

Barriers Of Differently Abled Entrepreneurs In Sivaganga Districts: A Factor Analysis

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Abstract: Entrepreneurship is becoming a popular term. At the same it is not possible for everyone to become successful in doing business. People with disabilities can also start their business. They are stressed to compete with the normal people. Differently abled people can successfully run their business. These people encounter with numerous physical and mental challenges and barriers to their business environment such as shortage of funding, lack of self-management, lack of experience and so on. This paper highlights about the barriers faced by the differently abled entrepreneurs in Sivaganga districts. Through factor analysis, five factors were explored such as financial barriers, skill-based barriers, perceptual barriers, motivational barriers and individual barriers.

Key Words: Differently-abled self-employers, Barriers, perception, factor-analysis, Entrepreneurial Development Programme.

1 INTRODUCTION

Entrepreneurs are known to be able to compete with the environment, opportunities and resources by individuals. Disabled people are effectively competing to the normal entrepreneurs. The main barriers faced by disabled people are inaccessible academic behavior, poor work environment, inappropriate disability benefits and inequality in support services. Lack of financial support, lack of training, lack of government support, lack of self-management and so on are the challenges faced by the disabled entrepreneur. The opportunities for employment are limited due to physical disability and incapacity. There are several obstacles in the absence of common job alternatives. Due to physical disabilities, some places remove the disabled people due to more physical requirements. "People with Disabilities" are commonly observed and treated as second class citizens. According to the 2011 census, the disabled population in Sivaganga was 24,122. The differently abled people are categorized into several types such as Hearing Impairment (HI), Partial Hearing Handicapped (PHH), Locomotors Disability (LD), Visually Impairment (VI), Mental Retardation (MR), Mental Illness (MI) and Mild Mental Disability (MD). As per 2011 census total population of visually impaired (VI) in Sivaganga were 2411. The Hearing Impairment population ranges were 6227. Locomotors Disability population were 5993. Mental Retardation population were 2235. The Mental Illness population were 692. MD population were 2190 and the others 4374. The government policies, Non-Governmental Organization (NGOs), District Disability Rehabilitation Center (DDRCs) and other rehabilitation centers are supporting to the disabled people by offering handholding support, assistive devices, offering loans and so on.

The NGOs, rehabilitation centers provide training and skill development programmes for their self-employment activities in sivaganga districts. The employment office and DDRC provide different skill based free training programmes such as mobile repairing, handicraft product making, trade binder, film making, giving coaching for TNPSC or other government examinations and so on. The government is taking necessity action to the differently abled people for their self-employment activities.

2 LITERATURE REVIEW:

1. E. Saranya Devi and S. Rajamohan (2019)⁵ described about National Handicapped Finance and Development Corporation (NHFD). It is one of the biggest concern established by Ministry of social justice and Empowerment. The organization is helping to the disabled people by offering loans, scholarship, providing a handholding support, training and development programme and so on. The authors have explained schemes and policy, analyzed by the government sanctioned to the people and number of beneficiaries received loan by year wise report has mentioned clearly.
2. Kitching, (2014)⁴ said that government assistance, support and its role is very important in the determination of the success of disabled entrepreneurs. Without this support and support from non-governmental organizations, charitable institutions, other support from family members it's very difficult to emerge successfully.
3. Jones and Latreille, (2011)³ have examined that the social awareness and market-oriented awareness prevail to a larger extent due to cultural and community-oriented practices in business. These barriers have to overcome by having psychological orientation and positive approach by these professionals. Commitment to work, dedication and attention to details, customer focus, retain existing customer can make them distinct successful entrepreneurs in society.
4. Kirkwood, (2009)² stated that there is a need for these professionals to have a role model who is successful. The rate of success is dependent on those professional skills and following these successful people. It leads to a slow and clear transformation in

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their way of thinking approach and solving entrepreneurial challenges.

few variables based on this study experience the questionnaire has modified.

3 OBJECTIVE OF THE STUDY:

To access the opinion of the differently abled entrepreneurs towards the barriers in Sivaganga district.

I. Research Methodology:

The present study is analytical in nature and the study is based on primary data.

II. Population Identification and strategies of sampling:

There are six taluks in Sivaganga district and 682 differently abled entrepreneurs established their business in different locations. Table 1 shows the details of sample.

Table: 1 Details of the sample

Place Name	Total Population Size	Expected Sample size
Sivaganga	189	29
Karaikudi	172	26
Thiruppathur	95	14
Manamadurai	160	24
Ilayangudi	42	6
Devakottai	24	3
Total	682	102

Source: Secondary Data

Stratified proportionate random sampling method has been adapted in order to collect the data from the respondent.

