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FINANCIAL ASSISTANCE TO DIFFERENTLY ABLED PERSONS ON SELF EMPLOYMENT THROUGH NHFDC IN INDIA

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Abstract

Self employment is major part of the Indian economy. Differently abled persons are very weaker section of the social and economic aspects. Disabled people must see self-employment as a viable option that offers flexibility, autonomy, income and high level of job satisfaction with respect to employment service. National Handicapped Finance and Development Corporation (NHFDC) were issues the lesser interest of bank loan for differently abled persons through economic development activities and self employment venture. In India. This study mainly made to attempt on financial assistance to differently abled persons on self employment activities through NHFDC in India.

Keywords: *Differently abled persons, Self employment, Financial assistance, National Handicapped Finance and Development Corporation, State Channelizing Agency, vocational training.*

1. Introduction

India is one of the economically emerging countries in the world. Self employments are major part of the Indian economy. Differently abled persons are very weaker section of the social and economic aspects. Disabled people must see self-employment as a viable option that offers flexibility, autonomy, income and high level of job satisfaction with respect to employment service. Personal preference should be a stronger motivation than integration with others. Self employment may provide a realistic

opportunity for a working life any person with disabilities. They are need to financial assistance for undertaking self employment activities. In 1997, National Handicapped Finance and Development Corporation (NHFDC) were initiated under the administration and control by Ministry of Social Justice and empowerment. The main intention of the NHFDC is issues the lesser interest of bank loan for differently abled persons through economic development activities and self employment venture. In India. This study mainly focus on financial

assistance to differently abled persons on self employment activities through National Handicapped Finance and Development Corporation in India.

Review of Literature

Boylan A and Burchardt T (2002) has explained that the barriers face in becoming disabled self employed to starting a business identified can be grouped into three categories; lack of financial and other support, access problems, and unhelpful attitudes of advisers, professionals and the general public, access to work for those who know about it enables disabled entrepreneurs to get the equipment they need to work around their impairment, to employ assistance, or to travel to the place of work.

Burchardt (2002) has reveals that the important to provide enterprise awareness training for advisers whose responsibilities include supporting disabled individuals. This should be disability-specific training rather than simply generic diversity training. This type of training should seek to educate advisers on the possibilities self-employment might afford disabled people as a work option and must also cover the challenges and risks.

Christ (2005) has noted that improving the availability and accessibility of these technologies is a first step to increasing educational attainment that will lead to increased skill levels and other individual benefits such as higher self-confidence. This can have a positive influence for entrepreneurship activities as higher educational attainment for people with disabilities leads to better labour market outcomes, including self-employment.

Handicap international (2006) has reveals that people with disabilities may also need assistive device, rehabilitation, psychological support and social inclusion programmes prior to and or during their economic activity. Successful self employment also requires

motivation, adequate personal attitude, Self-confidence, some specific know-how (education, vocational training or prior business experience) that will allow the persons to successfully develop a sustainable micro or small business.

Roni N (2009) has noted that aiming to identify the potential factors affecting the business growth and performance of businesses run by entrepreneurs with disabilities in UK. This study reflected the disabled entrepreneurship need to be developed systematically and progressively for both academic perspective and practical consideration. Raise awareness about entrepreneurs with disabilities work capability, qualifications, and -value to be UK economy, and to recommend the enhancement of effective and fair - implementation of public and private initiatives that promote entrepreneurial opportunities to individual with disabilities.

National Handicapped Finance and Development Corporation (NHFDC)

In 1997, National Handicapped Finance and Development Corporation (NHFDC) were initiated under the administration and control by Ministry of Social Justice and empowerment. The main intention of the NHFDC is issues the lesser interest of bank loan for differently abled persons through economic development activities and self employment venture. In India, NHFDC is getting done effectively through all State Channelizing Agency (SCA).

The NHFDC is being implemented through District Central Cooperative Bank (DCCB) in State Government of Tamil Nadu. The DCCB is giving the special attention on differently abled persons through an economic development activities and self employment.

