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# The Effect of Entrepreneurial Education, Self-Efficacy and Family Environment on Entrepreneurial Intention among Differently-Abled Youth

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#### ABSTRACT

Entrepreneurship is regarded as the vehicle of economic growth of every country. Entrepreneurship done by youth in every society is a sign of growth and progress in that economy. Engaging disabled-abled youth in entrepreneurship enables empowerment and inclusive growth of each section of society. This study mainly focuses on accessing the entrepreneurial intention among differently-abled youth in the Malabar region of Kerala. Multiple regression analysis is used to understand how education, self-efficacy and family environment influence entrepreneurial intention. The methodology carried out in the research is exploratory and descriptive nature. Primary data is collected through a simple random sampling method using a structured questionnaire and interview schedule among 367 differently-abled youth from the Malabar region of Kerala. The finding reveals that there is no difference in Entrepreneurship Education, Self-Efficacy, Family Environment and Entrepreneurial Intentions between disabled males and females. Multiple regression analysis illustrates there is a significant relationship between Independent variables Education, Self-Efficacy, and Family Environment on one dependent variable Entrepreneurial Intentions. Subsequently, Entrepreneurship intention in youth can be boosted by initial support from families and by inculcating entrepreneurship curricula in Schools and Universities.

Differently-abled Youth, Entrepreneurship, Entrepreneurial Intention.

# INTRODUCTION

Entrepreneurship creates social-economic development in every country across the world.

The idea of the entrepreneur has received increased attention in recent years, and there is an expanding body of literature that examines entrepreneurs from a wide range of perspectives, particularly within a genre known as "minority entrepreneurs." Female and ethnic entrepreneurs have been seen as the most prominent of these minorities. However, while making up a sizable portion of the total population of entrepreneurs, there hasn't been much body of literature about entrepreneurs with disabilities (EWDs)(Cooney, 2008). If entrepreneurship is conducted among the vulnerable sections of society such as the disabled, women, and socially backward, the effect of development will multiply and lead to inclusive development of each section of the society. Over the last several decades there has been a rise in the relevance of the topic of disability. Numerous agencies and international entities have investigated this matter thoroughly. The low employability of people with disabilities gives rise to disability entrepreneurship.(Norafandi & Diah, 2017).

Disability is a difficulty or activity restriction that an individual faces when performing an action or task. It is an issue that a person encounters as a result of being unable to participate in or be involved in certain life events (Eyitayo Olufunmilayo Akinyemi, 2016). Disability is a temporary or permanent consequence faced by a person by birth or at some point in their lifetime. The extent of disability depends upon the environment they are surrounding. According to the joint report prepared by WHO and World Bank on their World report on disability released in New York states that the number of people living with disabilities has widely increased around the world and there are more than one billion people who face disabilities. Therefore 10% of the total population in the world is faced with disabilities and out of these 80% live in developing countries and one out of the 10 is faced with some sociability (World Health Organization. & World Bank., 2011).

The possibility of disabled persons being self-employed or starting and running their businesses offers one potential remedy to issues with low participation rates. (Kitching, n.d.) EWDs start their own business to break down social and familial barriers, obtain economic empowerment, and fill the gaps in traditional employment. Due to their impaired circumstances, the restrictions they confront in terms of business obstacles are unique (Dhar &

Farzana, 2017). It is believed that entrepreneurship may help to remove barriers that persons with disabilities confront and present them with opportunities that are typically perceived as being either impossible or unreachable in finding employment. Entrepreneurship facilitates economic development and increases workforce force participation and social inclusion of people with disabilities (Maritz & Laferriere, 2018). People with disabilities are more likely to start businesses out of necessity than opportunity-seeking entrepreneurs like those without disabilities (Zamore & Mersland, 2014). EWDs possess no difference in traits from those without disabilities and are more resilient and persistent in entrepreneurial attitude as they are prone to challenges in the early stage of life (Saxena & Pandya, 2018). Individuals who have entrepreneurial intentions have the added advantage of being successful when they establish their businesses (Karabulut, 2016).

