

EXECUTIVE SUMMARY

- Disabled have attributed advice received by them not to work as the chief factor responsible for them being unemployed while lack of necessary education and career guidance have also deterred them from getting a reasonable employment.
- Disabled Government School and College teachers and those disabled possessing education of less than HSE have largely obtained their jobs through employment exchanges; post graduates and those serving other services have largely got their jobs by appearing in direct interviews; graduates and those engaged in private service have largely got their jobs by writing competitive examinations.
- Nationalized bank employees and Government school teachers and post graduates have largely got their job through PH quota while Government College teachers and those possessing education of less than HSE have got their jobs through caste-based reservation while those disabled serving other private and government services and graduates have got their jobs in open Competition.
- 14.1% of the disabled employees have opted their job due to good pay, 14.6% due to better prospects for awards and recognition, 18.0% due to challenging prospects, 19.4% due to work life balance, 12.1% due to presence of good scope for effective training, 9.2% due to possibility of good supervisory relationships while Brand image of employing institution, easy accessibility and flexible working hours have been preferred by very few of the disabled employees.
- Post graduate disabled employees have selected their respective jobs largely due to Better Supervisory relationship & Possibility Of Great work life balance; disabled employees possessing education of less than HSE have opted their job due to Provision of Good training; graduates have opted for their job due to Good pay & Flexible Working Hours.
- 33.5% of the disabled employees are not at all satisfied with their salary; 19.9% are not satisfied with their salary; 34.0% are highly satisfied with their salary; 12.6% are satisfied with their salary.
- Based on Job Satisfaction, the disabled employees have been grouped into three clusters of modestly contented group, Contented Group and Displeased group. Disabled employees in service for a period of less than one year and 5-10 years, Government College teachers and Nationalized bank employees, visually handicapped employees, Graduates and those aged 25-40 are associated with Contented group while those Disabled employees in service for 1-5 years, Government school teachers, Deaf and Dumb and Orthopaedically handicapped employees, post graduates and those aged more than 50 are associated with Modestly contented group and Disabled employees in service for 15-20 years, those in private service, those with education of less than HSE And those aged 40-50 years are associated with Displeased group.
- Based on Response of disabled employees about Stress, they have been grouped into three clusters of Insignificantly Hassled Group, Relaxed Group and Hassled Group. Government College teachers, Private bank employees and those engaged in Other government services, those in service for 15-20 years & Less than one year,

orthopedically handicapped employees, disabled employees aged less than 25 & 40-50 and Post graduates are associated with Insignificantly Hassled group while Government school teachers, those in service for 1-5 years and 5-10 years, visually handicapped employees, those aged more than 50 and graduates are associated with Hassled group and Those engaged in private services, deaf and dumb employees, those aged 25-40 and those educated less than HSC are associated with Relaxed group.

