



A STUDY OF ENTREPRENEURSHIP AS A SOURCE OF LIVELIHOOD AMONG PEOPLE WITH DISABILITIES

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Abstract: It is a well-researched fact that unemployment rates are very high amongst people with disabilities. The reasons for it include low education opportunities, challenges in mobility, infrastructure facilities, high dependence on others for basic needs, health issues amongst other factors. Environment and society have also played a major role in limiting the opportunities for people with disabilities (PwDs). This leads to a feeling of helplessness and loss of self-respect in them which is further compounded by the way they are looked down by the so called 'able' people in the society. As with other citizens, PwDs also want to be an integral part of the society and contribute towards it.

There is sufficient data to prove that there is a lot of hesitancy on the part of employers of various sectors to give PwDs employment. According to the Census 2011, around 2.21% of India's total population is 'disabled' of which only one third of them are working i.e. 36% of the total disabled persons are workers. 50% of the disabled non-workers are dependent on their families. The objective of the present paper is to explore the possibilities of entrepreneurship as a means of livelihood as well as empowerment for the PwDs. A qualitative research was conducted using secondary data given the nature of the topic and limited cases available. PwDs face several challenges while trying to look for self-employment as a source of livelihood. Though the risks faced by any entrepreneur are the same, its impact is more profound on PwDs. Nevertheless, the results show that it is a rewarding experience of having managed to start up the company and thus led to becoming an important source of self-confidence and inspiration.

Index Terms - People with Disabilities, Entrepreneurship, Empowerment, Livelihood, Inspiration

I. INTRODUCTION

Poverty and disability very often go in tandem and people with disabilities (PwDs) feel trapped in this vicious cycle. A person with disability deserves to be given opportunities just like any other person- beginning with education, skill development and livelihood. They aspire to be an integral part of the society, participating and contributing like any other individual. "people living, working and participating in their communities has become the expectation and goal of many programs and policies" a Owing to rapid development in technology, and government policies and programmes in all areas of human development, there is a huge change in the attitudes of the people. Information technology and communication has brought the world to our homes and with it have opened up immense possibilities in terms of accessing information and opportunities to improve one's lives. The aspirations of individuals has undergone a sea change and people want to improve their standard of living from whatever level they are at a given point of time This holds true for people with disabilities too.

Owing to the type of disability a person has, adaptations need to be made in infrastructure, mobility and attitudes to create a more inclusive environment. In India, the urban and rural divide also compounds the challenges faced by the people with disabilities. Around 65% of India's population is rural according to estimates by the World Bank.¹ Given the laws that have been passed to provide It becomes imperative on the part of the policy makers, government institutions, society and families to ensure that the persons with disabilities are given every possible support at all stages of their lives. If we are to improve the quality of life of people with disabilities, we need to look at making discernible and inclusive changes at all stages and areas of their life, be it health, education, livelihood and social interactions. The focus is to adopt a holistic approach to their inclusivity despite the diversity in the disabilities.² To survive, having a means of livelihood is necessary for survival, but along with it being treated with respect as equal contributors to the society has a far more positive impact on their personalities. "Leaving no one behind" is a commitment made in the Sustainable Development Goals of 2015. The SDGs seek to achieve the Goals and targets for all nations and peoples as well as for all societal groups, and they make an effort to start with those who are the most behind. This is because they recognise that human dignity is a basic value.³

II. DEFINITIONS OF DISABILITY AND ENTREPRENEURSHIP:

DISABILITY:

Defining disability is in itself a challenge as it is not a static condition. Conceptually, there is no specific condition that could constitute a disability, and moreover it progresses over a period of time. Nevertheless there are definitions of disability which take into account not only the physical condition from the health perspective, but also the impact of society and environment on such a condition. Again, people having similar health conditions may have different perceptions about their 'abilities' based on their socio-economic background, and adaptations in their environment. Persons with disabilities coming from advantageous backgrounds may have access to technical aids, gadgets, services or medications, which lend a positive impact to their lives. Someone with a similar problem but from an impoverished background may find it a daunting task to fulfil minimal requirements for leading their everyday life. The degrees of limitation or difficulty also varies over a period of time.

According to the (UN-CRPD) ⁴ United Nations Convention on the Rights of Persons with Disabilities, Disability occurs as a result of the interaction between individuals having some impairment and the barriers that exist in the environment and attitudes amongst people, which makes it difficult for them to participate in the society at par with others. Impairments could be of any kind-physical, mental, involving the senses or even intellectual. All these act as barriers to them being equal participants in the society. The concept of disability, according to The International Classification of Functioning, Disability, and Health, or ICF, is multidimensional and the result of an interplay between an individual's specific circumstances and his or her physical, social, and attitudinal limitations. Contextual factors, including environmental and individual factors, are also referred to as disabilities in the ICF. Environmental considerations include accessibility to assistive technology, community and family support, supportive services, and individual and group policies and attitudes. Individual characteristics entail health issues (diseases, disorders and injuries). ICF views disability as a health experience that takes place in a context rather than just as a problem that exists within the individual. ICF is the framework on Health and disability for WHO (World Health Organization).⁵ Disability is an overarching term, covering impairments- structural deficiency, limitations in performing an action, and restrictions in participating in daily life situations. So, what we see is not just a health issue, but a complex issue that reflects the multi-dimensional nature of disability in context with the social environment. Solutions to these issues not lie just with the individual's health, but also in the social and environmental factors that can support the complete integration of such individuals in the society. (WHO)⁵.