NHFDC implemented Self Employment and Economic Development Schemes

The NHFDC implemented self employment and economic development schemes to differently abled persons are

being as follow a) Sales/trading activity loan up to 5.00 lakhs and interest reimbursement of 5-6%. b) Service sector loan up to 7.50 lakhs and interest reimbursement of 5-7%. c) Agricultural activity loan up to 10.00 lakhs and interest reimbursement of 5-7%. d) Purchase vehicle for commercial activity up to 25.00 lakhs and interest reimbursement of 5-8%. e) Self employment amongst persons with mental retardation, cerebral palsy and autism loan up to 10.00 lakhs and interest reimbursement of 5-7%. f) Loan to parents association for mentally retarded persons up to 5.00 lakhs and interest reimbursement of 5-6%. f) Education loan up to 20.00 lakhs for studies in abroad and up to 10.00 lakhs studies in India. Therefore, interest reimbursement of 4% to male and 3.5% to female. h) Micro credit scheme through SCAs up to 10.00 lakhs and interest reimbursement of 5%. Above all the categories of self employment schemes under the condition of maximum 10 years duration for loan repayment period, But except for micro credit scheme under the condition of maximum 3 years and education loan under the condition of maximum 7 years duration for loan repayment period.

The main objectives of the Corporation are:

1. To promote economic developmental activities for the benefit of the handicapped persons.

2. To promote self-employment and other ventures for the benefit/economic rehabilitation of the handicapped persons.
3. To extend loans to the handicapped for pursuing general/professional/technical education for training at graduate and higher levels.
4. To assist in the upgradation of technical and entrepreneurial skills of handicapped persons for proper and efficient management of production units.
5. To set up training, quality control, process development, technology, common facility centres and other infrastructural activities for the proper rehabilitation/upliftment of the handicapped persons in support of their economic pursuits.
6. To assist the State level organisations to deal with the development of the handicapped persons by way of providing financial assistance and in obtaining commercial funding or by way of refinancing.
7. To assist self-employed individuals/group of individuals or registered factories /companies /co-operatives of disabled persons in marketing their finished goods and assists in procurement of raw materials.

Table 1

Year wise loan sanctioned and disbursed by National Handicapped Finance and Development Corporation in India

(Rs in crore)

S. No	Years	Amount sanctioned		Amount released	
		No. of Beneficiaries	Amount	No. of Beneficiaries	Amount
1	1997-98	11	0.26	11	0.26
2	1998-99	811	3.13	230	0.93
3	1999-00	801	4.59	1164	5.76
4	2000-01	3330	13.34	2645	11.81
5	2001-02	4075	15.23	2933	12.84
6	2002-03	4702	17.56	4498	18.41

7	2003-04	5635	27.73	5565	26.82
8	2004-05	4754	23.94	3282	17.69
9	2005-06	3951	19.45	4765	23.44
10	2006-07	5034	27.28	4831	26.09
11	2007-08	5416	33.82	5498	28.30
12	2008-09	8159	41.22	5950	30.28
13	2009-10	6443	38.02	6032	30.80
14	2010-11	6007	32.26	6356	31.84
15	2011-12	10704	55.38	10625	50.86
16	2012-13	13253	69.22	13296	69.59
17	2013-14	13376	80.24	13312	75.87
18	2014-15	14452	88.56	14703	101.49
19	2015-16	20661	130.41	20552	131.08
20	2016-17	16063	106.19	16101	107.51
21	2017-18	11720	90.25	11767	90.14
	Total	159358	918.08	154116	891.81

Source: www.NHFDC

The table no indicates that Rs 918.08 crore sanctioned to 1,59,358 beneficiaries of which Rs 891.81 crore released to 1,54,116 beneficiaries during the year 1997-98 to 2017-18.

In the year 1997-98, Rs 0.26 crore sanctioned & released to 11 beneficiaries which is increased to 5034 beneficiaries

with the sanctioned amount of Rs 27.28 crore of which 26.09 crore released to beneficiaries 4831 in 2006-07. And it has been further increased to 11720 beneficiaries with the sanctioned amount of Rs 90.25 crore of which 90.14 crore released to 11767 beneficiaries.

