



Differently Abled Women Entrepreneurs Of Mumbai

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ABSTRACT:

Entrepreneurship is not only for one strata of the society. People with disabilities are starting their own ventures and becoming independent. This study is based on the Women Entrepreneurs with disabilities in the city of Mumbai. This study focusses on how differently abled women entrepreneurs have faced the challenges and have become successful in starting their own venture.

This paper is a case study of 5 differently abled women entrepreneurs giving details of how they started, what is their venture and how they have overcome their disability. It is recommended that if differently abled women entrepreneurs are given support by their family and are made aware of the various schemes available to them to start their own ventures they can do wonders.

Keywords: Differently Abled, Women Entrepreneurs, Mumbai.

1 INTRODUCTION:

Differently abled people are much stronger as for them each day is innovative. From the morning they wake up they have to solve the basic problems of getting dressed up, how to communicate, how to do their daily chores etc. Each day is a challenge for them and these are the same problems faced by the entrepreneurs. The chances of Disabled people becoming entrepreneurs is more as they are risk takers, finding solutions to problems, less support from friends and families, creative and innovative. And if a differently abled entrepreneur is a woman then its like icing on the cake. It is believed that women are mentally much stronger than men and have the ability of harnessing their inner skills as and when the need arises.

This paper is a case study of 5 differently abled women entrepreneurs. All of them were interviewed on phone call and were also asked to fill a structured questionnaire on a Google form. All of them are based in Mumbai. We were able to meet all of them in virtual mode in Entrepreneurial Idea Awards 2020-21 and 2021-22 organised by Voice Vision in association with Jai Hind College, Churchgate.

2 REVIEW OF LITERATURE:

Smith R(2008) in his studies has quoted East & Evans (2001) “children with special needs have particular strengths that manifest themselves as observable traits. An examination of such traits -suggest that they correlate to entrepreneurial traits”. Learning is a part of everyone's life. Learning how to communicate is the necessary skill an entrepreneur should possess. Normally we live around the myth that entrepreneurs are those who have success stories, but the fact is a person who is ready to learn the various skills from the mistakes he commits is a true entrepreneur.

Fiona Mulira & Zanele Ndaba(2016) have carried out the study on two groups that are considered to be socially and economically disempowered i.e. women and disability. The study was carried out by interviewing 7 disabled women in Uganda. The findings of the study are there is inconsistency between the learning programmes and learning patterns for women with disabilities and society have negative attitude against them. The authors conclude that because of the disempowerment it is difficult to handle the micro-enterprise learning.

Yoganandan G.(2018) studied the challenges faced by women entrepreneurs in the Indian context. The study is a review of the research papers and material available. Indian society is male dominated society specially when it comes to entrepreneurship, but due to liberalisation and globalisation women are entering in this field. Women want to be self-employed due to the problems they face at the workplace and also due to their expertise. In India women are experts in making pickles, masalas, papads and few women try in the hospitality, fashion industry.

Korreck S(2019) the author states that in India many women have the ambition to be an entrepreneur. What stops them to be one is lack of self confidence, difficulty in financial access, poor networking of like-minded people, lack of family support, lack of business skills and many more. The author here after the study of literature available suggests some recommendations for their entrepreneurial empowerment.

Gul Afshad et.al(2020) has studied not only about the challenges faced by the women entrepreneurs during the pandemic but also the strategies to face those challenges. The research was conducted in the Sindh province of Pakistan. Women entrepreneurs of Sindh were interviewed. The new learning they gained from the pandemic is that they shifted all their business transactions from cash systems to online payments. Also they were able to harness their business skills, technical skills and were able to operate their business even in uncertain conditions.

Ghose, S.M., Durrah, O. and McElwee, G. (2021) studied the challenges faced by rural women entrepreneurs of Oman. The research is based on 183 survey responses and 8 personal interviews of women entrepreneurs in Oman. The barriers faced by them were family, education, geographical areas, financial, socio-cultural and legal. The authors recommend that policymakers should think about how the rural women engaged in informal businesses can be provided assistance to grow their businesses and overcome the barriers mentioned above.

Dey M.& Maitra S.(2021) have studied about the reasons that are stopping women to carry on their own ventures, the authors are of the opinion that nations development is having direct relationship with the development of Women. Government has introduced various schemes both at Central and State level to encourage women entrepreneurship, the only thing which is lacking is the awareness about these schemes both in rural as well as urban areas.

3 OBJECTIVES:

The objectives of the study are:

- 1) To study the success ratio of women entrepreneurs.
- 2) To study the problems faced by women entrepreneurs.
- 3) To study the acceptance of differently abled women entrepreneurs.
- 4) To study the support given to differently abled women entrepreneurs by their families and the society at large.

4 HYPOTHESIS:

The hypothesis of the study are:

H₀- Differently abled Women entrepreneurs are not successful.

H₁- Differently abled Women entrepreneurs are successful.

H₀- Differently abled Women entrepreneurs do not get support from their families and society at large.

H₂ - Differently abled Women entrepreneurs are supported by their families and society at large.