ENTREPRENEURSHIP:

According to Robert K Lamb (1952) ^c, entrepreneurship involves not only providing for one's own needs but also those of others. Therefore, when an entrepreneur begins a business, it's not just for their own financial gain; it's also for the benefit of any other employees. As a result, in addition to being an economic activity, it also serves as a social one. Koontz & Fulmer define entrepreneurship as a business opportunity seen by an individual who then collects the required resources to avail that opportunity despite the risks involved, in anticipation of achieving success in the venture. According to Schumpeter (1934), being an entrepreneur is a fulfilling activity that incorporates all kinds of invention. Using new and improved methods is what innovation is all about. It increases the usefulness of current processes or goods. Robert D. Hisrich and Michael P. Peters (1998), define entrepreneurship as the committed efforts of individuals to produce something valuable for society's citizens. They also think that being an entrepreneur is a fulfilling endeavour. Along with financial benefits, it also provides independence and a sense of fulfilment that greatly contribute to the advancement of entrepreneurial action. They see entrepreneurship as a risk-taking activity as well.

Owing to the different kind of disabilities which individuals may have, a 'one size fits all' approach cannot be taken. People with disabilities could explore entrepreneurship and self-employment as a convenient and suitable alternative to regular employment, which in itself has many challenges. Just as other entrepreneurs, entrepreneurs with disabilities need resources and support to bring their entrepreneurial ideas into fruitful businesses. ⁵ As can be seen from the definitions, risk is a common factor where entrepreneurship is concerned, be it for people with 'abilities' or the differently abled. But the social aspect of entrepreneurship where not only the entrepreneur, but also the people working there and the society where the enterprise is set up, all benefit through it. Moreover, the challenges associated with mobility and infrastructure are minimised as they work in their own environment. The sense of purpose, satisfaction and financial independence gained through entrepreneurship has its own rewards in terms of feeling confident and empowered. This has been evidenced and reiterated through the information collected through various sources.

III. DISABILITY IN INDIA

Around 15% of the world's population amounting to above 1 billion people are estimated to experience disability (WHO) ⁶. 80% of the world's disabled live in developing countries of which 26 million persons with disabilities live in India. In India, 2.41% of the male population and 2.01% of the female population live with a disability, which has a percentage decadal change of 22.4 between 2001 and 2011, compared to 17.7 for the entire population. While locomotor and physical disabilities are more common in rural India, speech and hearing impairments are more common in cities. 59% of people with disabilities are in the 15–59 age bracket, which is the prime working age. 65% of the women in the nation are literate. In India, 62% of men with disabilities and 45% of women with disabilities are both literate. Women with disabilities are more likely than men to be illiterate, and just 8.5% of disabled people in India are graduates. In comparison to rural areas, disabled people's educational attainment is higher in metropolitan areas, both for males and females. Getting an education and participating in the workforce are crucial steps in the empowerment of the disabled community. At the national level in India, 36% of all disabled people are employed. Only 23% of female impaired people are employed, compared to 47% of male disabled people. 25% of working-age female disabled Indians live in rural areas, compared to 16% in metropolitan areas. In the age range 0–14, one in every 25 impaired children works, whereas 50% of the challenged people in the age range 15–59 works. 31% of disabled people who were employed worked as farm labourers.⁷ Around 64% of them are either unemployed or do not find jobs suitable to their skills due to the environmental factors. With poor education levels, barely 0.5% of them have employment. In the absence of enhanced skill training, the number of disabled people without jobs will surpass 10 million by 2022.⁸ According to ILO⁴ there is a loss of 5-7% in GDP due to poverty among the disabled. India's GDP is 2.66 Trillion in 2022 as per World Bank data. Apart from this, poverty also has a detrimental effect on their health and living standards. Depending on financial support from government is not an answer to come out of this vicious cycle. Seeking employment from various industries has its own challenges due to lack of education and required skills. This is apart from other challenges faced owing to their disability which in itself are unique. The social stigma attached to PwDs regarding their competencies adds to their lack of self-confidence and self-esteem. All these compound to affecting the PwDs psychologically in addition to their physical challenges.

Lack of mobility has been considered a major hindrance in achieving independence amongst the PwDs. Having the freedom to move out of their homes to learn, add new skills, meet people and explore possibilities for their livelihood apart from participating in activities for their general well-being are all impacted due to the lack of mobility. The physical environment is another factor which is a challenge for the PwDs as suitable infrastructure is not available everywhere. Accessibility to, washrooms and other utilities in public spaces is a major inconvenience.

