

# The Emerging Development Model in India Differently-Abled Entrepreneurs

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**Abstract:** Many initiatives are undertaken to improve the empowerment of people with disabilities in developing countries especially in India. However, an adequate development in proportion to the pre-determined programmes and budget allocation never attained to date. This systematic literature review aims to describe and assess a new model of development and empowerment in people with disability, suitable for use in developing countries especially in India. A systematic literature review was conducted. Articles and reports were considered when they described the development, validation, translation or the use of an instrument to measuring empowerment in the context of disability. The study revealed a new model of development, Differently-abled entrepreneurs highly motivated, enthusiastic, successful entrepreneurs, who contribute to the total wealth of a developing nation. The study is purely an empirical study used to measure empowerment of disabled people through the development of entrepreneurial quality, innovation and creativity. Further research is needed to develop, evaluate, assess, the importance of present study in other developing countries. India is often described as an old civilization but a young country. As the country enters its 65th year of independent existence the description of youth does not seem too apposite. It can now be termed young by reason of the fact that 50% of its billion plus population consists of persons below 25 years of age and 65% of the population is below 35 years. Differently-abled entrepreneurs, a new breed in the developmental spectrum of developing India. Each and every disabled people have a residual potential power than their non-disabled peers. Six to seven percentage of population in India is people with disability nearly 8 to 9 crore people the number is increasing with accidents and aging. Nearly one third of total number of people in India is affected with some sort of disability. Differently -abled entrepreneurs emerged as a need of an existence, than financially motivated. Who contribute a major chunk to the economic development of our nation.

**Key words:** Differently-abled entrepreneurs, Residual potential, Entrepreneurship, Disability.

## Introduction

Entrepreneurship Development is a rapidly growing distinct field of study. Entrepreneurship and entrepreneurship development has become an everyday buzzword, Policy makers, economists, academics and even common people are talking about it. Seminars, conferences and workshops are being conducted every year across the world. Which emphasised on the importance of entrepreneurship to country, society as well as individual development ( Bechard and Toulouse 1998 ). Today entrepreneurship is regarded as one of the best economic development strategies to develop country's economic growth and sustain the country's competitiveness in facing the increasing trends of Globalisation (Schaper and Volery 2004 ). Entrepreneurship is a major engine driving many nation's economic growth, innovation and competitiveness . At the same time many studies shown there is a positive relation ship between entrepreneurship and economic growth. Many studies have been

made in the subject of entrepreneurship in general and other relative field, women entrepreneurship, Ethnic entrepreneurship, Social entrepreneurship, Bureaucratic entrepreneurship, Edu entrepreneurship and other allied topics. Entrepreneurship and social development, No work and studies has not been found out in the field of Empowerment and Development of Socially disadvantaged through entrepreneurship development . Especially entrepreneurship development among differently-abled.

### **World Scenario**

Persons with disabilities make up an estimated 15 per cent of the world's population, over one billion—80% of whom live in developing countries. They frequently experience discrimination and face barriers to participation in all aspects of society – for example, in accessing Education, employment, health care and transportation. Some persons with disabilities face multiple barriers to their participation, due to discrimination 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. Given that persons with disabilities represent a significant portion of the world population, and are more likely to live in poverty than their non-disabled peers, their inclusion in all development activities is essential, if internationally agreed development goals, including the Millennium Development Goals (MDGs) are to be achieved in an equitable manner. The inclusion of persons with disabilities in development programming also makes sense from an economic perspective. 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, where these exist, and the implications for their families. This exclusion may cost countries between 1 and 7 per cent of Gross Domestic Product. These costs to society can be minimized by dismantling barriers to participation of persons with disabilities, in education, skills development, enterprise development and employment, as well as poverty reduction and development programmes.

### **Indian Context**

Six to seven per cent 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 % of the total population. There is a lack of political will in understanding seriousness of disability issues which has led to inadequate allocation of resources for the disabled in the country. With a small national budget allocation, no wonder 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 plight of the blind, the deaf, the mute, the mentally challenged and the orthopedically handicapped continues to be distressing. Mainly because of the bulk of them are poor, enjoying no political clout, there 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.

