Unemployment rate for persons with disabilities (PWDs) in developed and developing countries is unacceptably high. Most PWDs who remained unemployed wanted to work but they were denied opportunities to work. The society often undermines the abilities of PWDs, complicating the process of finding a paid employment for them. Employers may be reluctant to hire PWDs because of fear of additional cost to be incurred for accommodating their special needs. As a result, bulk of the PWDs are unemployed, inducing more and more PWDs to start their own business. Self-employment offers PWDs flexibility and freedom in work. However, entrepreneurship is highly demanding and it requires numerous skills and commitment.

Despite entrepreneurship being a complex process, many choose it as their career due to various reasons. Some may be pushed to entrepreneurship due to absence of better alternative options while some may be pulled to it. Some may have inbuilt desire to be entrepreneur due to family or other social reasons while others may prefer entrepreneurship to take advantage of favourable political, social, cultural, Economic, Legal and Technological environment. The fact is that persons prefer entrepreneurship due to the combination of all these factors. Studies reveal that in many cases, disabled started business ‘out of necessity’. In this background, the researcher, being a visually challenged person, is highly interested in assessing the factors which might have motivated PWDs to choose entrepreneurship.

Objectives of the Study
1. To study the various factors which might have motivated PWDs to choose entrepreneurship as their career;
2. To analyse the association that might exist between the demographic features and the various segments of disabled entrepreneurs identified using cluster analysis.

ABSTRACT
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METHODOLOGY
The proposed study is descriptive in nature, based on primary and secondary data. 14 factors which might motivate persons to choose entrepreneurship as their career were identified through a thorough literature review and a structured interview schedule was drafted using these 14 factors. 150 disabled entrepreneurs were selected using Convenience sampling method in the Metropolitian city of Chennai and their response to these 14 factors were collected using a Likert’s five point scale, with responses ranging from 1 indicating strong level of agreement and 5 indicating strong level of disagreement with 3 as neutral point. The 14 factors identified for this study are for making money, striving for personal achievement, low capital requirements, experiences gained from friends/relatives carrying on business, role of training/educational institutions, opportunity of being one’s own boss, providing employment to others, better scope for innovative ways of doing things, helping other disabled by involving them in their business, experiences gained through working as customers or suppliers of small businesses, influence of media, inability to find paid employment, the possibility of availing family assistance in business, and difficulties associated with paid employment. The data obtained have been represented in tabular and diagrammatic forms and analysed using the statistical package of SPSS, employing the statistical tools of Mean, Percentage, ANOVA, Factor Analysis, Cluster Analysis, Discriminant Analysis and Correspondence Analysis. Results reveal that PWDs are more pushed to entrepreneurship rather than being pulled to it.

DATA ANALYSIS AND DISCUSSION
Demographic Profile of Respondents
Of the 150 disabled entrepreneurs studied, 36% are aged 35-50 years, 32% are aged 20-35, 14% are young entrepreneurs aged less than 20 and 18% are aged above 50; 60% are males and 40% are females; 24% possess educational qualifications of less than Matric/SSLC, 56% are Matriculates, 14% possess HSE qualification, while a mere 6% are Degree/Diploma holders; 40% are visually challenged and 60% are Orthopaedically handicapped; 50% are engaged in resale business, 22% are engaged in contractual job and 28% in providing services; 42% run their business in sole proprietorship form, 40% use the Self Help Group (SHG) Model, 18% are using the partnership form of business organization.

Factors Influencing Disabled to choose Entrepreneurship as Career
This study has taken 14 such factors. Factor Analysis has been used to reduce these 14 variables into minimum manageable factors by exploring common dimensions available among the variables.

INTRODUCTION
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K means cluster analysis has been used to segment the 150 entrepreneurs based on the five factors derived from Factor Analysis.

Table 3: Final Cluster Centers

| FACTOR                | CLUSTERS |
|-----------------------|----------|
| Employment            | 1        |
| Societal              | 2        |
| Monetary              | 3        |

Table 4: ANOVA for Clusters

| FACTOR                | CLUSTER | ERROR | SIG. |
|-----------------------|---------|-------|------|
| Employment            | Mean    | df    | F    |
| Societal              | Mean    | df    | F    |
| Monetary              | Mean    | df    | F    |
| Self Actualization    | Mean    | df    | F    |

Table 5: Cluster Composition

| CLUSTER | PROPORTION |
|---------|------------|
| 1       | 16%        |
| 2       | 46%        |
| 3       | 38%        |

Testing Suitability of Segmentation

Reliability of cluster classification and its stability across the samples has been verified using Discriminant Analysis and the results have been portrayed in Table 6.

