



Women Entrepreneurs with Disabilities in India: Challenges in the Process of Empowerment

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Abstract

Self-reliance makes people happy, confident, and empowered, and it becomes amazing when women with disabilities begin to make money using their unique talents and are valued as contributing members of society. Empowering women with disabilities enhances their rights to make decisions and helps the family's finances. Even though women entrepreneurs with disabilities are widely recognized as a component of gender equality, their audacious endeavors allow them to overcome social barriers. In this study, four case studies were used to demonstrate the experiences, challenges, and achievements. The ambition is to become financially independent and demonstrate to the world that women with disabilities are capable of self-sufficiency in the development of ventures. Social acceptance and overcoming discrimination encourage women entrepreneurs with disabilities to pursue their enterprises. However, there is a conspicuous deficiency in women entrepreneurs with disabilities empowerment, i.e., funding, family support, self-assurance, social acceptance, and resource availability in starting and sustaining ventures, and in rural areas, this situation exacerbates for female entrepreneurs with disabilities. The dearth of studies in this area draws attention to the gaps that sociocultural ideologies, a lack of family support, a lack of financial resources, and poor resource connectivity in remote places create as barriers to the full potential development of women entrepreneurs with disabilities and the growth of empowerment.

Keywords: Entrepreneurs, Women with disabilities, Challenges, Empowerment, Case Studies

Introduction

Entrepreneurs are considered the driving force of an economy and a source of job creation. The contribution of entrepreneurs is not limited to economic development only; they simultaneously contribute to individual growth and address social phenomena (Saxena & Pandya, 2018). Earning money helps people become more self-assured, empowered, and independent. Being self-sufficient makes people feel content, self-assured, and empowered. It is even more remarkable when women with disabilities (WWD) start earning money from their special skills and are recognized as valuable contributors to society. We probably discovered that people with disabilities are far more resilient than the general population because they face daily difficulties regarding daily chores, the perception of social stigma, and feelings of inferiority related to their physical attributes, intelligence, employment, and other health conditions (Jaisinghani et al., 2022). However, several women entrepreneurs with disabilities (WED) enthusiastically set an example of their encouraging move to become self-sufficient. They encounter difficulties with less support from friends and family, creative and inventive results, and the willpower to withstand intricacies. According to the Mastercard Index of Women Entrepreneurs (MIWE), the increasing numbers of women entrepreneurs contribute to the economic and social landscape and is considered a valuable assets worldwide (MIWE 2020; 2021). Therefore, entrepreneurship

brings the most suitable means of generating earnings and gaining independence and respect as productive members of society. Yoganandan and Gopalselvam (2018) stated that WEDs are typically identified through the extension of their culinary activities, particularly in the commercial preparation of pickles, papads, and powders. Only a small percentage of them pursue careers in the hospitality, catering, education, consulting, or public services sectors (Yoganandan & Gopalselvam, 2018). It is estimated that across the world, one billion people suffer from some type of disability. WWD faced systematic barriers and exclusion in economic and social activities. WWD faces gender-based discrimination, barriers to education, and civil as well as political participation; these intersecting forms of discrimination increase the rate of unemployment among WWD. In India, according to the 2011 census, 2 million people suffered from some form of disability; there are 14.9 million men with disabilities and 11.8 million females with disabilities (Census, 2011). There are multiple initiatives at the global level to strengthen the positions of women, including women with disabilities and children, e.g., CEDAW (Convention on the Elimination of All Forms of Discrimination against Women) and CRPD (Convention on the Rights of Persons With Disabilities and its Optional Protocol). Article 27 of the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD) affirms the right to a better life through employment that is freely selected in a competitive market. People with disabilities are increasingly working for themselves and starting their businesses around the world (Shanimon et al., 2022). To give people with disabilities (PWD) greater opportunities, the Indian government ratified the UN CRPD and rigorously implemented it at the local level. The Indian constitution article 15 (1) (2) explicitly states equal opportunity, including PWD, gender, caste, religion, or race, and the prohibition of discrimination in any field (Saguna & Risika, 2018). In the world of entrepreneurship, women entrepreneurs with disabilities are conspicuously undersupported. Physical and programmatic accessibility problems impede entrepreneurship's entry and expansion. Additional challenges for differently abled women arise because equipment and encouragement are often limited by a paucity of infrastructure and programming specifically designed to meet their needs. In this study, we used some studies to analyze the challenges and motivations in the process of entrepreneurship and empowerment. India has a diverse population and has different phenomena related to physical appearance, finances, and perceptions of society. Entrepreneurship not only develops financial status but also empowers and inspires women with disabilities and society. Available literature helps to comprehend the challenges in the process of empowerment.