In India, persons with disabilities are more likely to be poor, hold fewer assets, and incur greater debts. The causal relationship between disability and chronic poverty has been widely discussed but still lacks wider comprehensive research showing how this relationship really operates and can be self-fuelling. A few studies have been made, which show that persons with disabilities, more often than other groups, lack access to basic services, employment, credit, land and other resources that could reduce poverty. The vicious circle between disability and poverty varies as well within and between cultures and contexts, but is generally acknowledged to be strong. Poverty has to be seen not only from the economic perspective, but also from the point of social exclusion and powerlessness. In developing countries, persons with disabilities and their families often live in poor and unsafe conditions and all persons with disabilities experience discrimination. Exclusion from full participation in social and economic life and from education opportunities substantially increases the risk of poverty. In India people living in poverty are at higher risk of serious health problems and accidents due to restricted access to health care, poor nutritional access, poor working

and living conditions, which might lead to impairment and worsen the present condition. If a person acquires a type of impairment, he or she usually faces barriers to health services, education, employment, and other public services, and finds himself/herself often denied the opportunities that could help them to escape poverty. Disability can lead and cause poverty by preventing the full participation of persons with disabilities in the economic and social life of their communities, especially if appropriate support services and reasonable accommodation are not available. The link between poverty and disability is due to discrimination, social exclusion and denial of rights together with lack of access to basic services, not the impairment itself. Some persons with disabilities, such as women, persons with intellectual, psychosocial or multiple disabilities as well as elderly people, are more at risk of experiencing poverty than others. In some communities girls and women with disabilities receive less care and food, have less access to health care and rehabilitation services and fewer education and employment opportunities. They also tend to have lower marriage prospects than boys or men with disabilities, and to be at a higher risk of physical, sexual and mental abuse.

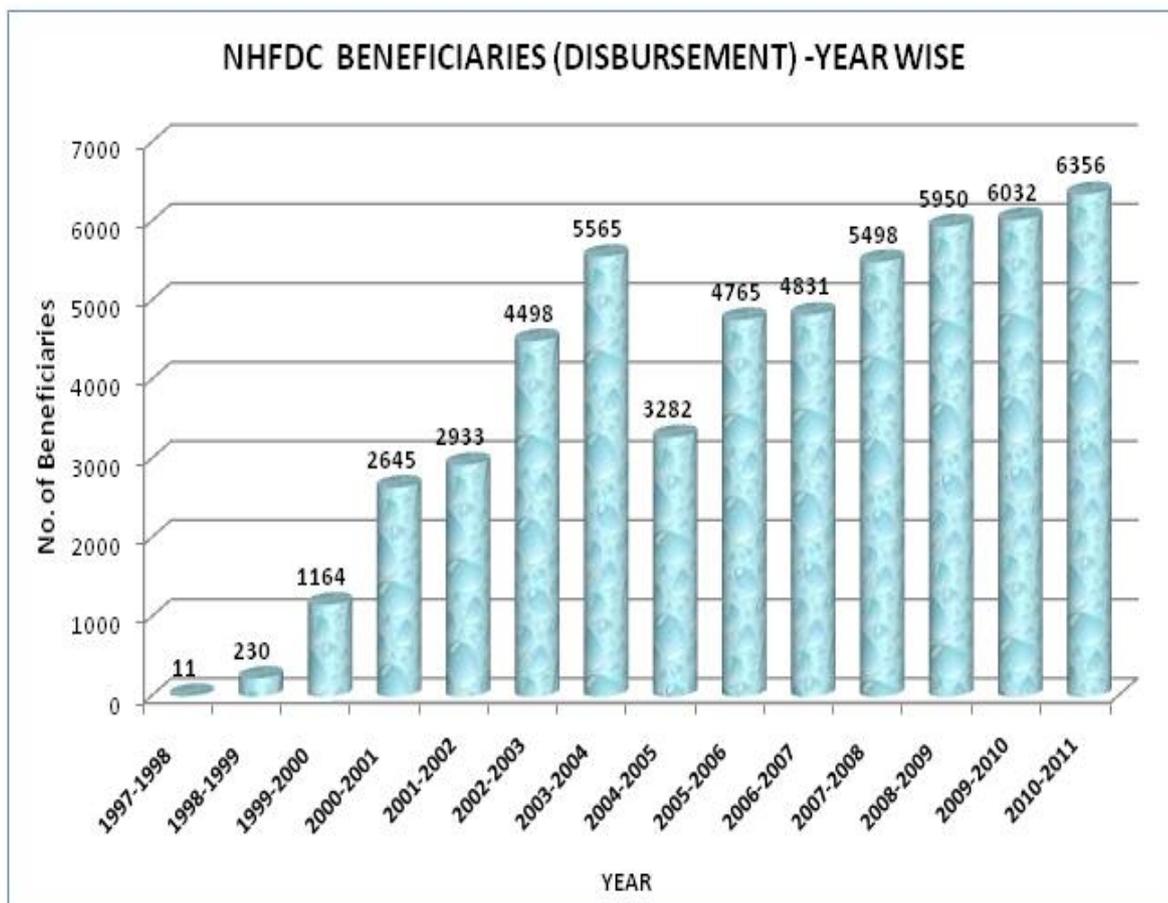
The number of handicapped people in India increases by about 5 million every year. Majority of them cannot hope for medical, educational and vocational aid. According to the report of National Statistical Survey (NSS) disability transition in India is predicted to be most rapid. Between 1990 and 2020, there is predicted to be a halving of disability due to communicable diseases, a doubling of disability due to accidents and injuries, and more than 40 per cent in the share of disability due to non-communicable diseases such as cardiovascular and stroke. At present six to seven per cent of the total population in India is a person with differently abled. The study is more significant in the social, cultural, educational and economic dimensions.