In India as per the latest Census report of 2011, out of the 121 crores of the total population, about 2.68 Crore persons are disabled, which is 2.21% of the total population. In India, the Right of Persons with Disabilities (RPWD) Act 2016 has been replaced with the former act of Persons with Disability Act 1995 and follows the principles and obligations of the United National Convention on the Rights of Persons with Disabilities (UNCRPD and now disability has evolved as a dynamic concept. Now RPWD Act recognises 21 sorts of disabilities than the earlier 7 disabilities and also supports providing institutional infrastructure to persons with disabilities(Ministry of Statistics and Programme Implementation, National Sample Survey, 2016). Even though in India, disabled persons constitute a sizeable population their relative numbers are growing. They lag behind in terms of education and employment which ultimately results in poverty. For inclusive growth of all sections of all minority sections of the Indian population, equitable distribution of wealth and prosperity is indispensable. For accomplishing inclusiveness and development of disabled communities one of the best solutions promoting entrepreneurship which helps to achieve faster economic integration(Mohammed & Jamil, 2015). Indian Government has amended many policies and programmes to strengthen differently-abled persons, the new industrial policy of India emphasises special training programmes for differently-abled persons to start their own business. There is a need to include entrepreneurial education as a core element in the curriculum of higher education to empower the socio-economic profile of disabled people's life.

Youth is the foundation of all nation's development. Unemployment is one of the curses the educated youth face in our society, entrepreneurship provides better job opportunities and wealth creation to youth. Proper utilization of these human resources can contribute to a developing country to a developed one. Young entrepreneurs with a distinct future vision will be produced as a result of high motivation in entrepreneurship. Because talented entrepreneurs who have received entrepreneurial education are expected to no longer be job seekers but to transform into job creators, the issue of educated unemployment will be resolved (Hutagalung et al., 2017). In the current economic and social scenario the ever-changing world create difficulty for youth in acquiring and relevant skill necessary for choosing entrepreneurship as a career option (Georgescu & Herman, 2020). Young graduate prefers secured jobs or white-collar jobs in MNCs or the government sector but there are no adequate jobs to fill all the fresh graduate. The unemployment dilemma of young graduates can be solved to a certain extent by engaging in entrepreneurial activity which paves the way to employment generation and drives the economic growth of the country (Ponmani et al., 2014). There is a misconception that prevails among many youth, they believe there is a need for special traits to run a business and entrepreneurs are born or rather than can be made (Henderson & Robertson, 2016). Introducing entrepreneurship education to the youth is essential in shaping the minds of students to choose entrepreneurship as a career (Chin Tee Suan et al., 2011) Subsequently, entrepreneurship is one of the best solutions for the dilemma of unemployment and empowerment of the differently-abled youth thereby enhancing the independence and wealth creation of the disabled community, consequently they can also contribute to the national income rather than treating them as a burden to societies and family.

There are a plethora of studies focusing on entrepreneurship intention. But across the world ,it is identified that there are a small number of studies based on entrepreneurial intention among disabled youth. In India, there are hardly any studies which concentrate mainly on entrepreneurship intention among differently-abled youth. This study mainly focuses on accessing the entrepreneurial intention among differently-abled youth and how entrepreneurship education, self-efficacy and family environment contribute to their motivation to start a business venture.

# Literature Review and Hypotheses Development

# Entrepreneurial Intention (EI)

The evolution of entrepreneurial intention theories can be traced back to the grounded theory of Ajzen's theory of planned behaviour. It states entrepreneurial intention can be assessed through subjective norms, perceived behavioural control, and attitude toward behaviour (Ajzen, 1991). Entrepreneurial intentions formation depends on attitudes toward the target behaviour which in turn reflect beliefs and perceptions (Jr Norris. F Krueger & Alan L carsrud, 1993). The tendency to become an entrepreneur and desire to manage a firm independently and to take risks is known as entrepreneurial intention (Rohman, 2017). Entrepreneurial intention is the intent of a person to choose his/her career to become an entrepreneur. One who is entrepreneurially inclined plans to take calculated risks, gather essential resources establish their business ventures and initiate entrepreneurial actions (Karabulut, 2016).

Students show more desire for entrepreneurship when they are graduate, so there need for the government and academic institutions to frame a more practical-oriented curriculum for entrepreneurship(Aladejebi, 2018). Attitude toward entrepreneurship and entrepreneurial intention can be easily understood from attitude(Basu & Virick, 2008). Entrepreneurial challenges (ECH) also boost entrepreneurial intention and increase entrepreneurial competencies related to opportunity identification, resource resources opportunity evaluation, and opportunity exploitation(Silveyra-León et al., 2023). General personal traits fully mediate with the perceived desirability and feasibility of entrepreneurial intention as social traits partially mediate with perceived desirability and perceived feasibility of entrepreneurial intention which occur due to the difference in two personality traits of entrepreneurship(Tan et al., 2021).