IV. OBJECTIVE OF THE STUDY:

1. To explore entrepreneurship as a means of livelihood for PwDs.
2. To identify the challenges faced by differently abled entrepreneurs in India.
3. To identify the probable solutions to minimise the challenges faced by entrepreneurs with disabilities.

V. RESEARCH METHODOLOGY:

This study is qualitative in nature based on secondary data collected from journals, website, and e-journals. A focus group study was also undertaken, where five entrepreneurs with disabilities participated.

VI. LITERATURE REVIEW:

BENEFITS OF ENTREPRENEURSHIP FOR PEOPLE WITH DISABILITIES

According to the Theory of Expectations, a research study that relates to entrepreneurship (Barba-Sánchez and Atienza Sahuquillo, 2017), entrepreneurship in PwDs results from an increase in confidence in the skills and competencies required to execute the company project. In a similar line, Caldwell et al. (2016) and Dhar and Farzana (2017) believe that PwD entrepreneurship is primarily based on self-confidence. According to these authors, PwDs can become entrepreneurs and overcome challenges such as a lack of information and training or those relating to mobility and functioning by focusing on the social and economic value of their contribution to the development of independent identity. According to the findings of the empirical study (Sánchez Garca and Suárez, 2017), (Alvarado et al., 2020). specific professional competencies, industry experience, the capacity to learn new skills in the business world, the capacity to spot opportunities, and socio-emotional competencies—such as the capacity to be understanding and patient with others, the capacity to deal with uncertainty in the case of an innovative business idea, the capacity to develop emotional and communicative skills—are the factors that explain entrepreneurial success in PwDs.^b People with disabilities who want to earn their livelihood on their own terms, may find that entrepreneurship and self-employment are attractive and practical options. Potential entrepreneurs with disabilities require resources, assets, and assistance in order to turn their ideas into real, successful companies.⁹

The major challenge faced by people with disabilities is that employment opportunities are far and few. Education is another barrier as the PwDs may not be equipped with the right qualifications and skills required for the position. Being self-employed removes the necessity to be 'educationally qualified'. If a PwD is skilled- in any area, he/ she can start their own enterprise.

Mobility for PwDs is very difficult, as they have to be dependent on their family members or others, physically, though some may have assistive aids. But, the public spaces are not designed to accommodate PwDs. It could be something as simple as providing access to get into a public transport. Being self-employed reduces the need to travel to work each day as the enterprise could be set up close to home or at home itself.

Accessible Infrastructure continues to pose a challenge as most of the buildings housing public utility services do not provide access to PwDs. A ramp could allow a wheel chair user to access spaces, which are again not thoughtfully incorporated while designing buildings. Owning their own businesses allows entrepreneurs with disabilities to operate from the comfort of familiar surroundings where basic amenities like toilet facilities and drinking water are conveniently arranged.

The family support is also very important as the presence of a family member provides huge moral support as well as assistance in operating the enterprise if need be. It gives the family members too, a sense of relief that the PwD needn't face the psychological stress of being 'looked down' upon by others or face stigma.

As it may enable the person, entrepreneurship is a compelling choice for the group of PwDs (Balcázar et al., 2014). The positives of being self-employed extend beyond these 'external' benefits. The confidence and satisfaction of being able to manage their own business and the fact that they are contributing towards the family expenses, adds to their self-esteem. Moreover, they earn the respect of their family as well as others in the society. This is a huge motivator.

VII. CHALLENGES FACED BY ENTREPRENEURS WITH DISABILITIES:

The common barriers faced by any entrepreneur include but not limited to are, financial support, effective marketing, knowledge about various aspects of business apart from individual aspects of personality like self-doubt and uncertainty, ability to handle criticism, decision making, and time management. Among entrepreneurs with disabilities, these are compounded along with few other aspects.

Personal or psychological difficulties that are a result of the handicap itself and limit the full development of social skills are some of the barriers to entrepreneurship for PwDs (Ortiz and Olaz, 2020). They suffer from fear of failure, a loss of self-esteem, self-confidence, and drive as a result of society's lack of empathy for these aspiring business owners, which makes the situation worse. Even if networking is crucial for the conception and advancement of entrepreneurial enterprises, PwDs encounter more challenges than other collectives in this area, (Dhar and Farzana, 2017).^d

According to Kitching (2014) Entrepreneurs with disabilities face discrimination which leads to a struggle to receive capital for their enterprises from financial institutions. Drakopoulou Dodd (2015) found that PwDs have a low educational attainment which results in a lack of necessary entrepreneurial skills and knowledge. Uddin and Jamil (2015) surmised that discrimination leads to poor integration in the mainstream. The consequences lead to low self-esteem, lack of confidence, and which stops them from developing social networks with people other than their own collectives. This further limits their opportunities to build their own enterprises. The general perception about PwDs is that they are 'inferior' to the other 'normal' people and hence to be pitied or sympathised. Their disabilities are taken as a reason for not considering them capable and equal members of the society. Cooney (2008) Pavey (2006) found that PwDs as potential entrepreneurs is something not viewed by others as well as by the disabled themselves.^e