#### **Governmental Schemes:**

In India large number of programmes are being implemented through national and apex institutions dealing with various categories of disabilities. These institutions conduct short- and long-term courses for various categories of personnel for providing rehabilitation services to those needing them. Under the Scheme of Assistance to the Disabled for Purchase/Fitting of Aids and Appliances (ADIP), approximately 2 lakh persons with disabilities are provided assistive devices every year. During 2010- 11, ` 27.71 crore was released to implementing agencies up to December 2010 against a revised allocation of ` 90 crore under the scheme. The target is to cover 2 lakh persons with disabilities. Under the Deen Dayal Disabled Rehabilitation Scheme (DDRS), ` 37.64 crore has been released up to December 2010 against a revised allocation of ` 90 crore during 2010-11 to voluntary organizations for running special schools for children with hearing, visual, and mental disability and vocational rehabilitation centres for persons with various disabilities and for manpower development in the field of mental retardation and cerebral palsy. The targeted number of beneficiaries is 76,000.

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

National Handicapped Finance and Development Corporation plays an important and vital role for the development and empowerment of handicapped people in our country, The Corporation provides financial assistance to disabled people for their Business and economically viable projects. The total amount of financial assistance provided by the Corporation in the States and UT,s of India upto the date 12/12/2012 was 1805.89 lakhs with a total number of beneficiaries 2604. Differently abled entrepreneurs in Kerala and other 30 States and Union Territories change the specturm of development.



From the above data the number of people with disability has increasing year to year who build and develop their life more secure through new ,innovative and self-supporting ventures. In the past fifteen years number of differently-abled entrepreneurs ever increasing. Differently-abled entrepreneurs, a new breed in the developmental spectrum of developing India. Each and every disabled people have a residual potential power than their non-disabled peers. Six to seven percentage of population in India is people with disability nearly 8 to 9 crore people the number is increasing with accidents and aging. Nearly one third of total number of people in India is affected with some sort of disability. Differently -abled entrepreneurs emerged as a need of an existence, than financially motivated. They contribute a major chunk to the economic development of our nation.