III. Problems faced by the differently abled Entrepreneurs in Sivaganga District:

The differently abled people are neglected by social stigma, family and peer groups as well. They are independent by nature. They face innumerable problems, in spite of all those difficulties and issues they emerged as successful entrepreneurs. Disabled entrepreneurs are still facing of barriers by shortage of finance, shortage of manpower, lack of family support, lack of self-confident, lack of self-management. Differently abled is one of the big barriers, lack of market awareness, communication barriers and so on in their daily life. The problems are shown in the level of agreement between the differently abled entrepreneurs with different issues on a five-point scale which range from strongly agree to strongly disagree.

IV. Problems faced by the differently abled Entrepreneurs – Factor Analysis

The researcher has known 11 items concerning the problems of differently abled entrepreneurs in sivaganga district. The investigator has used factor analysis to classify the causes behind these 11 problems in disabled entrepreneurs in this district. Factor analysis is a multivariate technique which helps to reduce a bulky number of variables into limited group. Factor analysis extracts the maximum prevalent variance and places them into a common score of all variables.

V. Pre-Test:

The total sample taken from 21 respondents were administered the questionnaire in order to check the reliable and identify the redundancies if any. After that eliminating a

Table2: Reliability Statistics

Cronbach's Alpha	Number of Items
0.744	11

Source: Primary Data

This table shows that Cronbach alpha value (0.744) is greater than 0.7 this shows that the variance degree among all the items are little high.

VI. KAISER-MEYER-OLKIN (KMO) AND BARTLETT'S TEST

The Kaiser-Meyer-Olkin and Bartlett's test is applied to measure sampling adequacy. The barriers in Sivaganga have been tested on eleven variables. In order to test the significance level of the variables the correlation matrix has been calculated by using Bartlett test. As per sampling adequacy index, if the value lies between 0.5 and 1.0 the factor analysis can be applied. In case, the values lie below 0.5 the Factor analysis cannot be applied. Table 3 portrays the output of the two tests namely KMO measure of sampling adequacy and Bartlett's test of sphericity with chi-square value, degrees of freedom and the probability value..

TABLE 3: Problems Faced by the Tourism Industry - KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.703
Bartlett's Test of Sphericity	Approx. Chi-Square	455.731
	Df	55
	Sig.	.000

Source: Primary Data

Table 3 indicates that the Kaiser-Meyer-Olkin value is 0.703, which shows that the variance degree is among the variables are little high. Hence it is determined that the factor analysis can be applied.

VII. Principal Component Analysis:

The principal component analysis has been overseen for grouping the factor of the problems of differently abled self-employers. It is a method of data reduction. Moreover, the proportion of variance of the particular item becomes a common factor and the factor is called communalities. As per principal component analysis the value of the communality is one. Variables of the problems are placed in compound column. The extraction column poses the value of communalities. The variables which have the value of less than 0.5 indicate that the variables are not fit for the factor solution and if it is possible it may be dropped from the analysis. Table 4 explains the problems faced by the differently abled entrepreneur in Sivaganga district.

TABLE 4: Problems Faced by the Differently abled self-employers - Principal Component Analysis

Communalities			
Sl.No.	Problems	Initial	Extraction
1	Problems of Finance	1.000	.722

2	Market prejudice	1.000	.773
3	Is disability a problem	1.000	.607
4	Perception towards business	1.000	.502
5	Health Problem	1.000	.658
6	Business contact	1.000	.834
7	Insecure Business trust	1.000	.746
8	Lack of Experience	1.000	.640
9	Lack of Family restriction	1.000	.599
10	Lack of Government support	1.000	.786
11	Lack of Self- Management	1.000	.781

Extraction Method: Principal Component Analysis.

This table shows the variance of 11 variables ranging from 0.502 to 0.834. It shows that the 11 variables exhibit considerable variance. Hence it could be concluded that all these 11 variables are capable of segmenting themselves based on the predominant value and with respect to problem faced by the disabled self-employers in Sivaganga District.

VIII. Total Variance Explained:

The next step in the process decides about the number of factors to be derived. The rule of thumb is applied to choose the number of factors for which 'Eigen value greater than unity is taken by using principal component analysis method. The component matrix so formed is further rotated orthogonally using varimax rotation algorithm which is the standard rotation method.

Table 5 - TOTAL VARIANCE EXPLAINED

Component	Initial Eigen values			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.497	22.697	22.697	1.7270	15.700	15.700
2	1.643	14.935	37.631	1.6107	14.637	30.337
3	1.433	13.029	50.660	1.5797	14.357	44.694
4	1.083	9.843	60.503	1.5709	14.269	58.963
5	1.011	9.190	69.693	1.1800	10.730	69.693
6	0.904	8.219	77.913			
7	0.705	6.413	84.325			
8	0.658	5.980	90.306			
9	0.402	3.657	93.962			
10	0.360	3.276	97.239			
11	0.304	2.761	100.000			

Extraction Method: Principal Component Analysis.