The participation rate of disabled people in entrepreneurship is extremely low. The government has taken various initiatives to increase the involvement and participation of the disabled in entrepreneurial activities. Entrepreneurship orientation was put forward in courses from primary to tertiary level education. lack of knowledge is one of the hindering factors for entrepreneurship intention. (Abbas & Khair, 2017). Managerial competencies and behavioural competencies associated with entrepreneurial intention differ from PWDs(Persons with disabilities) compared to persons without disabilities because disabled people behave and react differently from those persons without disabilities (Osman & Rahim, 2014)

#### Entrepreneurial Education (EE)

United Nations Educational, Scientific and Cultural Organization (UNESCO) first introduced the concept of entrepreneurship education at the "International Symposium on Education for the 21st Century," which was held in Beijing in 1989. Students who receive course training, lectures, and practice related to entrepreneurship at Universities are primarily referred to as entrepreneurial education. At higher educational levels, various innovative technology-based curricula and instructional techniques courses can be used to boost students' involvement in entrepreneurial education(Wang et al., 2023). Entrepreneurial ecosystems like entrepreneurial education and training programs encourage students to launch their business ventures(Al-Qadasi et al., 2023). Entrepreneurial learning is one of the best methods to teach entrepreneurship(Silveyra-León et al., 2023).

Entrepreneurial education has a significant impact on entrepreneurial motivation(Hutagalung et al., 2017). The curriculum at universities needs to be revised to foster an atmosphere that fosters the growth of positive entrepreneurial attitudes and skills(Patrick Ebong Ebewo et al., 2017). There is a positive effect of entrepreneurial education on entrepreneurship intentions (Liu et al., 2022). Thus, Disabled populations can be empowered by way of providing education and training in entrepreneurship and provision to access to basic facilities which can improve socio-economic integration(Dhar & Farzana, 2017).

In schools and colleges there a is need to have a compulsory and comprehensive design in entrepreneurship development courses, activities and programmes to enhance entrepreneurship career intention from a very young age(Shahzad et al., 2020). Formal education received from schools and informal education acquired by the students from entrepreneurs increased their entrepreneurship key competence and boosted entrepreneurial career intentions(Georgescu & Herman, 2020). So, Students who get more exposure to entrepreneurial education show more interest and ambition in becoming entrepreneurs than those without entrepreneurial education. So there is a need for focusing on entrepreneurial education, which could improve the entrepreneurial activities of graduates. (Ismail et al., 2009)

According to certain studies, entrepreneurial education and entrepreneurial intention don't show a significant relationship. As a result, universities should strengthen their efforts to improve entrepreneurial education through several possibilities such as business incubators, technology transfer offices, or reward systems to increase entrepreneurial intentions. (Muñoz et al., 2020). There is no significant difference in attitudes between bled students and non-disabled students towards entrepreneurship therefore there is "entrepreneurship and disability" course should be generalised in the curriculum in universities (Muñoz et al., 2019). University curriculum in entrepreneurship education doesn't significantly impact in contributing the de re to becoming an entrepreneur (Kannan & Professor, 2015)

 $H\ 1: Entrepreneurial\ education\ (EE)\ significantly\ impacts\ Entrepreneurial\ Intention\ (EI)$ 

#### Self-Efficacy (SE)

Social entrepreneurial intentions are greatly influenced by entrepreneurial self-efficacy, which encompasses creativity, innovation, solution orientation, and leadership(Singh, 2020). Entrepreneurship education has a significant effect on students' attitudes toward entrepreneurship and on entrepreneurial self-efficacy(Basu & Virick, 2008). Entities operating in obstacles or underdeveloped countries need a higher level of self-efficacy to human agency increase the performance and success of business ventures(Herath et al., 2013). Personality traits positively correlate with self-efficacy and entrepreneurial intention (Al-Qadasi et al., 2023). Students' attitudes towards entrepreneurship as a career option and their perceptions of their entrepreneurial self-efficacy alter as a result of entrepreneurship education, which influences entrepreneurship intentions.(Patrick Ebong Ebewo et al., 2017).