Entrepreneurial Barriers Faced by Disabled in India^f Entrepreneurs with disabilities face many barriers of which stigma is just one of them. Customers could doubt the quality of goods/ services provided by them. Due to their limited mobility and lack of

networking skills, they have a limited market. Financial support is also a major hurdle as many of them come from lower socioeconomic backgrounds. Prejudice on the part of banks and other financing institutions is influenced by the inadequate education, poor employment rates, inaccessible knowledge about grant sources by the PwDs. Lack of knowledge and skills also impacts on how they run their business, which frequently leads to losses. There are very few successful entrepreneurs with disabilities who could serve as role models and inspire others. The notion that PwDs could succeed as entrepreneurs is not shared by everyone in society. Disabled entrepreneurs are discouraged by a lack of such support and the shame of failure.^f

Differently Abled Entrepreneurs in India- Evolving issues and Challenges ^g Differently abled entrepreneurs do not own tangible assets, which makes it difficult for them to get financial support from institutions. Family support to invest in their business venture is lacking as they too doubt their abilities. Marketing, a crucial component of any business, is a weakness for entrepreneurs with disabilities. They risk being taken advantage of because of their reliance on middlemen. They face competition from other business owners who, in comparison, are more skilled and knowledgeable. As their organisation skills are poor, PwDs find it challenging to compete in the market.

VIII. EXAMPLES OF ENTREPRENEURS WITH DISABILITIES:

Contrary to general opinion amongst people, the research revealed that despite the challenges faced, there were enterprising PwDs who chose to create employment not just for themselves, but for others too.

1. **SAI Bakery- Community driven start-up:** Srinivasa Prasad, co-founder of SAI Bakery has Aspergers syndrome & ADHD. With his mother's support, Srinivasa dons multiple job roles - mixing & blending of dough, shaping cookies and is also teaches yoga at the centre. The community model adopted has adults with intellectual disabilities working as employees. The day to day administration and financial aspect is managed with the support of retired professionals and caregivers. The premises also has a nursery and a recycling unit which makes it an attractive place for other outdoor activities like team building, sport, cultural, and office parties.¹⁰
2. **Sharath M Gayakwad, Founder of Gamatics in 2014 and Arjuna Award winner for Para-swimming.** Sharath M. Gayakwad, broke P.T. Usha's record with six medals in a multidisciplinary sports competition in 2014. He has the distinction to be the first Indian swimmer to qualify for the London 2012 Summer Paralympics, He founded Gamatics in 2014 with the goal of providing affordable swimming equipment and training facilities. The venture also provides the services of nutritionists and physiotherapists for the Paralympic sportspersons. Listed under Forbes' 30 under 30, Sharath shares his experiences on the path to achieving 39 international and 55 national medals as a mentor to his students.¹¹
3. **Shehnaz Haveliwala, Founder of SoboConnect and also won an award-Outstanding person with Epilepsy.** Epilepsy is a debilitating disability, affecting nearly 12 million people in India. Shehnaz faced challenges getting employment which prompted her to research for other options of livelihood. Thus was born SoboConnect, a 15-seater rent-by-day budget-friendly work space to hold meetings or conferences in her father's warehouse. Her love of gardening and making salads motivated her to launch Le Garden - The Salad Company in 2017, which offers employment to people with epilepsy and delivers healthy food in Mumbai.¹²
4. **Mohammad Gaddafi, Maa Ulaa Bike Taxi Company in 2016 in Chennai.** The Maa Ulaa Bike Taxi Company is one of its kind in India, operated by people with disabilities and offering rides to customers. Having lost his legs at the age of 19, Mohammed Gaddafi understood the importance of mobility for PwDs. Along with his friend Balaji he started the Bike Taxi services, which can be availed through an app on Google Play. They are presently operating in the city of Chennai with plans to expand in other parts of Tamil Nadu.¹³
5. **Aditi Verma, Aditi's Corner in 2015 in Navi Mumbai.** Aditi developed interest in cooking while attending a special education school, and launched her own café Aditi's Corner in 2015. She manages the café singlehandedly and is also listed on Zomato. The Rotary Club of Mumbai bestowed upon her the Entrepreneur beyond Challenge Award from in 2017.¹⁴
6. **Simon George, Founder - Specialcare Holidays in 2018 in Kerala.** Simon George, an engineering graduate from Kerala, has been using a wheelchair for more than 30 years, as he is paralysed below the waist. He established SpecialCare Holidays in 2018 as he thought PwDs also deserve to enjoy vacations. Through his persistent efforts, to promote tourism in the state, the Department of Tourism, Kerala started Accessible Tourism as a special service. This service provides accessible vehicles, specially trained tour guides, doctors and ancillary staff, to vacationers with disabilities. Suitable infrastructure, communication and assistive aids have been provided at all tourist access points.¹⁵
7. **Gunavathy Chandrasekharan Founder of Guna's Quilling in 2013 in Chinnalapatti, Tamil Nadu.** Guna suffered from polio which left her with a physical disability severely affecting her mobility. She learnt quilling as a hobby, which gradually turned into a passion. This passion further progressed to an entrepreneurial activity "Guna's Quilling", fetching her money as well as laurels. She is one of the members of the Quilling Guild, UK where she was invited to give a talk on her journey to entrepreneurship. Today, she is not only a successful entrepreneur in her village of Chinnalapatti in Tamil Nadu's Dindigul district, but also conducts workshops in schools and colleges, gives talk at various platforms and has been awarded by many agencies in recognition of her achievements.¹⁶
8. **Iftkhar Ali Founder of ALIQAN Technologies in 2015 in New Delhi.** Diagnosed with polio at the age of one, he was discouraged from aiming too high and denied admission into medical colleges because of his disability. This didn't demotivate him and he went on to appear for CAT. On his very first attempt he got interview calls from IIM Calcutta and Kozhikode, but unfortunately, couldn't clear them. Armed with the experience, he attempted again the next year and received calls from all six IIMs, finally choosing Kolkata. Iftkhar worked as a business analyst and lead operations for reputed IT companies. Not satisfied with doing a job, he went on to start his own enterprise ALIQAN Technologies which has quite a few big IT companies as his clients. Iftkhar's future plans include expanding his business vertically and horizontally with a desire to venture into the education sector. From getting an MBA from IIM to quitting a comfortable corporate life to become an entrepreneur, Iftkhar Ali broke all the barriers of disability.¹⁷
9. **Sangita Desai, Founder of Raw Nature Company in 2017 in Mumbai.** Sangita Desai has Symbrachydactyly, a congenital disease involving limb abnormalities, having born without fingers. That did not deter her from pursuing her passion for Fashion Designing in the American College of London. She designed for fashion contestants like Aishwarya Rai, Manpreet Brar and Shweta Menon. In 2006, following a setback in her business, she joined her father's essential oil