Review of Literature

A study by Shanimon et al. (2022) looked at the difficulties and challenges faced by female entrepreneurs with special needs. Using a case study research design and primary data-based sources, this study was carried out in Kerala, India. According to the study's findings, the journey of women entrepreneurs with disabilities was complicated because they had to overcome obstacles like discrimination from society, financial constraints, physical limitations, inaccessible transportation, creativity, and willpower. Starting a business requires capital, but financial institutions are reluctant to support women entrepreneurs due to societal perceptions that are uneasy about them. However, families' steadfast support thankfully helps to overcome both financial and physical constraints. Results show that self-reliance meets psychological needs and boosts confidence. According to Jaisinghani et al. (2022), every woman with disabilities prefers to be independent and self-sufficient. This study was based on primary data, and all interviews were conducted over phone calls, and also asked to fill out a questionnaire on a Google form. The case study method was used to describe the 5 stories of differently abled Women and their challenges. Their self-dependency gives respect to society and inspires other women with disabilities to come ahead and take an adventure. Findings suggested that persistence and passion for their work help to grow the ventures. Their self-dependency gives them respect in society and inspires other women with disabilities to come ahead and take an adventure. Inner strength gives power to fight financial and societal challenges. Willpower and families help to recognize the extraordinary skills of women entrepreneurs. Saguna and Risika (2018) explained national and international laws and policies for persons with disabilities to protect their rights regarding education, living, employment, and equal distribution of work. In the Indian constitution, multiple articles support PWD rights and provisions of a free without discrimination-free environment. Findings showed that despite laws and acts, persons with disabilities faced difficulties e.g., educational barriers, consumer discrimination, lack of appropriate business knowledge skills, lack of confidence and limited aspirations, and attitudinal barriers. Sohu et al. (2022) studied the impact of entrepreneurship on women's empowerment through a questionnaire on small setups in Khairpur Mirs. Studies showed respondents involved in sewing machines, embroidery work, and cultural handicrafts for their living. Findings indicate that enterprise and entrepreneur development have a positive and significant impact on women's empowerment. Self-employment generated confidence and a positive impact on entrepreneurs and inspired others.

Objectives

- ❖ To observe the motivation behind the starting ventures.
- ❖ To identify the challenges of women entrepreneurs with disabilities.

Research Methodology:

Researchers used a qualitative approach to describe the case studies of incredible women entrepreneurs with disabilities in their respective interest areas. Data was gathered through secondary sources. The primary goals of the study are to enable women with disabilities to realize their full potential as entrepreneurs, which will empower not only themselves but also society as a whole. The descriptive nature of this study is derived from case studies of female entrepreneurs who faced socio-cultural and financial obstacles that impacted the empowerment process, and women entrepreneurs with disabilities.

Case Studies

Through their life experiences, there are inspiring and motivating stories.

1. Artinci

Aarti Laxman Rastogi was born with an 80% hearing loss, but she was determined to finish her education. She was a former HR professional for fifteen years. In 2012, Aarti experienced an identity crisis after realizing that her hearing had deteriorated over time. She spent almost a year in a rut, contemplating and fretting about her future. She came to the realization that she was concentrating too much on her disability rather than all of her other skills, which was the wrong aspect of her life. She turned her love of healthy eating into a career despite having an 80 percent hearing loss because she was fed up with artificial flavors and preservatives. Her culinary adventure started when she decided to make a healthier version of her favorite dessert, ice cream. She experimented in her kitchen for five years before making her dream a reality in 2017 by starting Artinci. A personal project quickly became Artinci, which has since developed into a daily indulgence brand with no added sugar that honors the goodness of natural ingredients and the authenticity of flavors. Arti is a resilient and enterprising woman who creates a distinctive story in the field of sugar-free snacks for daily consumption. Aarti's hearing impairment made things more difficult, but she used AI-powered live transcription and instant messaging applications to communicate, plan, and carry out her tasks. During difficult times in Corona, Arti and her team worked tirelessly to propel the brand to unprecedented prominence. Aarti, a woman entrepreneur with a hearing disability, is an inspiration, shattering stereotypes and opening the door for greater inclusivity in the entrepreneurial ecosystem. Getting started as an entrepreneur presented several difficulties, ranging from operational efficiency to financial concerns. Aarti's experience as an entrepreneur is closely related to the way she promotes inclusive employment.