H2: Self-efficacy (SE) significantly influence Entrepreneurial Intension (EI)

# Family Environment (FE)

Family background in business is directly and indirectly linked to attitudes, subjective norms, and perceived behavioural control of entrepreneurial intention (Basu & Virick, 2008). Family Environment shows a positive and significant effect on students' Entrepreneurial Motivation. Even though many parents work as employees they encourage students to engage in entrepreneurship (Hutagalung et al., 2017). Students who have an entrepreneurial family background will receive informal education and experience and be highly oriented towards entrepreneurship than those from a non-entrepreneurial family. (Georgescu & Herman, 2020). Risk-taking is a distinct feature of entrepreneurial orientation in family firms which is related to innovativeness, Entrepreneurial family firms who are prone to taking risks are more engaged in entrepreneurial activities compared to non-family firms(Naldi et al., 2007).

There is a great influence on the existing family business and entrepreneurial intention (Shahzad et al., 2020). Family support plays a crucial role in the advancement of the EWDs. Financially stable families influence EWDs in entrepreneurial decisions due to their early stage of interaction and support system from family (Saxena & Pandya, 2018). Disabled students gain knowledge about entrepreneurship from their immediate social environment such as family namely parents, relatives and college friends who were already entrepreneurs(Maulida et al., 2020).

Certain studies point out that, Students whose parents or relatives engage or own a business entity doesn't show a higher level of significant difference in entrepreneurial intention with students' parents or relative who have business ventures (Ismail et al., 2009). Physically challenged students of universities who have a previous history of entrepreneurs in their families don't show any significant impact on their desire to become entrepreneurs (Kannan & Professor, 2015).

H0 3: Family support (FS) significantly positively in Entrepreneurial Intention (ES)

#### Gender and Entrepreneurial Intention

There is a difference in gender in entrepreneurial motivation. Females are more oriented towards entrepreneurship than male students (Abbas & Khair, 2017). There is a huge difference in opinion among males and females. Males have more intentions towards entrepreneurship, attitude towards behaviour perceived behaviour control and level of entrepreneurial intention than compared to females. There is no difference in gender in social norms (Ponmani et al., 2014) Female disabled students have shown more interest in entrepreneurship activity than males and prioritize skill expertise whereas male disabled respondents concentrate on capital for running a business(Maulida et al., 2020). Gender has a significant impact on attitudes toward entrepreneurship among Male entrepreneurs. Male entrepreneurs are showing more positive attitudes towards entrepreneurship than female entrepreneurs(Gedik et al., 2015).

Whereas some studies support there was no significant variation in entrepreneurial intention between males and females (Ismail et al., 2009). There is a lack of gender difference in entrepreneurship intention (Garcia & Moreno, 2010).

H 4: There is a significant difference in EI between Male and Female

#### Conceptual framework

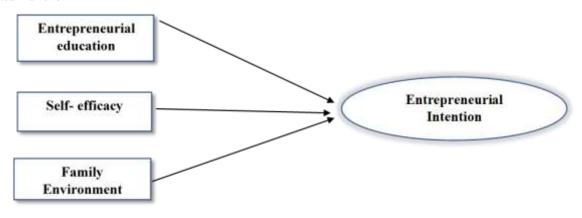


Figure 1

Conceptual Model for Entrepreneurial Intention of Disabled Youth

#### Objectives of the Study

- To access the factors influencing entrepreneurial intention among youth.
- To analyse the role of entrepreneurial education on entrepreneurship intention.
- The study of the effect of self-efficacy and family environmental factors on entrepreneurial intention among disabled youth

# Research Methodology

# Participants and procedure

This research is exploratory and descriptive in nature. Research is conducted using primary and secondary data. Secondary data is collected from articles, journals, government sources, Books etc. Primary data is collected using a structured questionnaire and interview schedule from 367 differently-abled youth from six districts of the Malabar region of Kerala using a simple random sampling method.

#### Population and sample

A population size of 8352 disabled youth constitutes the sample frame of the study. A sample size of 367 disabled persons in the youth age group registered between 2010-2022 in the three Universities of the Malabar region of Kerala is taken for the study. Selection is limited to graduate and undergraduate students studied during the period.

#### Sample size determination

When the population is finite, the required sample size can be determined using the Tare Yamen formula 1976.

$$S = \frac{N}{1+N(e)2}$$

$$= 367$$

$$S= \text{ sample size}$$

$$N= \text{ Population Size}$$

e = margin of error (0.05)

#### Instruments

Data collection is conducted using a survey method with a well-designed questionnaire and interview schedule. The questionnaire is circulated among respondents using Google Forms. For certain respondents, an interview was conducted. Questions of questionnaire consists of two parts; Part A consists of basic demographic questions with categorical variables and Part B covers questions relating to the objective of the study based on a 5-point Likert scale ranging from strongly agree to strongly disagree.