5 RESEARCH METHODOLOGY:

Source of data collection:

I. Primary Data - Primary Data is collected through a telephone call with each sample selected and structured questionnaire made on Google form.

II. Secondary Data - Journals, Reference Books and Websites.

6 THEORETICAL FRAMEWORK:

6.1 Meaning of Disability:

According to the Oxford Dictionary, a disability could be described as an impairment which can be Intellectual, limitations, cognitive, improvement, sensory, exercise or the mixture of all these. Incapacity impacts a person's activities and may happen at birth. Sometimes, it could happen in adulthood.

The Preamble to the Convention on the Rights of Persons with Disabilities (CRPD) -2006, adopted by the United Nations, describes disability by stating that: "Disability results from the interaction between persons with impairments and attitudinal and environmental barriers that hinder their full and effective participation in society on an equal basis with others."

The World Health Organization (WHO) defines 'Disability' as "an umbrella term, covering impairments, activity limitations, and participation restrictions. Impairment is a problem in body function or structure; an activity limitation is a difficulty encountered by an individual in executing a task or action; while a participation restriction is a problem experienced by an individual in involvement in life situations. Thus disability is a complex phenomenon, reflecting an interaction between features of a person's body and features of the society in which he or she lives."

Total Population and the population of disabled persons in India - Census, 2011

Population, India 2011			Disabled persons, India 2011		
PERSONS	MALES	FEMALES	PERSONS	MALES	FEMALES
121.08 crore	62.32 crore	58.76 crore	2.68 crore	1.50 crore	1.18 crore

Source: Persons with Disabilities (Divyangjan) in India - A Statistical Profile : 2021

6.2 Statistics about Women Entrepreneurs In India:

- 29% of the labour force is Women. This number was 35% in 2004. Though women are getting educated but still there has been a decline in the number of women joining the workforce.
- Only 14% of the businesses are managed by women.
- The Pradhan Mantri Mudra Yojana currently helps 50+ M small business owners. Most of these businesses are run by women.
- At 17%, India has a lower share of women's contribution to GDP than the global average of 37%.

6.3 Case study 5 differently abled women entrepreneurs who were interviewed:

1) Ms. Sushmeetha Bubna:

Sushmeetha Bubna is a 47 year old entrepreneur with visual disability who started an E-commerce Venture, Faiyda in the year 2020. She started this venture to help the people who have the talent and the skill to run a business but cannot showcase them or market their products. She also runs an NGO named Voice Vision to help the disabled people to believe in themselves and showcase their talents. Ms. Sushmeetha was inspired by her personal experience and by listening to the life stories of people around her. She is a successful entrepreneur who is supported by her friends and family. She invested her personal finance in the venture. Like every entrepreneur she also faced certain problems like getting people onboard to showcase their talent or market their products, getting connected with vendors, and attracting customers along etc. But she overcame these challenges by motivating herself, the vendors and also with a vision to grow with everyone and help more and more people she faced the problems. She adopted the word of mouth strategy for spreading her business and also speaking to more and more people about it. She is still learning different types of marketing strategies to adopt. She proudly states that her venture is helping many vendors and it's a **Faiyda** for everyone. Her future prospects for the venture is to make it grow more and more and to reach out and help more people.

2) Aarohi Singla:

Aarohi Singla, a 37 year old entrepreneur started a venture of Manufacturing and Selling **Pickles**. She started her venture at the age of 35 years with a mission to expand it. Her inspiration is her Mother, who also supported her in starting this venture. Aarohi mentioned that her parents were her biggest support in starting and growing this venture. Her parents provided her emotional as well as Financial support for this business. Aarohi faced problems of gaining consumer trust and getting the base stronger. She assured her customers with good quality commitment and assurance of the home made pickles. She used word of mouth and assurance of best quality as her marketing strategy Her future prospect is to strengthen her business venture and remain focused. Aarohi has named her venture as Hill Queen

Hill Queen: An organic pickle making company that uses fresh organic vegetables and raw materials. The business intends to induce 4 varieties of pickle as of now and has future plans of diversification and introducing awla chocolate in the market. They intend to sell their product by eliminating middlemen and supplying to the daily provision stores, walmart etc. The USP of her venture is that no chemical substances are used in the making and is cost efficient .

3) Saili Chavan

Saili Chavan, a 20 year old entrepreneur started a venture related to food processing and home made spices. Saili believes in providing authentic and original spices made in traditional way to everyone around the globe. She is supported by her Family, Parents especially her mother and Grandmother. Her motivation to start this venture was the **Community Kichen Book,1946**. She read and researched about unhealthy foods and got motivation to start this venture. When she was in College, She realised that students nowadays were having unhealthy foods, which affected their digestion. She started observing eating patterns of the people and also researched the difference between the home cooked food and outside unhealthy food. She understood that her home cooked food was way more healthier with homemade spices and clean vegetables. The book and the observations were her real motivation. Her parents not only supported her emotionally but also financially. With advice from her mother, Saili conducted a survey to test the needs and wants of the people by giving them sample dishes to taste. But being visually impaired it was a tough challenge for her. Saili also decided to sell homemade spices along with dishes but it was tougher than she thought. Being an entrepreneur, She has a quality to face and overcome challenges. She decided to conduct the survey in the community buildings in the city. She researched on the internet and social media about such community buildings. The senior citizens therein liked the spices and supported Saili and her mother in this venture. Further she also joined a digital marketing course in order to expand her business globally. She strategized to reach more and more people, and make them taste the product and ask them about their feedback. She is still learning about marketing strategies so that she can expand her business worldwide and provide people with good quality spices.