- Disabled serving as Government school teacher and those working in nationalized banks are of the opinion that their work load is heavy and they struggle to complete their work; Government college teachers are of the opinion that their work load is heavy but they finish their work; Those disabled engaged in other government service are of the opinion that their work load is Low; those engaged in private service are of the opinion that their work load is reasonable.
- V Model depicts that motivation and stress impacts job satisfaction by around 35%.
- Based on Constraints Confronted by Disabled Entrepreneurs in Availing Bank Credit, they have been grouped into three clusters of Conservative Rules Hit Group, B Plan Wanting Group and Skill Deficient Group. Mentally Retarded entrepreneurs, those in business for 5-10 years and 10-15 years, those engaged in Manufacturing, unmarried, those aged Less than 25 & More than 50 and graduates are associated with Conservative-Hit group, while Orthopaedically Handicapped entrepreneurs, those engaged in business for 2-5 years, those engaged in Service, married, those aged 25-40 and those possessing Diploma and less than HSE education are associated with B-Plan Wanting Group and Deaf and Dumb and Visually Handicapped entrepreneurs, those in business for less than 2 years, those engaged in Contractual business & Resale, unmarried, those aged 40-50 and post-graduates are associated with Skill Deficient group.
- Based on Opinion of Disabled Entrepreneurs about Rehabilitation Institutions, they have been grouped into three clusters of Infrastructure Critical Group, Accessibility Critical Group and Disabled instructor Desirous Group. Orthopaedically handicapped entrepreneurs, those in business for 5-10 years, those using the Company form of organization, Those engaged in manufacturing, Those aged less than 25 and more than 50 and graduates and post graduates are associated with Infrastructure critical Group while mentally retarded entrepreneurs, those in business for 2-5 years & 10-15 years, those using the Sole proprietorship & SHG forms of organization, those engaged in resale, married, those aged 40-50 and illiterates are associated with Accessibility critical Group and visually handicapped and Deaf and Dumb entrepreneurs, those in business for Less than 2 years, those using Partnership form of organization, those engaged in contractual business, unmarried, those aged 25-40 and those educated upto HSE are associated with Disabled instructor Desirous Group.
- Based on Opinion of Disabled Entrepreneurs about Rehabilitation schemes, they have been grouped into three clusters of Zero Collateral group, Accessibility Critical Group and Unaware Group. mentally retarded entrepreneurs, those using company form, those in business for 10-15 years and 2-5 years, those engaged in resale, unmarried, Those aged

25-40 and Illiterates are associated with Zero Collateral group while visually and orthopedically handicapped entrepreneurs, those using the sole proprietorship form, those in business for 5-10 years, those engaged in contractual business, married, those aged more than 50 and those educated upto HSE and Post-Graduation are associated with Accessibility Critical Group and Deaf and Dumb entrepreneurs, those using the Partnership and SHG, those in business for less than 2 years, those engaged in manufacturing, married, those aged 40-50 and less than 25 and graduates and diploma-holders are associated with Unaware group.

- Based on Problems Encountered by Disabled Entrepreneurs while trying to expand their business, they have been grouped into three clusters of Personal efficient group, Frail Business Plan Possessors and Finance restrictive Group. orthopedically handicapped and deaf and dumb entrepreneurs, those in business for 2-5 years, those using the sole proprietorship form of organization, those engaged in resale, unmarried, Those aged 40-50 years and graduates are associated with Personal efficient group while orthopedically handicapped entrepreneurs, those in business for 5-10 years, those using company form, those engaged in manufacturing, married, those aged 25-40 and Post Graduates are associated with Frail b plan possessors and those aged less than 25 and more than 50, those in business for less than 2 years and more than 15 years, those using partnership form, those engaged in contractual business, unmarried, and those with education of upto HSE and Diploma and mentally retarded entrepreneurs are associated with Finance restrictive group.
- Based on Benefits Gained from entrepreneurship, the disabled entrepreneurs have been segmented into three clusters of Highly Profited group, Modestly profited group and Least Benefited Group. Orthopaedically handicapped entrepreneurs, those in business for 5-10 years and 10-15 years, those using the partnership form of organization, those engaged in manufacturing, married, Post graduate disabled entrepreneurs, those aged less than 25 are associated with Highly profited group while unmarried disabled entrepreneurs, those in business for 2-5 years, those using the company form, those engaged in resale, graduates and diploma-holders, those aged more than 50 and mentally retarded and visually handicapped entrepreneurs are associated with Modestly profited group and married disabled entrepreneurs, those in business for less than 2 years, those using sole proprietorship form, Those engaged in contractual business, those aged 25-40 and 40-50 and deaf and dumb are associated with Least Benefited group.
- Based on Barriers Encountered by disabled entrepreneurs while trying to establish their entrepreneurship venture, they have been segmented into three clusters of Finance Pretentious Group, Idiosyncratic Pretentious group and Market pretentious group. Visually handicapped entrepreneurs, married, disabled entrepreneurs aged 40-50 and more than 50 and post-graduates are associated with Finance Pretentious Group while orthopedically handicapped entrepreneurs, unmarried, disabled entrepreneurs aged less than 25 and graduates are associated with Idiosyncratic Pretentious group and those