company. After gaining knowledge in this new field, she launched her own business, The Raw Nature Company in Mumbai. She manufactures and sells organic personal care products for men and women online through Amazon, Flipkart, Nykaa, apart from a few offline retail stores.¹⁸

10. **Shailesh Sheth Founder of Antarnaad in 2015 in Ahmedabad.** Shailesh Sheth, is a differently abled social entrepreneur, who started Antarnaad, as an initiative of Ahmedabad's Differently Abled Group (ADAG). A dedicated team of physically disabled people and other young people committed to assisting differently abled young entrepreneurs and establishing Startups, run the initiative. A course on Entrepreneurship Development Programme for Young Entrepreneurs with Disability is provided to develop entrepreneurial skills among PwDs so that they can earn their livelihood independently and provide employment opportunities for other PwDs. So far more than 250 differently abled persons have been trained, of which 50% of them have started their own entrepreneurial journey. 40% of the entrepreneurs have an average monthly income of Rs.15000/-.The organization caters to people having similar physical constraints in realising their potential to live in a dignified manner in Gujarat and the nearby areas.¹⁹
11. **Pranav Desai, Founder of VOSAP in 2015. FOUNDER** –Voice of Specially Abled People (VoSAP) is a global advocacy group with over 3,000 volunteers to empower those who are differently abled. It was founded by Shri Pranav Desai, an Engineer, MBA and Global IT business leader having over 20 years of experience working with large MNCs. He is currently the Vice-President at NTT Data. He is also an advisor to the Govt. of India. He also is a specially abled person.²⁰
12. **Ranjeet – RK Fashions:** Ranjeet is an orthopedically challenged carpet weaver from Badohi, Uttar Pradesh launched his own company in 2017 after years of experience. He completed ATPAR's Entrepreneurship Development Training Program. During the pandemic, he received an order to produce and package over 60,000 cotton masks which enabled him to purchase additional machinery and hired 16 workers (including 3 persons with disabilities). He has since expanded his business beyond Delhi to all over India with his premium online store, through his hard work, skill, and quality of work.²¹
13. **Umesh Kumar – Divya LED Lights:** Mr. Umesh formed Divya LED Lights with Mr Ganshyam, another NEDAR member after completing the course on Entrepreneurship Development Training by ATPAR. Both entrepreneurs are orthopedically challenged, but ensure that the quality of LED bulbs is maintained. Their plans include expanding their business and manufacturing a full range of LED and Mercury vapour lamps.²¹
14. **Naserul Gaffar Shekh – Naserul Kashmiri Shawl:** Mr Naserul Gaffar Shekh is a graduate with a diploma in hand embroidery from Budgam, Jammu and Kashmir. He learned Sozni Embroidery from his father, who also provided financial assistance and support to establish Naserul Kashmiri Shawl in 2017. In 2020, he joined the ATPAR initiative NEDAR. Today, the orthopedically challenged entrepreneur employs over 25 people, three of whom are people with disabilities. He sells his products through his Instamojo online store.²¹
15. **Vishnu Kumar – Vishnu Jute Bag & Jewellery:** Mr Vishnu Kumar a PwD, worked odd jobs to support his family before he enrolled in an NGO in Delhi to learn to use a computer, as well as cutting and sewing. In 2018, he and two other differently-abled people launched their own business, Vishnu Jute Bag & Jewellery. They create unique jute bags and jewellery, which led to corporate gifting market, where they sold conference kits, folders, and other office supplies. His main source of customers were through the weekly exhibitions he participated in and around Delhi-NCR, aided by his wife, Kavita. In 2019, ATPAR's Entrepreneurship Development Training through NSIC provided him with opportunities to participate in exhibitions/fairs organised by NHFDC for MSMEs.²¹
16. **Alliance to Promote Abilities and Rehabilitation LLP (ATPAR)** Thilakam Rajendran and Mr. K.V. Rajendran founded the organization. It is involved in Skill Assessment, Skill Training and Career Counseling, by advising individuals on appropriate courses. It also facilitates market-related trainings that provide innovative solutions for employability to professionals and organisations in the rehabilitation sector. ATPAR provides Entrepreneurship Development Trainings in collaboration with government and non-government organisations, or institutional partners for entrepreneurs with disabilities in the start-up phase. NEDAR is an initiative of ATPAR launched in 2019 to enhance entrepreneurial opportunities in the community. Recently it released a business directory of its over 100 member-entrepreneurs, as well as an online store called "ATPAR Mall" on the Instamojo platform that sells products made by entrepreneurs with disabilities.²²
17. **Sarthak Foundation Trust July 2008:** Dr. Jitender Aggarwal lost vision due to macular degeneration and could empathise with the differently abled. This resulted in the establishment of Sarthak Educational Trust for People with Disabilities in July 2008. The trust to work toward bringing about long-term change in the lives of people with disabilities by empowering them to be financially independent 'Sarthak' (successful) and to live with dignity and respect.²³