2. Much Much Media

Aditi Gangrade experienced both ADHD (Attention Deficit Hyperactivity Disorder) and autism. Nevertheless, because her disability is invisible, it is difficult for others to identify it without her disclosure. Due to her uncle's profound deafness, Aditi had an understanding of disability and its repercussions. Her uncle was suffering from deafness, and the family did not know much about how to communicate with him. Aditi talks about how her uncle became isolated because the family was unable to learn sign language. Aditi's internalized ableism was shaped by her early life experiences. After escaping the confines of internalized ableism, Aditi set out on a path of self-discovery and acceptance despite the pressure from society to fit in with neurotypical norms. While embracing neurodivergence, Aditi found her strengths as a visual thinker who is passionate about design and filmmaking. Aditi co-founded and serves as chief creative officer of Much Much Media, a Mumbai-based storytelling studio led by people with disabilities, where she and her team are committed to producing educational, informative, entertaining, and inspirational content. After learning about Autism. Aditi and her colleagues discovered that there were few stories or materials about neurodiversity. With Much Much Spectrum, she hopes to tell one million stories about a variety of subjects, including disability, gender, sexuality, mental health, neurodiversity, LGBTQAI+, climate, and sustainability. "Alag

Hain Kam Nahi," the first non-fiction web series of Much Much Spectrum Originals, was directed by Aditi and told the stories of six young adults with disabilities. More than 5 million people watched the show, which was widely praised for its representation of people with disabilities. In addition, Aditi is a podcaster, neurodiversity consultant, and public speaker.

3. Aditi's Corner

Aditi Verma was born with Down syndrome, which presented special difficulties for her journey. She was fortunate to be born into a family that valued her uniqueness and gave her the love and encouragement she needed to follow her dreams. At the age of two, she had to have open heart surgery due to heart problems, and her early years were characterized by delayed milestones and physical limitations. She overcame her challenges to begin walking and attending school. Due to difficulties with her disorder in regular schools, Aditi had to attend special schools in Jaipur and then Pune, where she received comfort and support and saw a gradual improvement in her social and academic abilities. She was inspired when she saw a Chaiwala bringing tea to the offices. After presenting her mother with the concept, Aditi launched Aditi's Corner in January 2016, which serves sandwiches, egg preparations, and homemade lunches. Aditi's Corner swiftly became a reality with the help of her family and two committed employees. Among her many achievements, she was elected as an Office Bearer for the Self Advocates Forum of India in 2016 and presented at the India International Down Syndrome Conference in 2017. Along with several honors, such as the Lokmat Sakhi Samman Award for Business and the Rotary Club's Entrepreneurship Beyond Challenges Award in 2017, she was honored by the Delhi government on Women's Day. Aditi received the highly esteemed Helen Keller Award on December 2, 2019.

4. Drive On My Own

Anita Sharma, who was born in Jaipur, had to address the terrible prospect of being paralyzed from the waist down at the tender age of six months because of polio. Despite this hardship, Anita persevered through numerous surgeries and her parents' unwavering support, eventually able to walk with the assistance of calipers and crutches. Because of her tenacious nature, she pursued a Ph.D. in Management with a focus on Disability and Entrepreneurship at the esteemed Indian Institute of Management (IIM) in Indore. When Anita started Project "Drive On My Own" in May 2018 in Amritsar, Punjab, her path took a radical turn. With a small fee, this program filled a big need by providing specialized driving instruction to those with limited mobility. To promote empowerment, she also used a percentage of the fees to cross-subsidize driving lessons for underprivileged individuals. In 2019, Anita took the risky decision to resign from her position as a professor at IIM and formally established her social enterprise, the "Drive On My Own" Foundation. There were difficulties in starting the driving school. Convincing PwDs and their families to acquire the concept of driving lessons was an uphill battle for Anita. She took a more comprehensive approach than just teaching driving lessons, encouraging self-assurance and mental fortitude in adjusting to physical changes. Anita kept her clients interested with frequent coffee talks and a series of podcasts called "Independent Living with a Disability." Through her efforts, hundreds of workshops were held, and she trained more than 250 people with disabilities so they could purchase their vehicles. Her podcast and driving lessons have influenced over two lakh disabled people and their supporters. Anita's vision of a future in which wheelchair users will have more mobility, including the potential for cars to directly accommodate wheelchairs. She highlights her commitment to dismantling barriers and making the world more accessible for people with disabilities.