The Corporation has been able to increase the disbursement of loan as well as coverage of beneficiaries during the year under review as compared to the previous financial year 2010-11. Comparative data of disbursement made in the previous two financial years is , In the Financial Year 2011-12 Amt. Disbursed (in Crores) was Rs:50.86 and in 2010-11 financial year the Amt. Disbursed (in Crores) was Rs: 31.84 and the No. Of Beneficiaries Assisted (including estimated no. of beneficiaries against advance funds on average loan basis) 10625 in (2011-2012) and 6356 in (2010-2011).

**SCHEME-WISE PERFORMANCE**

The scheme-wise performance of the Corporation in respect of disbursement of loan during the financial year under report is as under:

Sl No.	Schemes/Sectors	Amount (in Crores)	Number of Beneficiaries
1	Trading / Sales Activities	20.55	4283
2	Service Sector Activities	11.93	2339
3	Agricultural ( Allied) Activities	13.06	3534
4	Agricultural Activities	0.98	69
5	Small business Activities	1.09	220
6	Purchase of vehicle for commercial hiring	2.7	162
7	Educational loan	0.55	18
8	Microcredit scheme	0	0
	Total	50.86	10625

#### DISABILITY-WISE DISTRIBUTION OF LOAN MADE DURING THE YEAR

The Corporation aims at serving all categories of persons with disabilities and no special preference is attached to particular category of the target group, it has been observed that major part of the loan off-take is for the benefit of OH category amongst target group.

Disability Type	Amount (in Crore)	Beneficiaries
Orthopedically Handicapped	42.68	8914
Mentally	1.32	270
Visually	3.14	591
Hearing	3.72	850
Total	50.86	10625

#### GENDERWISE DISTRIBUTION OF LOAN

The gender-wise distribution of loan assistance by the Corporation during 2011-12 is as under:

Gender	Beneficiaries		Loan Disbursement	
	Number	%	Amount (in Crore)	%
Female	3174	25.91	14.78	29.88
Male	7451	74.01	36.08	70.12
Total	10625	100	50.86	100

**Number of beneficiaries with respect of the choice areas/activities of the target group.**

The Corporation has been extending loans for the benefit of Persons with Disabilities for various income generating activities. As a matter of policy, the beneficiary is free to make his own choice of project /venture which he wants to set up. The corporation does not in any way influence the decision of the beneficiary. Under the aforesaid circumstances, the following data exhibit the number of beneficiaries with respect of the choice areas/activities of the target group.

Sl.no.	Scheme/Sectors	Beneficiaries		Disbursement	
		In absolute number	In % age	Amount (in crore)	In % age
	Trading / Sales Activities	35866	55.71	167.74	23.06
	Service Sector Activities	11620	18.05	64.68	20.46
	Agricultural ( Allied) Activities	8889	13.81	38.64	12.22
	Agricultural Activities	798	1.24	9.65	3.05
	Small business Activities	1116	1.73	7.37	2.33
	Purchase of vehicle for commercial hiring	890	1.38	19.62	6.21
	Educational loan	58	0.09	1.36	0.43
	Microcredit scheme	5148	8	7.06	2.23
	Total	64385	100	316.12	100

**IMPLEMENTING AGENCIES**

Funds of the Corporation are channelized through State Channelizing Agencies (SCAs) nominated through respective State/UT Government. These agencies, interalia, play the vital role of implementation of schemes of the Corporation for the benefit of target group in the respective States/U.T.s. The Corporation has been pursuing with certain States/UTs where the

State Channelizing Agency (SCA) is yet to be operational. The Corporation has been extending loans for the benefit of Persons with Disabilities for various income generating activities. As a matter of policy, the beneficiary is free to make his own choice of project /venture which he wants to set up. The corporation does not in any way influence the decision of the beneficiary.