- disabled entrepreneurs aged 25-40, married, deaf and dumb and those possessing education of less than HSE are associated with Market pretentious group.
- Based on Factors Which Influenced disabled to choose entrepreneurship as their career, they have been segmented into three clusters of Societal-Driven group, Pecuniary-driven Group and Pushed Group. Deaf and dumb and mentally retarded entrepreneurs, married, those aged 25-40 and those educated upto HSE are associated with Societal-Driven Group while visually challenged entrepreneurs, married, those aged 40-50 and graduates are associated with Pecuniary-Driven Group and orthopedically handicapped entrepreneurs, unmarried, those aged more than 50 and post-graduates are associated with Pushed Group.
- Monetary factor has largely influenced the young disabled aged less than 25 years and those aged 40-50, those using the company form of organization and those who are in business for a short period of less than two years to choose entrepreneurship as their career while Creative factor has largely influenced disabled aged 40-50 and less than 25 years and those who are using all the forms of organization other than the SHG form to choose entrepreneurship as their career. External institution factor has largely influenced disabled aged less than 25 years and 40-50 years and the orthopedically handicapped to choose entrepreneurship as their career while Optimistic factor has largely influenced disabled aged less than 25 and those using all the forms of organization other than SHG to choose entrepreneurship as their career. Employment factor has largely influenced the illiterate disabled and those engaged in manufacturing business to choose entrepreneurship as their career while deaf and dumb have been largely influenced by Individualistic factor to choose entrepreneurship as their career. Visually handicapped entrepreneurs have been largely influenced by Socialistic factor to choose entrepreneurship as their career while visually and orthopedically handicapped and those using the sole proprietorship and SHG forms of organization have been largely influenced by Optimistic factor. Disabled Engaged in manufacturing and contractual business have been largely influenced by Sovereignty Factor to choose entrepreneurship as their career while Assistive factor has largely influenced disabled engaged in manufacturing business and those using all forms of organization other than the SHG form to choose entrepreneurship as their career. Disabled engaged in resale and manufacturing business and that using company form of organization have been largely influenced by Startup factor to choose entrepreneurship as their career option while disabled engaged in business for more than 15 years by Negative factor and those in business for 10-15 years by Startup factor.
- Based on the Opinion of disabled entrepreneurs about Entrepreneurship environment, they have been segmented into three clusters of Support Appreciators, Optimists and Disappointed Group. Disabled entrepreneurs aged less than 25, those in business for a period of 5-10 years, those using the sole proprietorship form of organization, those engaged in service, married, vjsually handicapped, and illiterates and Diploma-holders are associated with Optimists while disabled entrepreneurs aged 25-40, Those in business

for 10-15 years, Those using partnership form, those engaged in manufacturing, unmarried, orthopedically handicapped, and post-graduates are associated with Support Appreciators and disabled entrepreneurs aged more than 50, those in business for less than 2 years and 2-5 years, those using the sole proprietorship form, those engaged in resale, married, mentally retarded and those with Degree and less than HSE as education are associated with Disappointed Group.