Challenges Faced by Women with Disabilities in Entrepreneurship

The challenges of entrepreneurship are indicated by the following points.

1. Lack of pertinent business knowledge and skills:

A small percentage of WEDs are involved in external startups, while the majority of entrepreneurs engage in indoor endeavors such as pickling, pappad, and embroidery (Yoganandan & Gopalselvam, 2018). They encountered difficulties in their industries due to a lack of proper business knowledge, but online resources, technology, and artificial intelligence greatly aided them. These effects were seen in their endeavors and the expansion of their work in the form of e-business and up-to-date customer access (Dhar & Tahira, 2017).

2. Financial support:

Although capital is essential for starting and operating an entrepreneurial venture, a lack of resources, primarily from friends, family, and relatives, hinders the growth of any startup (Dhar & Tahira, 2017). Women with disabilities primarily face financial difficulties due to societal perceptions that women are

incapable of managing money and businesses. The Indian government has many programs to help persons with disabilities. For example, the Divyangjan Sawamblan Yojana is a fantastic initiative that offers loans to people with disabilities so they can start their businesses and make money (Ministry of Social Justice and Empowerment).

3. Low representation:

Women with disabilities are underrepresented in entrepreneurial fields and are less affected by newcomers.

4. Lack of family support:

In general, entrepreneurs rely heavily on their families for support, and their understanding of families was a driving force in their journey. However, the majority of entrepreneurs encountered a lack of family support during any startup because they were afraid of funding, security, venture intricacies, and failure risk.

5. Misconception of society:

WED experienced double discrimination in the areas of education, employment, entrepreneurship, and living standards. It is a common misconception in society that women with disabilities lack the abilities necessary to manage teams and businesses.

6. Lack of appropriate guidance:

When women begin their business endeavors, family members, friends, and other sources are not willing to offer guidance. They first threaten to tell them that it is difficult and that women with disabilities cannot succeed.

7. Lack of confidence and low aspirations:

WED frequently lacks the chance to acquire the necessary training and ambition. Limited aspirations are caused by barriers like poor infrastructure and inaccessible communication (Muhammad Sabri et al., 2023).

8. Attitude barriers:

Some women with disabilities may possess extraordinary abilities, and their families may encourage them to pursue their goals. However, the majority of families attempted to exclude and limit the rights of disabled girls and women. This type of attitude-behavior develops as a result of the environment, and they want to stay in their comfort zone and avoid experiencing new things.

9. Health care barriers:

Compared to men with disabilities, women with disabilities do not have a preference for health care. According to studies by Matin et al. (2021), because of a lack of health knowledge, government hospital infrastructure, and transportation, WWD faced poor oral health, a negative social attitude, discrimination, rudeness, and inadequate education.

10. Marketing-

Marketing is a crucial element in promoting any business, but WWD faced significant challenges because of financial constraints and social stigma that prevented them from pursuing longer journeys (Yoganandan & Gopalselvam, 2018).

Recommendations

- ❖ An equal opportunity to access resources for entrepreneurial opportunities.
- ❖ Promote global ecosystems for inclusive entrepreneurship.
- ❖ Empowering women with disabilities economically through transforming societal attitudes.
- ❖ Promoting international cooperation and pushing for legislative changes.
- ❖ Building strong support networks and developing capable leaders to encourage new entrepreneurs.

Conclusion

Case studies indicate that women entrepreneurs with disabilities have much difficulty in starting up their ventures. Unwavering family support, self-assurance, and financial resources are all crucial components of entrepreneurship and empowerment. The primary obstacles encountered by female entrepreneurs with

disabilities include networking within the market, managing resources, ensuring safety, and the availability of resources. The complicated experiences of female entrepreneurs with disabilities are examined in this study. The Indian government prioritizes the development of people with disabilities and creates environments that are practical and affordable in all fields. Although disabled women entrepreneurs have faced many obstacles, these are lessened by their families' unwavering support. Furthermore, transportation-related obstacles may become more significant for people with mobility impairments. There are numerous push and pull factors in entrepreneurship, such as family support, abilities, skills, confidence, perceptions of opportunities, circumstances, and inventiveness. But a mindset of unwavering perseverance, adventure spirit, and the ability to take risks with uncertainties helps to complete the vision. Governmental, non-governmental organizations must play a supportive role in promoting women entrepreneurs in India. 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.

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