**State Wise Distribution of Loan**

Sl no.	Name of States	2010-2011		2011-2012	
		Amount Disbursed	Number of Beneficiaries	Amount Disbursed	Number of Beneficiaries
	Assam	0.91	100	0	0
	Chandigarh	0.11	48	0.02	8
	Chattisgash	2.33	152	2.85	160
	Delhi	0.4	144	0.1	36
	Goa	0.1	8	0.1	8
	Gujarath	0.3	76	1.7	435
	Haryana	1.93	292	9.27	1838
	Himachal Pradesh	2.33	208	2.2	228

Jammu&Kashmir	0.99	105	1.57	176
Jharkhand	0.97	78	0	0
Karnataka	1	200	0.7	101
Kerala	0	0	2.18	290
Lakshdweep	0.19	22	0.1	13
MadhyaPradesh	0.86	88	0.02	1
Maharashtra	4.09	310	2.42	319
Meghalaya	0.1.	20	0.53	85
Mizoram	0.5	178	0	0
Orissa	1.76	365	0.36	27
Pondicherry	0.39	74	2.83	392
Punjab	0.73	80	1.5	320
Rajasthan	2.01	239	1.35	124
Sikkim	0.06	2	0.05	13
Tamil Nadu	7.96	3239	8.79	3624
Uttar Pradesh	0	0	4.65	921
Uttaranchal	0.35	56	7.27	1444
West Bengal	1.47	272	0.32	62
Total	31.84	6356	50.86	10625

#### OBJECTIVES OF THE STUDY.

1. To study the Socio –Economic and general background of disabled persons in India.
2. To ascertain entrepreneurship development and economic independency of disabled people living in Indian states and Union Territories.
3. To examine the relationship of entrepreneurial talent of disabled people and their educational status and vocational training.
4. To find the effect of entrepreneurship development to solve the economic and general conditions of disabled people in general.
5. To study the scope of proper utilisation of the residual potential of the differently-abled people in entrepreneurship development.
6. To study the changing attitude of Society and contribution of Differently-abled entrepreneurs to the economic development of country, employment generation and inclusive development of Differently-abled through Entrepreneurship Development.

#### METHODOLOGY

The study is about entrepreneurship development among differently-abled people in general, The study mainly focuses on the overall development of disabled people in various spheres of their life such as social, economical, professional and vocational through proper utilisation of entrepreneurial development activities. The research design and procedural plan for the study is retrospective-prospective study design.

## 1. Data collection.

### a) Primary Data.

There are a number of institutions and NGO's working in the states of India. Each to uplift the pathetic conditions of disabled people. State sponsored Handicapped development and finance corporations and centrally promoted National Handicapped Finance and Development Corporation are mainly provide financial assistance and other support for the economical and social upliftment of differently abled people through entrepreneurship development programmes. There are a large number of successful entrepreneurs and economically viable ventures emerged in the past in different states through the various programmes of these institutions.

### b) Secondary Data.

Entrepreneurial Development Index and earlier research studies, personal records constitutes secondary source of the study data are collected from Governmental and non- governmental organisations with respect of the study. Published reports of state and central organisations and studies conducted in relative fields and published and non- published sources constitutes the secondary source.

## **SIGNIFICANCE OF THE STUDY**

The outcomes of the World Summit for Social Development, held in Copenhagen from 6 to 12 March 1995, and of the twenty-fourth special session of the General Assembly entitled "*World Summit for Social Development and beyond achieving social development for all in a globalizing world*", held at Geneva from 26 June to 1 July 2000, *The World Programme of Action concerning Disabled Persons, and the Standard Rules on the Equalization of Opportunities for Persons with Disabilities and the Convention on the Rights of Persons with Disabilities*, in which persons with disabilities are recognized as both development agents and beneficiaries in all aspects of development, Recalling further its previous resolutions concerning persons with disabilities and further promotion of equalization of opportunities and mainstreaming of disability in the development agenda and the relevant resolutions adopted by the General Assembly, Welcoming the fact that, since the opening for signature on 30 March 2007 of the Convention on the Rights of Persons with Disabilities and the Optional Protocol thereto, one hundred and forty-seven States have signed and ninety-seven States and one regional integration organization have ratified the Convention and ninety States have signed and sixty States have ratified the Optional Protocol, and encouraging all States that have not yet done so to consider signing and ratifying the Convention and the Optional Protocol, Acknowledging that the majority of the 690 million persons with disabilities in the world live in conditions of poverty, and in this regard recognizing the critical need to address the impact of poverty on persons with disabilities, *Noting* that persons with disabilities make up an estimated 10 per cent of the world's population, of whom 80 per cent live in developing countries, and recognizing the important role of international cooperation in supporting national efforts to mainstream disability in the development agenda, in particular for developing countries.