IX. POLICY RECOMMENDATIONS AND SUGGESTIONS

Alliance to Promote Abilities and Rehabilitation (ATPAR), a social enterprise, was founded by Thilakam Rajendran. It works towards capacity building among people with disabilities so that they may dream the same dreams that others do and lead their life with comfort, dignity and empowerment. Apart from imparting training in skills needed for entrepreneurship, it also collaborates with financial institutions and governmental agencies to ensure financial and marketing support for the ventures. ATPAR has followed up persistently with SIDBI officials to include Entrepreneurs with Disabilities for grants and loans. NEDAR member Mohamed Tariff who is into garment manufacturing and Mr. Jaiprakash who manufactures speakers, were covered under their Swavalamban Program. Impressed with the efforts of ATPAR through its subsidiary Network of Entrepreneurs with Disabilities for Assistance and Rehabilitation (NEDAR) SIDBI appointed ATPAR as Implementing Partners to route the grants to NEDAR members. It is a huge benefit to the Entrepreneurs with Disabilities across the country, who are enterprising but find it difficult to get any financial support.²²

Financial support for the disabled can be in form of financial assistance, loans, subsidised loans and tax exemption. Awareness needs to be created among the disabled entrepreneurs about the various sources of funds. Funding agencies also need to be sensitized towards the needs of disabled entrepreneurs (Bernard et al., 2006; Greve, 2009; Huang et al., 2009). PwDs interested in starting their own enterprises could be given training in the skills needed. These could include aspects of business like writing a business proposal, financial management, customer relationship, developing a product/ service, communication skills. Such training will create confidence among the prospective entrepreneurs which will increase their self-belief. Finally, Government support in the form of

creating a conducive environment for the disabled entrepreneurs by providing financial and marketing assistance will be a great help. It is important to realise that the type of support needed will vary depending on the type, degree, timing, and onset of disability.²⁴

Inclusive Divyangjan Entrepreneur Association, IDEA, was formed in March 2019, as a platform to work on livelihood opportunities for persons with disabilities and enterprises that work with PwDs. The aim of IDEA is to focus on creating entrepreneurship and employment for PwDs. The organisations work with PwDs who could be promoting enterprises and / or creating employment and are led by PwDs. The Goal of IDEA is to create five thousand Divyangjan entrepreneurs and employment for one lakh PwD/ Divyangjan in the next five years, i.e.2024.²⁵

The Indian government has a slew of policies in place to ensure that people with disabilities get all possible support. The nodal department for implementing different Programs, Schemes, and other initiatives for the welfare of persons with disabilities is the Department for Empowerment of Persons with Disabilities (DEPwD) in the Ministry of Social Justice and Empowerment.²⁶ The DEPwD's key initiatives include the following:

Accessible India Campaign (December 3rd, 2015), to build a barrier-free environment for people with disabilities. Model Building Byelaws updated to include distinct provisions for the elderly, children, and those with disabilities, and published on March 18, 2016. The movement aims to make a wide range of public structures, transportation systems, and information and communication technology truly accessible and inclusive for people with disabilities.²⁶

The government has launched the National Action Plan for Skill Development with the goal of reaching 2.5 million people with disabilities by the year 2022 through a variety of stakeholders.²⁶

Statutory Bodies such as The Rehabilitation Council of India (RCI); Chief Commission of Persons with Disabilities (CCPD); National Trust for the Welfare of Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disability; Seven National Institutes and Regional Centres, District Disability Rehabilitation Centres (DDRCs) are constituted under various Acts of the Indian Constitution to provide services for the benefit of Divyangjan through a network of associations, voluntary organizations and non-governmental organizations.²⁶

In order to support economic development initiatives and self-employment projects for people with impairments, the National Handicapped Finance and Development Corporation was established in 1997. It offers financing to people with disabilities so they can start their own businesses and pursue professional or technical education. Additionally, it helps disabled entrepreneurs advertise their finished products.²⁶

Deen Dayal Disabled Rehabilitation Scheme (DDRS) is for creating an enabling environment and encouraging a voluntary action to implement the Disabilities Act 1995.²⁶

Scheme for Awareness Generation and Publicity (2014) is to ensure that wide publicity is given regarding the various measures undertaken for improving the quality of life of PwDs so that people are sensitized and made aware about it. An encouraging environment will thus be created and PwDs can be assured of getting all kinds of support through the government and other agencies.²⁶

Trust Fund for Empowerment of Persons with Disabilities (2011) was created under the Charitable Empowerment Act 1890 to promote and implement various provisions under the Disability Act.²⁶

X. RESEARCH RECOMMENDATIONS:

The most frequently mentioned solutions to remove obstacles that prevent people with disabilities from accessing small business opportunities include supporting people with disabilities to get placement services, coaching, and business mentoring, as well as providing seed funding to launch small businesses. The informants also proposed offering financial assistance, spreading knowledge to alter views, and offering land. The creation of self-employment options for people with impairments depends heavily on financial accessibility. Microfinance institutions (MFIs) must include vulnerable populations like people with impairments. The misconceptions about PwDs need to shift and they should be treated on par with others to become empowered.²⁷

Developing business skills through technical and vocational assistance was suggested as a way to increase access to business prospects, as was assisting those with disabilities in finding employment and receiving business coaching and mentorship.^h

Promoting full and productive employment and decent work for persons with disabilities (SD Goal 8) People with disabilities should be imparted training in entrepreneurship development training and microfinance systems along with others. By easing access to credit and financial services for both established and aspiring business owners with disabilities myths about their capacity for entrepreneurship and finance could be dispelled. Providing reasonable accommodations and referring to entrepreneurs with disabilities as welcome participants when the courses are offered could be the first steps toward mainstreaming entrepreneurship development training.^f

The relevance of social networking for PwIDs' personal growth and social integration is one of the primary findings of the Report on the Disability Entrepreneurship Ecosystem in Australia (Darcy et al., 2020). The company's founding encourages the expansion of PwID's professional networks. Additionally, having a bigger network of contacts facilitates mobility and job placement as well as reduces and prevents social isolation (Gyri et al., 2019). (Thoresen et al., 2018). PwID, however, frequently have significantly smaller social networks than individuals with other disabilities (van Asselt-Goverts et al., 2014).ⁱ

Social policies should endeavour to promote the participation and employment rates of persons with disabilities, as well as to enhance and elevate their working conditions while combating prejudice. The socio-emotional competences, which act as a cornerstone between attitude and aptitude catalyse the empowerment process. These are critical for encouraging entrepreneurship among PwDs not only on a personal level but also on a communal level, for the collective's future, which represent social value in our complicated society. The relationship between PwDs' autonomy and entrepreneurship shows how entrepreneurship and its associated impacts help the group become more powerful, improving quality of life and social inclusion in the process.^j

The study confirms past studies that show people with disabilities can find jobs through entrepreneurship. There is a need for greater understanding and application of individualised entrepreneurship training for those with disabilities, where access to accommodations and resources are integrated into the programme itself. The study supports and shows that "one-size-fits-all" sorts of training programmes for entrepreneurs do not adapt to the individual needs of entrepreneurs and aspiring entrepreneurs with disabilities. With regard to those with impairments, the focus should be on individualised entrepreneurship training. The study thus shows the necessity for professional training and development of disability and small service providers related to inclusive business.^k

Self-employment rates are greater among disabled individuals than among those without, according to data from Europe and the US. Self-employment may conceivably offer handicapped individuals the flexibility in job activities, pace, hours, and location they seek as well as a better fit between their disability status and working life. Financial assistance may come in the form of grants, loans, subsidised loans, loan guarantees to lenders, tax credits, exemptions from business registration fees, or it may be linked to the acquisition of particular equipment, the development and use of assistive technologies, or attendance at events like trade shows or exhibitions. The term "non-financial support" refers to a broader category of services, including information and signposting, specialised guidance and mentoring, and training in business and management skills. Few examples of programmes are cited below:

The Ready to Start (2006-2009) programme sought to connect with 1200 potential disabled entrepreneurs and assist 600 of them in starting their own businesses throughout the UK by offering financial assistance, coaching, and support. The well-resourced, integrated programme connecting partners, support providers, and clients; need based resource allocation; complementary, non-competitive relationships between partners; solid referral mechanisms across all areas; and customised client support all contributed to the project's success. Sources: Leonard Cheshire Disability (2009)

Entrepreneurs with Disabilities (EWD) programme-Iowa (US) is to encourage disabled entrepreneurs to start and grow small businesses. Large-scale, well-funded programme; applicant screening to boost likelihood of qualified applicants entering the programme and maintaining participation; robust, well-established inter-agency ties promote "joined-up" decision-making. Sources: Blanck et al. (2000)

MATRA project – Self-employment support for adults with visual impairments aimed to help 20 of them integrate into economic life by helping them start a business by the Business Support Program Moldova 2009-2012. It is funded by the Netherlands Ministry of Foreign Affairs with an aim to support countries from south and southeast Europe. Customised training and superior support services can be offered by focusing on a specific target group, by offering financial support, the quality and quantity of participation increased. Non-financial support is likely to fall short of meeting important programme objectives without access to the right financing. Sources: Doibani et al. (2012)

Looking for the Sense for Entrepreneurship targeted at deaf entrepreneurs throughout Slovakia (2008 – present). Deaf persons in Slovakia have restricted access to information and education, many skilled deaf persons are in long-term unemployment. Limited career opportunities are available in tailored career routes, mostly in trades like hairdressing, tailoring, carpentry, or goldsmithing. Therefore providing information, offering guidance, and direct financial assistance to deaf people aged 18 to 55 who want to create their own was essential. Successful outcomes are influenced by an integrated support system that includes financial assistance, business assistance, networking opportunities, and promotional channels.²⁴

XI. DISCUSSIONS AND IMPLICATIONS:

The common barriers identified during the research were:

1. Difficulty in procuring finance / seed capital for the business venture
2. Lack of skills and knowledge with regards to running an enterprise
3. Lack of marketing skills and market knowledge
4. Tough competition from other entrepreneurs with an organized background
5. Lack of self-confidence

The proposed solutions included:

A favourable environment can include policies that pertain to the infrastructure, rules, legal system, financing, and taxation. The laws need to be seen positively by entrepreneurs with disabilities.

1. Creating awareness among PwDs regarding various finance schemes available. Also sensitizing financial institutions about the unique requirements of PwD entrepreneurs.
2. Providing training in entrepreneurial skills with specially designed courses.
3. Providing marketing support through agencies.
4. Creating awareness among customers about the products/ services offered by entrepreneurs with disabilities and provide concessions.
5. Provide constant encouragement and motivation through workshops and updating their skills.

The secondary data for the research gives hope to the PwDs in exploring entrepreneurship as a possibility for livelihood. The case studies have shown that with sufficient guidance, mentoring and financial support through agencies, PwDs too have the ability to pursue their dreams and be successful entrepreneurs. This paper provides a base for further research in the fields of finance and marketing so that when persons with disabilities start their enterprises, they should be able to get support for their products/ services. Also, government agencies and other MSMEs could provide support to these differently abled entrepreneurs.

XII. CONCLUSION:

Entrepreneurship can be a comfortable alternative to securing livelihood among PwDs. It gives them the freedom to work at their pace and location and minimise the challenges faced due to lack of mobility and infrastructure. Moreover, it has a huge impact on their self-confidence and gives them the opportunity to create livelihood opportunities for other PwDs also. Thus they also become role models for others to emulate. With concerted efforts from organizations, government agencies and other NGOs, the PwDs can get the opportunity to live life on their own terms.

Most of the research on entrepreneurship in people with disabilities focuses on the challenges of disability and entrepreneurship in general. As disability in itself is multifaceted, the challenges experienced are from multiple sources. Exploring the various sources can be a potential area for future research. Exploring financial aspects of entrepreneurship or the policies that affect the choice of entrepreneurship among disabled, or how a particular barrier could be addressed, each in themselves could be a further area of research. This requires a careful and comprehensive study as the degree of disability and the time period over which a disability progresses has different impacts on entrepreneurship. Similarly, a further study is needed for specific disabilities as each kind has its own specific challenges for which the policies and interventions could vary. Moreover the Government of India forms policies at the centre and its implementation is done through the states. Each state has its own policies and priorities due to which there are wide variations in the implementation. Thus further research may be needed specifically state wise for getting a clear picture on the efficacy of the policies themselves.

The extremely resource-intensive, customised forms of help suggested here may be too expensive for policymakers to consider given competing priorities. However, without such assistance, many ambitious disabled business owners are likely to pass up possibilities that their talents merit.

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