Table 2

State wise loan disbursed by National Handicapped Finance and Development Corporation in India 2015-16

(Rs in crore)

S. No	State/UT	No. of Beneficiaries	Amount Released	Percentage
1	Andhra Pradesh	1	0.06	0.04
2	Assam	1	0.17	0.12
3	Bihar	523	5.23	3.98
4	Chhattisgarh	842	9.36	7.14
5	Delhi	4	0.16	0.12
6	Goa	1	0.06	0.04
7	Gujarat	245	2.45	1.86
8	Haryana	602	6.12	4.66
9	Himachal Pradesh	419	4.46	3.40
10	Jammu & Kashmir	172	1.72	1.31
11	Jharkhand	173	1.73	1.31
12	Karnataka	1	0.04	0.03

13	Kerala	345	3.45	2.63
14	Madhya Pradesh	1	0.01	0.007
15	Maharashtra	2969	30.73	23.44
16	Meghalaya	50	0.50	0.38
17	Mizoram	1	0.04	0.03
18	Pondicherry	329	2.68	2.04
19	Rajasthan	200	5.79	4.41
20	Sikkim	100	1.00	0.76
21	Tamil Nadu	11001	30.05	22.92
22	Telanagana	1	0.02	0.01
23	Tripura	50	0.50	0.38
24	Uttar Pradesh	2501	24.53	18.71
25	West Bengal	20	0.20	0.15
	Total	20552	131.08	100.00

Source: www.NHFDC

Rs.131.08 crore were released to 20552 beneficiaries in 2015-16 of which 30.73 crore (23.44%) amounts released to 2969 beneficiaries in Maharashtra, Followed by Tamil Nadu 30.05 crore (22.92%) amounts released to 11001 beneficiaries, Uttar Pradesh 24.53 crore (18.71%) amounts released to 2501 beneficiaries, Chhattisgarh 9.36 crore (7.14%) amounts released to 42 beneficiaries, Haryana 6.12 crore (4.66%) amounts released to 602 beneficiaries, Rajasthan 5.79 crore (4.41%) amounts released to 200 beneficiaries, Bihar 5.23 crore (3.98%) amounts released to 523 beneficiaries, Himachal Pradesh 4.46 crore (3.40%) amounts released to 419 beneficiaries, Kerala 3.45 crore (2.63%) amounts released to 345 beneficiaries, Pondicherry 2.68 crore (2.04%) amounts released to 329 beneficiaries, Gujarat 2.45 crore (1.86%) amounts released to 245 beneficiaries, Jharkhand 1.73 crore (1.31%) amounts released to 173

beneficiaries, Jammu & Kashmir 1.72 crore (1.31%) amounts released to 172 beneficiaries, Sikkim 1.00 crore (0.76%) amounts released to 100 beneficiaries, Meghalaya 50.00 crore (0.38%) amounts released to 50 beneficiaries, Tripura 50.00 crore (0.38%) amounts released to 50 beneficiaries, West Bengal 20.00 crore (0.15%) amounts released to 20 beneficiaries, Assam 0.17 crore (0.12%) amounts released to 1 beneficiary, Delhi 0.16 crore (0.12%) amounts released to 4 beneficiaries, Andhra Pradesh 0.06 crore (0.04%) amounts released to 1 beneficiary, Goa 0.06 crore (0.04%) amounts released to 1 beneficiary, Karnataka 0.04 crore (0.03%) amounts released to 1 beneficiary, Mizoram 0.04 crore (0.03%) amounts released to 1 beneficiary, Telanagana 0.02 crore (0.01%) amounts released to 1 beneficiary, and Madhya Pradesh 0.01 crore (0.007%) amounts released to 1 beneficiary.

Table 3

State wise loan disbursed by National Handicapped Finance and Development Corporation in India 2016-17

(Rs in lakhs)