4) Sadaf Khan

Sadaf Khan is a 29 year old entrepreneur with visual impairment who very recently started her venture in the field of Career Management. She is a certified industrial psychologist and a human resource professional who started her venture- Sky Chasers, with the aim to establish an integrated cloud based online platform which will act as a one stop solution for career guidance, skill development and helping people get jobs. It is different from other platforms, as all the content hosted here will be tested as per the Web Content Accessibility Guidelines version. Its USP is that it will help the disabled audience since it will take into consideration accessibility of the content. The users can also use curated placement training. On completion of the training, the skill development vertical will automatically suggest suitable job options. The target audience for this venture are students looking for career guidance and skill development, parents looking for career guidance for their children and professionals looking for a job change, skill development or career guidance. She was motivated by her friends to start this venture and one of her friends is a key partner in this venture too. Her venture was mainly financed through Investments made by Venture Capitalists. Sadaf's ideal and role model is Mr. N R Narayan Murthy who is an Indian Billionaire Businessman and the founder of Infosys and currently at the position of Chairman Emeritus post retirement. Sadaf faced a few challenges when she started setting up her venture. One of the key challenges being financial challenges which was soon solved due to her social skills and acquaintances with various mentors. Sadaf believes that one of the best ways to market her venture is by the usage of social media and by giving free promotional sessions to her potential customers which educates them about the usage and uniqueness of the platform. The best part about Sadaf's venture is that the portal takes care of the special needs of the people with disabilities and is developed in an inclusive manner. Sadaf currently works at Accenture as a Recruiting Senior Analyst while running her own venture too.

5) Nirmala Kewlani

Nirmala Kewlani is a 50 year old woman entrepreneur who started her venture in the field of stock trading in the year 2009 with the support of her family. When she was 9 months old, a polio dose led to adverse consequences and left both her upper and lower limbs non functional. A couple of years later due to the weakness of muscles she had 'scoliosis' or curvature of the spine. This also affected her posture, lung capacity and led to weakening of the respiratory muscle. But this didn't let Nirmala's brave spirit die, instead she proved herself and tried to look at every circumstance through a different positive lens. While in her college, which she completed through distance education, Nirmala gave tuitions to children and worked part-time at a family run export company which dealt in costume jewellery. Soon after her graduation she started her own export company and supplied jewellery to big companies but unfortunately

this business had to be shut due to extensive exhibition and travel requirements which could not be fulfilled at that time. After this Nirmala worked in the tele-marketing sector for over 3 years before she joined the corporate world and worked as part of the HR team at KPMG. Just four years later she joined her family business of Offset Printing Press where she helps with administration, accounts, follow up with clients, banking and family investments. Nirmala is a member of Nina Foundation, Access for all Social Foundation, and Sukirti Foundation (Chennai). She has lent her voice as a dubbing artist for CD presentations and documentaries. She has received awards and recognition for her outstanding achievements in the disability sector for the past 12 years. She has managed to get confirmation from HPCL and Indian Oil to build one disabled friendly toilet each in their new projects on major highways across the country. She got the inspiration to start her venture from her best friend Aarti. Her main source of financial support for her venture was her father. The main issue that Nirmala faced at the beginning of her venture was lack of technical knowledge of the field of stock trading which she shortly resolved by attending various webinars and informative sessions. The unique thing about Nirmala's platform is its inclusivity and ease of use.

7 Testing of Hypothesis:

Based on the literature review and interview with the samples taken for the study it is proved that women face a lot of difficulties in starting their business, they lack business skills, technical skills and even they face financial problems. But all of these problems are overcome by them because of the inner strength and the support from their families, especially the near and dear ones. Support from the parents and spouse help them overcome all their problems.

1. Differently abled women entrepreneurs are successful, the alternate hypothesis stands to be true..
2. Differently abled Women entrepreneurs are supported by their families and society at large, even here the alternate hypothesis stands to be true.

8 Conclusion:

Differently abled women entrepreneurs want to be self-sustainable, they do not want to be dependent on anyone. They have a lot of passion for their venture and they want their business to grow slowly and steadily. It's not that they have not faced the challenges, but they have the inner strength to tackle those challenges to name the few- financial challenges, technical, managing the household chores, taking care of their children, facing the taboos of the society, unawareness of the various government schemes available for them etc. It is concluded that differently able women should be supported and taken care of by encouraging them to be independent and helping them in whatever way possible to make them stand on their own feet. This help should not be given to them as a pity but as a reward for the extraordinary skills that have been gifted to them by God.

9 Acknowledgement:

I am very much thankful to all the 5 women entrepreneurs to be a part of this study.

10 Disclaimer:

The views and opinions of the 5 women entrepreneurs is original as told by them in the interview and filling up of google forms.

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