#### Dependent and Independent Variables

To understand the effect of independent variables (IVs) on the dependent variable (DV), entrepreneurship intention (EI), multiple regression analysis is used. Independent variables are entrepreneurial education (EE) which constitutes 5 indicators, self-efficacy with 5 indicators (SE) and family environment (FE) which consists of 4 indicators used to analyse the impact on one dependent variable Entrepreneurial Intention (EI) with 5 indicators.

#### Test of Reliability of Data

Reliability analysis tries to measure the consistency in data in all circumstances. Reliability is concerned with the extent to which a measurement of a phenomenon provides consistent results (Carmines G E. & Zeller R A, 2005). Cronbach alpha is used to determine the internal consistency of the questionnaire. An Alpha value above 0.70(>0.70) is considered a stronger significance and has greater internal consistency than there is in the instrument. An alpha value above 0.60(>0.6) is also considered significant. Here all the IVs, EE (>.772), SE (>.723) FE (>.833) and DV: EI (>.818) are above a value of 0.7 and are considered highly significant hence reliability is found in the instrument.

Table 1
Variable construction

Construct	Indicators	Literature source	Reliability ∝
Entrepreneurship education (IV)	<ol> <li>There was an entrepreneurial curriculum in universities</li> <li>There are practical-oriented skill development courses in teaching and learning</li> <li>I liked to take responsibility while I was in college</li> <li>Entrepreneurial courses help to identify business opportunities</li> <li>EE helps easily identify business finance</li> </ol>	(Hutagalung et al., 2017),(Muñoz et al., 2019),(Abiah et al., 2017), (Sandi & Nurhayati, 2020),(Shahzad et al., 2020)	.772
Self-efficacy (IV)	<ol> <li>I have the ability and skills to start the business with the knowledge I possess</li> <li>I am highly confident in starting a business</li> <li>I can face unexpected challenges</li> <li>I can solve the problem</li> <li>I am a highly determined person in my life</li> </ol>	(Lee et al., 2022),(Setiawan, 2014),(Basar, 2018),(Feng & Chen, 2020),(Kerr et al., 2018), (Herath et al., 2013)	.723
Family Environment (IV)	<ol> <li>When I start a business, my family will support me</li> <li>My parents will guide me in business when I start a business</li> <li>I will communicate all aspects with my family.</li> <li>My family influenced me to take entrepreneurship as a career choice</li> </ol>	(Hutagalung et al., 2017), (Moussa & Kerkeni, 2021),(Nguyen, 2021),(Sandi & Nurhayati, 2020)	.833
Entrepreneurial Intentions (DV)	<ol> <li>I like to choose entrepreneurship as my future career</li> <li>I like to put all my effort into running a business</li> <li>Entrepreneurship is a highly profit-oriented activity.</li> <li>Entrepreneurship creates autonomy in activities.</li> <li>Entrepreneurship helps me to support income-sharing</li> </ol>	(Hutagalung et al., 2017),(Lee et al., 2022),(Dakung et al., 2017),(Makau, 2014)(Muñoz et al., 2020) (Rohman, 2017), (Singh, 2020)	.818

**Results and Discussion** 

Socio-socioeconomic profile of the 367 disabled youth is shown in Table 2

Table 2

Variable	items	frequency	percentage
Gender	Male	203	55.3
	Female	164	44.7
Age	18-20	29	8
	21-23	78	21.2
	23-25	98	26.7
	Above 25	162	44.1
The onset of disability	Congenital disorder	184	50.1
	Diseases	95	25.9
	Accident	88	24
Type of Disability	Blindness	58	15.8
	Hearing impairment	18	4.9
	Locomotor disability	121	33
	Multiple disabilities	112	30.5
	Other disabilities	58	15.8
Family own Business	Yes	95	25.9
	No	272	74.1

In Table 2 it is seen that Disabled youth constitute for study mainly consist of 55.3% of the male population and 44.7% of the females. The majority of youth taken for the study are above the age group of 25 with 44.1%,26.7% of youth are in between the 23-25 age group and 21.2% in between 21-23 age group. Most of the youth are disabled at some point in their life due to congenital disorders (50.1%) others are disabled due to accidents (24%) and diseases (25.9%). Most of the samples taken for the study are with locomotor disabilities (33%) and multiple disabilities (30.5%). 25.9% of disabled youth families own their own business while 74.1% of families don't have any experience or exposure to entrepreneurship.

