have an empathic attitude to all, why I can believe others.

I have a mind of understanding in all circumstances to all.

I am a responsible man, because I intended to complete my duties timely, due to incapacity.

I am a good communicator, and can easily communicate my feelings and emotions to others.

The disability condition in my life contributes better life experience and beliefs than others.

27. Variable: Communication Skill.

I have good communication skill, attained through life experience.

I wish to hear others because I have passion to others.

I can communicate to all persons disabled or Abled.

I am coping with all type of situations and people by simple communication techniques.

I know communication techniques.

28. Inter-personal relationship.

I have friendship circle in all areas and can manage it well.

I am always try to maintain personal relationship

I am always try to maintain informal relationships

I am always try to maintain formal relationship

I am trying to create new relationship with others

I always enjoys the advantages of inter-personal relations

29. Creative-thinking.

My habit is think before doing

I am trying find time to think to avoid mistakes

I have sufficient time to do thinks creatively

I always do things carefully

I am a different person not about disability but about creativity

30. Critical-Thinking.

My life is great struggle

I am struggling with the society and its people to succeed in my life

I could manage my life due to the struggling mentality

Past experience in my life contribute betterment of ideas.

Present life with disability stimulate creative thinking

31. Problem solving skills.

I am the sole decision maker of my own business.

I have own style of decision-making.

My own distinct capacity and ability helps to manage business easily.

I have multiple roles in decision-making & implementation.

Success of my business entirely depends on my ability in decision-making.

32. Skill for coping with emotions.

I have self-control in complex situations.

I am responsible for all things I have done.

Self and emotional control brings happiness.

33. Determination.

I have strong willpower to face challenges in my life.

I am purposive in thought and action.

Strength of mind helps to recover mental and physical weaknesses.

I have strong determination and leads success in my life.

I have the capacity to resolve problems in life.

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