- Disabled entrepreneurs are progressing well in terms of Turnover, followed by profits, capital employed and ROI, while their progress in terms of employees and diversification has been poor.
- Disabled entrepreneurs engaged in service have witnessed good growth in capital employed while entrepreneurs engaged in all other businesses have witnessed an average growth while those engaged in Contractual, resale and service businesses have managed good growth in ROI. Disabled entrepreneurs engaged in Contractual business have witnessed a very good progress in turnover while those engaged in Service have witnessed a bad growth in employees engaged and those engaged in service business have witnessed a bad progress in diversification.
- Social status of disabled entrepreneurs has not increased because of entrepreneurship. This point of disagreement is severe among the younger disabled aged less than 25 and those with education of less than HSE;
- Deaf and dumb entrepreneurs and mentally retarded have experienced more hurdles than the visually and orthopedically handicapped while trying to establish their business;
- visually and orthopedically handicapped entrepreneurs have been influenced more by the factors identified by this study to choose entrepreneurship as their career;
- Poor accessibility of rehabilitation schemes for disabled exerts a significant negative impact on disabled opinion about rehabilitation schemes.
- Corporates are reluctant to employ disabled persons because of their reservations regarding dependability, skills and productivity of disabled persons and additional burdensome of employing such people;
- Lack of adequate work experience and opportunities for good career prospects also add fuel to the problem;
- They are also pessimistic about disabled persons absenting themselves from work and negative attitudes of co-workers about employing disabled;
- Corporates have expressed their willingness to provide more employment opportunities for disabled persons if government provides them with additional incentives;
- Amere 4.1% of the disabled have not been attacked or frightened in their life; 20.4% have been frightened in their work place, 19.7% in educational institutions, 17.9% in streets, 17.4% in hospitals, 9.7% in their Homes/Care Centres, 4.9% in shops/sports centre/pub/cafe and 4.1% in public transport;
- 19.6% of the disabled Have been physically attacked, 18.9% being shouted or shoved at, 16.3% have been spat at, 15.6% have been verbally assaulted, 10.8% have been called

names or intimidated and few of them have been attacked in streets or property damaged or something stolen from them;

- Disabled aged 25-40 years have been harassed in streets while orthopedically handicapped, nationalized bank employees, those aged less than 25 and Post-Graduates have been Pushed, illiterate disabled, Government/University teachers, mentally retarded, Those aged 40-50 have been physically attacked, those aged more than 50 have been verbally attacked, disabled possessing education of less than HSE Had Something stolen, those possessing Degree education, those employed in private service and deaf and dumb have been called names to be frightened and Orthopaedically handicapped and Government School teachers have been squabbled;
- 6.0% have been rarely attacked or frightened, 20.9% have been frightened once or twice a year, 23.4% have been attacked every fortnight, 25.0% have been attacked once or twice every month, 24.8% have been attacked once every one or two months;

CONCLUSION

- Stratification of society based on age, sex, religion, caste, creed, power, and wealth, physical and mental ability is a reality. Egalitarian society is said to be a myth. Yet history proves time and again that human beings have made constant efforts to fight against injustice based on stratification and bring about some amount of equality, fairness and respect for human rights above all. Disability is one such stratification, which leads to a number of social and physical deprivations and disadvantages.
- According to a conservative estimate, there are about 600 million disabled people across the world, of these, 420 million (70%) live in developing countries. 80% of the disabled population in developing countries live below the poverty line, that is a staggering 335 million disabled people. One out of five of the poorest of the poor is a Person with Disability. This means that 20% of the poorest of the poor and most marginalized are Persons with Disabilities.
- These facts are also true of India. According to conservative estimates there are about 60 million Persons with Disability in the country. They constitute 10% of the world's disabled population and 15% of the disabled population of the developing countries. Out of this 80% live in rural areas. 49 million disabled people in India live below the poverty line.
- Crippling attitudes towards disabled people compounded with institutional and environmental barriers result in the blatant discrimination and exclusion of this most marginalized section. The strongest tool to overcome such deprivations and disadvantages is to be equipped with updated information about the socio political systems, basic human rights instruments, available schemes and entitlements, procedures to access them, grievance redressal mechanisms and methods, existing infrastructure and tools that can be utilized to achieve dignity, self reliance and efficiency.