Source: Primary Data

This table shows that 11 variables are reduced into five predominant factors with the individual variances of 15.700, 14.637, 14.357, 14.269, 10.730 cumulative variable of the 11 variance is 69.693 percent. It is more than the benchmark of the variant which is 50 percent, moreover it confirms that the factor segment is meaningful.

IX. Rotated component Matrix: The cumulative percentage of rotation's sum of square for the various abilities and services is 69.693. Hence the factorization is more suitable for the problems. This table show the values of the rotated component matrix for the problems faced by the disabled entrepreneurs in Sivaganga district.

TABLE 6: Barriers faced by the disabled self-employers - Rotated Component Matrix

	Component				
	1	2	3	4	5
Business Contact	.824				
Market prejudice	.827				
Lack of experience	.583				
Lack of self-management		.879			
Health problem		.643			
Government support			.848		
Family restriction			.719		
Is disability a problem				.753	
Perception towards on business				.712	
Insecure business trust				.636	
Problem in Finance					.769

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.

Source: Primary Data

1. Skill Based Barriers:

This table represents the factor classification out of five factors, the first factor consists of 3 three variables namely , Business contact (0.824),Market prejudices (0.827), lack of Experience (0.583) and all these factors termed as "Skill based Barriers to disabled self-employers.

2. Individual Barriers:

Factor two set up 2 variables such as Health problem (0.643) and lack of Self-management (0.879) termed as "Individual Barriers".

3. Motivational Barriers:

Factor three constituted with two variables such as government support (0.848) and family restriction (0.719). All these factors are called as "Motivational barriers".

4. Perceptual Barriers:

Factor four constitutes three variables named as 'disability a problem' (0.753), perception towards business (0.712), Insecure business trust (0.636). All these factors called as "perceptual factors".

5. Financial Barrier:

The analysis reveals that among the barriers identified lack of finance support (0.769) is the fifth factor in undertaking business because self-employed people often have problems of funding fresh start-ups owing to restricted private economic

assets. Finance is essential for the institution and development of entrepreneurial enterprises. It is determined that eleven items that have been recognized by the researcher as the problems faced by the disabled self-employers in Sivaganga District. In this way, it could be seen that each factor is correlated with the common factors and it has been proved through the factor analysis. This analysis brought out five factors namely skill based barriers, individual barriers, motivational barriers, perceptual barriers and financial barriers.

Findings and Suggestion:

The following are the suggestions are based on the findings of the study.

1. **Lack of financial shortages:** It is the major issue to start up a venture. Government is supporting them for assisting loan, stipend and so on. But it has not reached to the valid people. The officers are hesitating to provide loan to the disabled people because they are disabled they cannot repay the amount fully. This is one of the reason for disabled people is not to get loan from the funding institution. Even the NHFDC supporting part is very high. The government and private sectors have to offer the loan to disabled people with subsidy effectively which will support for their business growth.
2. **Lack of Self-Management:** LM, VH type of people may not possible to take care themselves because of movement, they need someone for their help. This is a real barrier they are facing in their real life. Government is providing the handholding support but it does not reach all the people. They are asking valid documents and let people wander around to buy a thing from government. So the government will launch online applications for upload the valid documents, it will easy to apply for three wheeler scooter, handholding support and so on.
3. **Market Prejudice:** There is a decreased demand for products and services generated by individuals with disabilities. Some cultures may also have a marketing disadvantage due to superstition, prejudice etc., since customers might not want to contract disabled entrepreneurs products or services. As a result, being disabled can turn into a competitive disadvantage so when a disabled entrepreneur is faced with competition from non-disabled entrepreneurs. In this view, to give more importance to buy their products and services, they do not neglect them from the society.
4. **Lack of Experience:** Business experience should speak about understanding the customers need and want, business environment, their own skills and awareness of existing competitors. For Entrepreneurs with disability may lack in education, proper training and skill development, customer and market knowledge, trade conference and exhibition, lack of proper industrial licenses and so on. This is the reason for lack of experience. The Indian government is offering a huge programme about Entrepreneurial Development Programme (EDP) for skill development activities by scheme wise and coursework. It will help for their skill development. When the Entrepreneurs with disability can start up a new venture should get the valid business

license from the District Industry Center. It will help for their further business activities.

X. CONCLUSION:

Many of these differently abled people have their willingness to take challenges in business activities. Their major barriers are financial support, lack of knowledge about EDP, lack of family support, market competition and so on. They are struggling, but at the same time they are very hardworking and persistent in their tasks earning for their livelihood. They are taking risk and challenges willingly. The government also needs to extend their helping hand to them by providing loan. The government is giving a plenty of support but it is not enough. National Handicapped Finance Development Corporation(NHFDC) is one of the boon, blessing and gift for the disabled community. The government need to offer loan, providing economic and emotional support, scholarship as well as providing EDP for them. Government should increase their support and raise their voice providing required and necessary support for these differently abled people.

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