S. No	State/UT	No. of Beneficiaries	Amount Released	Percentage
1	Andhra Pradesh	2	5.59	0.05
2	Assam	125	125.00	1.16
3	Bihar	1	3.97	0.03
4	Chandigarh	22	4.90	0.04
5	Chhattisgarh	1671	1,762.41	16.39
6	Delhi	15	19.00	0.17
7	Gujarat	1045	1,070.91	9.96
8	Haryana	613	630.22	5.86
9	Himachal Pradesh	204	224.91	2.09
10	Jammu & Kashmir	350	350.00	3.25
11	Jharkhand	200	200.00	1.86
12	Karnataka	1	5.64	0.05
13	Kerala	444	444.00	4.12
14	Madhya Pradesh	302	308.72	2.87
15	Maharashtra	573	616.80	5.73
16	Meghalaya	50	50.00	0.46
17	Pondicherry	332	207.70	1.93
18	Punjab	146	146.50	1.36
19	Rajasthan	241	814.16	7.57
20	Sikkim	100	100.00	0.93
21	Tamil Nadu	7501	1,500.64	13.95
22	Tripura	100	100.00	0.93
23	Uttar Pradesh	2013	2,009.87	18.69
24	Uttarakhand	50	50.00	0.46
	Total	16101	10,750.94	100.00

Source: www.NHFDC

Rs.10750.94 lakhs were released to 16101 beneficiaries in 2016-17 of which 2009.87 lakhs (18.69) amounts released to 2013 beneficiaries in Uttar Pradesh, Followed by Chhattisgarh 1762.41 lakhs (16.39%) amounts released to 1671 beneficiaries, Tamil Nadu 1500.64 lakhs (13.95%) amounts released to 7501 beneficiaries, Gujarat 1070.91 lakhs (9.96%) amounts released to 1045 beneficiaries, Rajasthan 814.16 lakhs (7.57%) amounts released to 241

beneficiaries, Haryana 630.22 lakhs (5.86%) amounts released to 613 beneficiaries, Maharashtra 616.80 lakhs (5.73%) amounts released to 573 beneficiaries, Kerala 444.00 lakhs (4.12%) amounts released to 444 beneficiaries, Jammu & Kashmir 350.00 lakhs (3.25%) amounts released to 350 beneficiaries, Madhya Pradesh 308.72 lakhs (2.87%) amounts released to 302 beneficiaries, Himachal Pradesh 224.91 lakhs (2.09%) amounts released to 204 beneficiaries,

Pondicherry 207.70 lakhs (1.93%) amounts released to 332 beneficiaries, Jharkhand 200.00 lakhs (1.86%) amounts released to 200 beneficiaries, Punjab 146.50 lakhs (1.36%) amounts released to 146 beneficiaries, Assam 125.00 lakhs (1.16%) amounts released to 125 beneficiaries, Sikkim 100.00 lakhs (0.93%) amounts released to 100 beneficiaries, Tripura 100.00 lakhs (0.93%) amounts released to 100 beneficiaries, Meghalaya 50.00 lakhs

(0.46%) amounts released to 50 beneficiaries, Uttarakhand 50.00 lakhs (0.46%) amounts released to 50 beneficiaries, Delhi 19.00 lakhs (0.17%) amounts released to 15 beneficiaries, Karnataka 5.64 lakhs (0.05%) amounts released to 1 beneficiary, Andhra Pradesh 5.59 lakhs (0.05%) amounts released to 2 beneficiaries, Chandigarh 4.90 lakhs (0.04%) amounts released to 22 beneficiaries and Bihar 3.97 lakhs (0.03%) amounts released to 1 beneficiary.

Table 4

State wise loan disbursed by National Handicapped Finance and Development Corporation in India 2017-18

(Rs in lakhs)

S. No	State/UT	No. of Beneficiaries	Amount Released	Percentage
1	Andhra Pradesh	700	700.00	7.76
2	Assam	50	50.00	0.55
3	Chandigarh	18	4.20	0.04
4	Chhattisgarh	827	827.50	9.18
5	Delhi	23	33.72	0.37
6	Gujarat	300	300.00	3.32
7	Haryana	1.311	1.323.58	14.68
8	Himachal Pradesh	200	200.00	2.21
9	Jammu & Kashmir	254	254.00	2.81
10	Jharkhand	301	301.33	3.34
11	Kerala	525	534.85	5.93
12	Madhya Pradesh	1	7.10	0.07
13	Maharashtra	6	18.04	0.20
14	Meghalaya	50	50.00	0.55
15	Orissa	20	5.00	0.05
16	Pondicherry	300	31.52	0.34
17	Punjab	12	16.35	0.18
18	Rajasthan	250	470.28	5.21
19	Sikkim	100	100.00	1.10
20	Tamil Nadu	6000	3.000.00	33.28
21	Tripura	100	100.00	1.10
22	Uttar Pradesh	369	366.62	4.06
23	Uttarakhand	50	50.00	0.55
	Total	11767	9,014.09	100.00