- Fear of the community, poor job development technique, limited vision when facilitating supports, and misunderstandings of funding streams appears to be driving self-employment as the only option for disabled in some cases.
- However, self-employment holds the promise of financial equity, offers unique opportunities for PWDs, and presents options for personalised accommodations not easily found in paid employment. These factors, coupled with the desire to expand the possible range of employment choices allowed self employment to grow among the PWDs. Business ownership must be used truly as an individualized option for PWDs, and not as a cop-out because of fear of employers and the communities they help to build.
- To put in a nutshell, three basic things shall improve the mysterious life of the disabled. These are making government-funded small-business programs and resources accessible to the disabled, assuring that rehabilitation and employment programs promote business ownership, and dissemination of information on starting a business to potential disabled entrepreneurs.


Registrar
Pondicherry University b/g


Dr. G. MADAN MOHAN,
M.Com., M.Phil., Ph.D.,
Professor
Management Studies,
Management,
Puducherry-605 014.

PUBLICATIONS FROM THE PROJECT

1. A Study On Companies Opinion About Employing Disabled Persons
2. A Study On Hate Crime Against Disabled
3. A Study On Unemployment Menace Among Disabled
4. A Study On Work-Life Balance Of Disabled Employees And Its Impact On Stress
5. A Study On Job Related Issues Confronting Disabled Employees
6. Suggestive Measures For Rehabilitation Of Disabled
7. A Study On Rehabilitation Institutions Serving Disabled



**UGC SPONSORED MAJOR RESEARCH REPORT
EVALUATION REPORT OF EXPERT MEMBERS**

1	Name Of PI	Dr. G. Madan Mohan
2	Designation	Assistant Professor
3	Address of PI	Department of Management Studies, Pondicherry University
4	Whether is Work is focused on the title of the sanctioned project	Yes
5	Whether original work is done	Yes
6	Whether significant contribution is made by the PI	Yes
7	Whether proposed work has relevance to society/scientific community	Definitely it has relevance to society as the work is on disabled persons
8	What type of contribution found in the final report (theoretical/practical)? If there are theoretical contributions given by PI, whether applications are considered	Suggestions given by the PI from the study assumes immense implications in framing policies for rehabilitating persons with disabilities
9	Whether theoretical contributions and their results and findings are published	Yes
10	Whether results and findings are significant	Yes
11	Whether significant publications are made by PI in peer reviewed journals	Yes
12	No. of publications made by PI in standard reputed journals	5
13	Whether contributions made by PI is sufficient	Yes
14	The findings and results of the sanctioned project are justifiable	Yes
15	Whether completed project work meet the proposed objectives	Definitely

16	Give your brief comment on overall work of the project	This study has covered in depth, many issues pertaining to disabled. This study has identified challenges and problems confronted by disabled employees at their workplace and has offered useful suggestions for improving the work environment to suit the disabled. Further, this study has also focused on disabled who are self-employed and has done a commendable work in identifying problems faced by the disabled entrepreneurs. Also, the study has come out with some interesting findings about aspirations of disabled about entrepreneurship. Further, this study has come out with interesting findings about the concept of hate crime prevalent against disabled in our society. This part of the study really highlighted the absence of empathy among people working with disabled persons. Interesting findings have also evolved regarding disabled persons remaining unemployed despite reasonable efforts to find a decent livelihood while even more interesting findings have come regarding private companies hesitating to hire disabled persons in their work force. On a whole, it can be said that this project report has taken up a pertinent social problem, analysed the same in all possible dimensions, and come out with great suggestions to improve the plight of disabled persons which can be used by the government and law enforcement agencies to uplift the livelihood of disabled persons.
17	Any specific comments	This project has extensively researched aspects pertaining to disabled persons. Findings of this report can be used by the law enforcement agencies to come out with effective mechanism for rehabilitating disabled persons. Extensive talk about the subject among the public will increase awareness about disabled persons. More conferences and awareness programs about disabled persons will do a world of good for inculcating feeling of empathy among the general people about persons with disabilities.
18	Indicate your overall assessment of the project; Poor/Good/Excellent	Excellent