Table 6: Wilk’s Lambda

| TEST OF FUNCTION | WILKS’ LAMBDA | Chi-square | df | SIG. |
|------------------|---------------|------------|----|------|
| 1 through 2      | 0.093         | 343.629    | 10 | 0.000|
| 2                 | 0.416         | 127.058    | 4  | 0.000|
It can be inferred from Table 6 that Wilks’ lambda ranges from 0.09 to 0.4. The small values of Wilks’ lambda indicate that there is a strong group differences among mean values of five factors. The significance value is 0.000, proving existence of significant group differences.

| Table 7: Eigen Values |
|-----------------------|
| FUNCTION | EIGEN VALUE | % OF VARIANCE | CUMULATIVE % | CANONICAL CORRELATION |
|-----------|-------------|----------------|--------------|-----------------------|
| 1         | 3.453*      | 71.1           | 71.1         | 0.881                 |
| 2         | 1.402*      | 28.9           | 100.0        | 0.764                 |

It can be inferred from Table 6 that two discriminant functions can be formed when there are three clusters. The Eigen value is high for both the functions which means that there is a good variability between two functions. The coefficient of canonical correlation is very high for both the functions, indicating existence of high relation between two functions and the five factors.

| Table 8: Structure Matrix |
|---------------------------|
| FUNCTION |
|            | MOTIVATIONAL FACTOR |
|           | 1                | 2                |
| Monetary   | 0.570*           | 0.492            |
| External   | 0.533*           | 0.329            |
| Self Actualization | 0.250*       | -0.098           |
| Societal   | -0.514           | 0.736*           |
| Employment | -0.070           | 0.219*           |

The above structure matrix reveals that the strongest correlations for Monetary, Self Actualization and External occur with function 1. The variable Societal and Employment have strong correlation with function 2. Hence, two significant discriminant functions of $Z_1=0.570\times$ Monetary + 0.533$\times$ External + 0.250 $\times$ Self Actualisation and $Z_2 = 0.736\times$ Societal +0.219 $\times$ Employment have been formed.

Figure 1 clearly depicts that each of the three groups form distinctive clusters. The self actualization cluster is having function I and low level of function II. The influential cluster is having high level societal factors (function II) and monetary factors (function I).

Characteristics of the Three Clusters of Disabled Entrepreneurs

The characteristics of each of the three clusters have been analysed in the light of their demographic features using Correspondence Analysis and the results have been portrayed in the following figures.
It can be observed from Figures 2-5 that those entrepreneurs aged above 50 years, those with Matric qualifications, those engaged in Resale business and those using the partnership form of organisation are associated with Influential Segment of disabled entrepreneurs, while the young entrepreneurs, those educated below Matric, those engaged in service business and those using the SHG form of organisation are associated with the Societal segment and middle aged entrepreneurs, those possessing education qualifications of HSE and Degree, those engaged in contractual job and those using the Sole Proprietorship form of organisation are associated with the Self Actualisation Segment.

**INFERENCES AND SUGGESTIONS**

It can be inferred from this study that majority of the disabled entrepreneurs have selected entrepreneurship as their career out of compulsion rather than conviction. Problems in finding a paid employment and complexities associated with serving an employer has driven the PWDs to start their own business venture. Hence, it becomes essential for the government to undertake motivational programmes at the special schools for disabled as well as in integrated schools, instigating PWDs to start business ventures and lead a decent and independent life. Financial and marketing support programmes have to be implemented effectively by the government to install confidence among the PWDs about successfully running their own business ventures.

**CONCLUSION**

The most important problem confronting the world today is unemployment. Gap between Job seekers and job availability is widening and unemployment among youth is galloping at an alarming rate. Furthermore, gap between people with huge and meagre earnings is also widening, resulting in massive disparities in distribution of income. Plight of PWDs is miserable. Pathetic condition is that PWDs are not considered ‘real’ people. This miserable condition of PWDs has been aptly picturised by Rachel Hurst (1999), who observes, “There is no country in the world where disabled people’s rights are not violated. Their needs and their voices ignored, segregated in institutions, denied education, employment and family life, viewed as pariahs or mendicants, in some cases murdered with impunity (mercy killing)”. The fact that 67% of American PWDs are unemployed while unemployment rate in US is mere 10%; 40% of US PWDs are living below poverty line while average poverty prevalence is 18%. These add testimony to the fact that plight of PWDs is miserable even in developed nations. This discussion suggests that immense potentialities of PWDs remains untapped and this cannot be eradicated unless the prevalent of prejudices that PWDs cannot discharge their employment obligations independently is overcome. Until this materialises, higher percentage of PWDs shall be self employed when compared with those without disabilities. History reveals that given the right opportunities and environment, PWDs can achieve scintillating results.