Around 10 per cent of the world's population, or 650 million people, live with a disability. There are the world's largest minority. This figure is increasing through population growth, medical advances and the ageing process. Eight per cent of the persons with disabilities live in developing countries. Disability rates are significantly higher among groups with lower

educational attainment in various countries. Women report higher incidents 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. Women with disabilities are recognized to be multiply 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.

## FINDING

- 1) One may find plethora of public programmes to promote the employment of the persons with disabilities, though their impact has been quite negligible and mostly confined to urban areas. This is perhaps due to weaknesses in design and implementation.
- 2) Private sector employment incentives for hiring the persons with disabilities are quite limited. Despite the fact that the Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995 has provided for private sector incentives policy with a target of 5 per cent of the private sector workforce being persons with disabilities, neither the Government of India nor State Governments have introduced a general incentives policy (though there is a specific new incentive provided for formal sector workers in the 2007-2008 budget). During the fag end of 1990s, employment of persons with disabilities among larger private firms was only 0.3 per cent of their workforce. Among the multinational companies, the situation was far worse with only 0.05 per cent of their workforce being the persons with disabilities. One could, however, find a number of private and public sector firms with far better performance with regard to hiring the persons with disabilities.
- 3) Public sector employment reservations have also yielded poor outcomes due to design and implementation problems.
- 4) Notwithstanding the fact that a financial assistance programme for entrepreneurs with disabilities is in place, the beneficiaries have been negligible so far. This could be corroborated by the fact that more than 11 years have passed since the establishment of the National Handicapped Finance Development Corporation (NHFDC) with the mandate of providing financial assistance to the disabled beneficiaries, the beneficiaries of the NHFDC scheme had percolated down to only 19,643 till 2005. If the NHFDC is to reach more stakeholders, the scheme requires to be restructured so as to give channelling agencies (including public sector banks) better incentives.
- 5) There cannot be denying the fact that a greater number of NGOs have become active in vocational training of the persons with disabilities and direct employment generation, but the majority of them without accreditation process.
- 6) The Government of India provides vocational services to the persons with disabilities, but coverage is low and its impact not known. Seventhly, one may also find a national network of special employment exchanges for the persons with disabilities, but they have failed to play the desired role in promoting their employment. Though there are employment exchanges in State capitals, the link between employment exchanges and establishments in the private sector is weak. Consequently, the job placement ratio is quite abysmal for both special and other exchanges, 0.9 per cent and 0.7 per cent of registered persons with disabilities respectively in 2003, has roughly halved over the past decade. The downward trend is indicative of shrinking job avenues in the public sector as also general failure of employment exchanges to reach out to the private employers.
- 7) Low educational attainment, poor employment prospects and stigma also suggest that the persons with disabilities and their households are notably worse off than average.
- 8) Entrepreneurship development among disabled people find more advantage than any other programmes implementing for the socio-economic upliftment of the group.
- 9) Disabled people have a residual potential than non-disabled people.
- 10) Selfsupporting ventures contribute a major chunk to the economic development of the country with eabled and self-motivated, independent human.

## Conclusion

Around 10 per cent of the world's population, or 650 million people, live with a disability. There are the world's largest minority. This figure is increasing through population growth, medical advances and the ageing process. Eight per cent of the persons with disabilities live in developing countries. Disability rates are significantly higher among groups with lower educational attainment in various countries. Women report higher incidents 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. Women with disabilities are recognized to be multiply 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. The number of handicapped people in India increases by about 5 million every year. Majority of them cannot hope for medical, educational and vocational aid. 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, a doubling of disability due to accidents and injuries, and more than 40 per cent in the share of disability due to non-communicable diseases such as cardiovascular and stroke. At present six to seven per cent of the total population in India is a person with differently abled. The study is more significant in the social, cultural, educational and economic dimensions.

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