Source: www.NHFDC

Rs.9014.09 lakhs were released to 11767 beneficiaries in 2017-18 of which 3000.00 lakhs (33.28) amounts released to 6000 beneficiaries in Tamil Nadu, Followed by Haryana 1323.58 lakhs (14.68%) amounts released to 1311 beneficiaries, Chhattisgarh 827.50 lakhs (9.18%) amounts released to 827 beneficiaries, Andhra Pradesh 700.00 lakhs (7.76%) amounts released to 700 beneficiaries, Kerala 534.85 lakhs (5.93%) amounts released to 525 beneficiaries, Rajasthan 470.28 lakhs (5.21%) amounts released to 250 beneficiaries, Uttar Pradesh 366.62 lakhs (4.06%) amounts released to 369 beneficiaries, Jharkhand 301.33 lakhs (3.34%) amounts released to 301 beneficiaries, Gujarat 300.00 lakhs (3.32%) amounts released to 300 beneficiaries, Jammu & Kashmir 254.00 lakhs (2.81%) amounts released to 254 beneficiaries, Himachal Pradesh 200.00 lakhs (2.21%) amounts released to 200

beneficiaries, Sikkim 100.00 lakhs (1.10%) amounts released to 100 beneficiaries, Tripura 100.00 lakhs (1.10%) amounts released to 100 beneficiaries, Assam 50.00 lakhs (0.55%) amounts released to 50 beneficiaries, Meghalaya 50.00 lakhs (0.55%) amounts released to 50 beneficiaries, Uttarakhand 50.00 lakhs (0.55%) amounts released to 50 beneficiaries, Delhi 33.72 lakhs (0.37%) amounts released to 23 beneficiaries, Pondicherry 31.52 lakhs (0.34%) amounts released to 300 beneficiaries, Maharashtra 18.04 lakhs (0.20%) amounts released to 6 beneficiaries, Punjab 16.35 lakhs (0.18%) amounts released to 12 beneficiaries, Madhya Pradesh 7.10 lakhs (0.07%) amounts released to 1 beneficiary, Orissa 5.00 lakhs (0.05%) amounts released to 20 beneficiaries and Chandigarh 4.20 lakhs (0.04%) amounts released to 18 beneficiaries.

Table 5

Categories wise loan disbursed on National Handicapped Finance and Development Corporation in India 2016-17

(Rs in crore)

Categories	Variables	No. of Beneficiaries		Amount Released	
		No.	%	Amount	%
Gender	Male	11861	73.67	80.51	74.89
	Female	4240	26.33	27.00	25.11
	Total	16101	100.00	107.51	100.00
Type of Disability	Orthopaedically Handicapped	13975	86.80	88.17	82.01
	Mentally Retarded	471	2.93	3.66	3.40
	Visually Impaired	802	4.98	7.82	7.27
	Hearing Impaired	853	5.30	7.86	7.31
	Total	16101	100.00	107.51	100.00
Schemes/Sector	Trading / Sales Activity	8934	55.49	53.61	49.87
	Service Sector Activity	3872	24.05	26.63	24.77
	Agricultural (Allied) Activity	2162	13.43	14.05	13.07
	Agricultural Activity	465	2.89	4.16	3.87
	Small Business Activity (Manufacturing /Production)	100	0.62	0.78	0.73
	Purchase of Vehicle for commercial hiring	514	3.19	7.03	6.54

	Education Loan	27	0.17	1.13	1.05
	Micro Finance Scheme	27	0.17	0.12	0.11
	Total	16101	100.00	107.51	100.00

Source: www.NHFDC

As regards gender, 80.51 crore released to 11861 male beneficiaries (74.89%) and 27.00 crore released to 4240 female beneficiaries (25.11%).

As regards type of disability, 88.17 crore released to 13975 orthopedically handicapped beneficiaries (82.01%), 3.66 crore released to 471 mentally retarded beneficiaries (3.40%), 7.82 crore released to 802 visually impaired beneficiaries (7.27%) and 7.86 crore released to 853 hearing impaired beneficiaries (7.31%).