Name of Expert: Prof. V. Joseph Paul Raj
Address of Expert: Department of Management Studies,
 Anna University, Madurai – 625019
 9486145196
 Vjpraj1971@yahoo.com
 Place: Madurai
 Date: 05/08/2019

V. Joseph Paul Raj
 Signature and Office Seal of Expert



Dr. V. JOSEPH PAUL RAJ
 Professor and Head
 Department of Management Studies
 Anna University, Regional Campus
 Madurai-625 019

Dr. G. Madan Mohan
 Dr. G. MADAN MOHAN,
 M.B.A., M.Ed., M.Com., M.Phil., Ph.D.,
 Assistant Professor
 Department of Management Studies,
 School of Management,
 Pondicherry University, Puducherry-605 014.

[Signature]
 Registrar
 Pondicherry University 2/19

**UGC SPONSORED MAJOR RESEARCH REPORT
EVALUATION REPORT OF EXPERT MEMBERS**


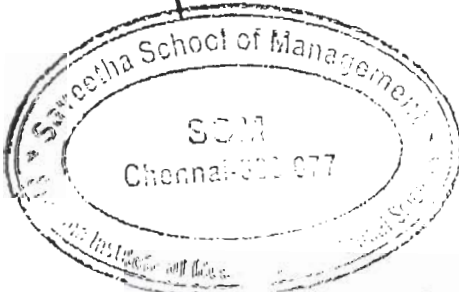
1	Name Of PI	Dr. G. Madan Mohan
2	Designation	Assistant Professor
3	Address of PI	Department of Management Studies, Pondicherry University
4	Whether is Work is focused on the title of the sanctioned project	Yes
5	Whether original work is done	Yes
6	Whether significant contribution is made by the PI	Yes
7	Whether proposed work has relevance to society/scientific community	Definitely it has relevance to society as the work is on disabled persons.
8	What type of contribution found in the final report (theoretical/practical)? If there are theoretical contributions given by PI, whether applications are considered	Suggestions given by the PI from the study assumes immense implications in framing policies for rehabilitating persons with disabilities.
9	Whether theoretical contributions and their results and findings are published	Yes
10	Whether results and findings are significant	Yes
11	Whether significant publications are made by PI in peer reviewed journals	Yes
12	No. of publications made by PI in standard reputed journals	5
13	Whether contributions made by PI is sufficient	Yes
14	The findings and results of the sanctioned project are justifiable	Yes
15	Whether completed project work meet the proposed objectives	Definitely

16	Give your brief comment on overall work of the project	The project has taken four research work and tried to cover at one instance. One part of the study covers different aspects pertaining to disabled entrepreneurs while the second part covers different HR aspects pertaining to disabled employees. An interesting section covers hate crime prevalent among the society on disabled which is highly commendable. Another section covers a survey on disabled not able to get a gainful employment while another section contains a study on the corporate reluctant to provide employment to disabled persons. This project is of immense social value as the subject matter is disability and the subject has been extensively researched.
17	Any specific comments	This project is an eye opener on different aspects bothering disabled persons. The report has got many suggestions which could go a long way in improving the lives of disabled if properly implemented in letter and spirit.
18	Indicate your overall assessment of the project; poor/good/excellent	Excellent

Name of Expert:
Dr. P. PRAVEEN KUMAR

Address of Expert:
 162, Poonamallee High Road,
 Velappanchavadi, Saveetha School
 of Management, Saveetha Institute
 of Medical and Technical Sciences,
 Chennai-77.

Signature of Expert:

Dr. G. MADAN MOHAN
 M.B.A., M.Ed., M.Com., M.Phil., Ph.D.,
 Assistant Professor
 Department of Management Studies,
 School of Management,
 Pondicherry University, Puducherry- 605 014.

Date: 19th July, 2019
 Place: Chennai.


 Registrar
 Pondicherry University