## Independent sample T-test

An Independent sample test is used to assess whether there is no significant difference in EE, SE, FE and EI using gender total of 203 males and 164 females are taken to measure any difference in the dependent variable (EE, SE, FE and EI).

Table 3

	(	Gender	$\mathbf{F}$	T	df	sig	Result
	Male	e Fem	ale		(	(Two-tailed)	)
EE	203	164	545	.773	365	.440	Accept H0
SE	203	164	.381	.360	365	.717	Accept H0
FE	203	164	.108	.208	365	.836	Accept H0
EI	203	164	.010	1.320	365	.188	Accept H0

The result reveals that males and females are receiving equal EE from universities, and there is no difference in their SE, FE and EI. The degree of freedom is 367-2=365, The significant values of all the dependent variables EE (.440>0.05), SE (.717>0.05), FE (.836>0.05), EI(.188>0.05) taken are above 0.05, and all calculated T value is less than table value 1.96 Hence accepted the null hypothesis and rejected the alternative hypothesis of difference in EE, SE, FE and EI among disabled Male and disabled Female in Malabar region of Kerala.

### Measurement Model of Multiple Regression Analysis

The multiple regression model is used to analyse the relationship between several independent variables on one dependent variable. It is used to predict the known value of several IVs to the value of one. The equation for multiple regression is given below

 $Y = \beta 0 + \beta 1X1 + \beta 2X2 + \beta 3X3 + e$ 

Where,

Y: DV(EI)  $\beta 0$ : constant

 $\beta 1, \beta 2, \beta 3$ : Regression coefficient

XI, X2, X3: IVs (EE, SE&FE)

#### E= Error

Here we try to test the relationship between IVs like EE, FE and SE on one DV EI.

# 1 ANOVA test

It is used to understand the significant influence of predictor or independent variables such as entrepreneurship education, self-efficacy and family environment on the dependent variable Entrepreneurial intention.

Table 4

ANOVA							
Model		Sum of	Df	Mean Square	F	Sig.	
		Squares					result
1	Regression	128.804	3	42.935	225.181	.000 <sup>b</sup>	Accept H1
	Residual	69.212	363	.191			
	Total	198.016	366				

Predictors: EE, SE, FS

Dependent variable: E I

From the above table, it is seen that the F value for the regression is 225.181 and the significant value is 0.00 which is less than the p-value 0.5(0.000< 0.05) thus the H0 is rejected and H1 is accepted that there is a significant effect of Independent variables EE, SE and FE on dependent variable EI.

#### 2 T-test

It is used to test whether there is a significant effect on predictor EE, SE, and FE on dependent variable EI

Table 5

T-test

		Unstandardi	zed Coefficients	Standardized Coefficients		
Model	I	В	Std. Error	Beta	t	Sig.
1	(Constant)	.217	.143		1.519	.130
	Total EE	.337	.052	.283	6.531	.000
	Total SE	.176	.056	.159	3.153	.002
	Total FS	.434	.048	.455	8.982	.000

Dependent Variable: Entrepreneurial Intention

#### **Model Summary**

Table 6

Model	R	R Square	Adjusted R Square
1	.807ª	.650	.648

Dependent Variable: Total EI

The above table shows R square as 0.50 which means that the dependent variable Entrepreneurial intention (EE) is predicted by 65% by independent variables EE, SE and FE. 35% can be explained using other variables which are not in the study.

# **Conclusion and Recommendation**

This study tries to investigate mainly the factors which lead to entrepreneurial intention and how these factors impact entrepreneurial intension. Findings demonstrate there is no difference in entrepreneurial intention based on Gender. Males and females are equal in accessing entrepreneurial education, there is no difference in their self-efficacy and family environment to support received in engaging entrepreneurship. Independent variables of entrepreneurship education, self-efficacy and the family environment of disabled youth are also the contributing forces to the entrepreneurial intention of differently-abled youth in the Malabar region of Kerala. The research future proposes to include a practical-oriented entrepreneurial curriculum in universities. The government should offer skill development and entrepreneurial training courses free of cost to disabled youth to acquaint them with entrepreneurship as a career. The government should also focus on easy access to start-up finance for the entrepreneurs.

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