As regards scheme/sectors, 53.61 crore released to 8934 trading/sales activity beneficiaries (49.87%), 26.63 crore released to 3872 service sector

activity beneficiaries (24.77%), 14.05 crore released to 2162 agricultural (allied) activity beneficiaries (13.07%), 4.16 crore released to 465 agricultural activity beneficiaries (3.87%), 0.78 lakhs released to 100 small business activity (manufacturing/production) beneficiaries (0.73%), 7.03 crore released to 514 purchase of vehicle for commercial hiring beneficiaries (6.54%), 1.13 lakhs released to 27 education loan beneficiaries (1.05%) and 0.12 lakhs released to 27 micro finance scheme beneficiaries (0.11%).

On the whole, Rs. 107.51 crore released to 16101 beneficiaries in 2016-17.

Table 6

Categories wise loan disbursed by National Handicapped Finance and Development Corporation in India 2017-18

(Rs in crore)

Categories	Variables	No. of Beneficiaries		Amount Released	
		No.	%	Amount	%
Gender	Male	8162	69.36	63.10	70.0
	Female	3605	30.64	27.04	30.0
	Total	11767	100.00	90.14	100.00
Type of Disability	Orthopaedically Handicapped	8969	76.22	70.25	77.93
	Mentally Retarded	935	7.95	6.59	7.31
	Visually Impaired	757	6.43	5.87	6.51
	Hearing Impaired	1106	9.40	7.43	8.24
	Total	11767	100.00	90.14	100.00
Schemes/Sector	Trading / Sales Activity	4798	40.78	37.28	41.36
	Service Sector Activity	2463	20.93	18.26	20.26
	Agricultural (Allied) Activity	4035	34.29	28.20	31.28
	Agricultural Activity	91	0.77	1.76	1.95
	Small Business Activity (Manufacturing /Production)	217	1.84	1.67	1.85
	Purchase of Vehicle for	104	0.88	2.22	2.46

	commercial hiring				
	Education Loan	13	0.11	0.59	0.65
	Micro Finance Scheme	46	0.39	0.16	0.18
	Total	11767	100.00	90.14	100.00

Source: www.NHFDC

As regards gender, 63.10 crore released to 8162 male beneficiaries (70.0%) and 27.04 crore released to 3605 female beneficiaries (30.0%).

As regards type of disability, 70.25 crore released to 8969 orthopedically handicapped beneficiaries (77.93%), 6.59 crore released to 935 mentally retarded beneficiaries (7.31%), 5.87 crore released to 757 visually impaired beneficiaries (6.51%) and 7.43 crore released to 1106 hearing impaired beneficiaries (8.24%).

As regards scheme/sectors, 37.28 crore released to 4798 trading/sales activity beneficiaries (41.36%), 18.26 crore released to 2463 service sector activity beneficiaries (20.26%), 28.20 crore released to 4035 agricultural (allied) activity beneficiaries (31.28%), 1.76 crore released to 91 agricultural activity beneficiaries (1.95%), 1.67 crore released to 217 small business activity (manufacturing/production) beneficiaries (1.85%), 2.22 crore released to 104 purchase of vehicle for commercial hiring beneficiaries (2.46%), 0.59 lakhs released to 13 education loan beneficiaries (0.65%) and 0.16 lakhs released to 46 micro finance scheme beneficiaries (0.18%).

On the whole, Rs. 90.14 crore released to 11767 beneficiaries in 2017-18.

Conclusion

The National Handicapped Finance and Development Corporation (NHFDC) has provides lote of financial assistance to differently abled persons for self employment and other livelihood activities. NHFDC has released financial assistance of Rs 891.81 crore to 1,54,116 beneficiaries during the year 1997-98 to 2017-18 in India. Most of the fund allocated on trading/sales and agricultural allied activities. But, differently abled beneficiaries do not sustaining the self

employment activities. This study conclude that there are require better financial assistance, assistive device, rehabilitation, psychological support and social inclusion programmes, motivation, adequate personal attitude, Self-confidence, higher educational attainment, vocational training and business experience that will allow the persons with disabilities to successfully develop a sustainable micro or self employment activities.

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