

# Differently Abled Entrepreneurs in India- Evolving issues and Challenges

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## Abstract:

In developing countries, the entrepreneurs are playing a pivotal role in India. In this scenario the differently abled people also started their own enterprise. Even they are struggling to compete with the normal entrepreneurs. These people are facing plenty of problems and barriers in the business environment both physically and mentally such as lack of finance, maker of scarcity, problems of marketing and so on. This paper highlights on the issues, problems and challenges faced by the differently abled Entrepreneurs.

**Keywords:** Differently abled entrepreneurs, self-employer, skill development, training.

## Introduction

The differently abled Entrepreneurs can be described as the physically or mentally abled individual or team of individuals with different abilities who can form, arrange and start business a company. The disability of the Indians is no longer regarded as showpieces to be held at home or as roadside beggars. They also enjoy the effect of globalization and have an influence both at domestic and International. The Government of India has ready to facilitate them by financially and giving suitable trainings to the disabled people whom are willing to take a challenges in the business environment. They are the challengers to compete with the normal entrepreneurs as well as balanced their life for daily activities. Differently abled entrepreneurs is one of the important participants in any developing country, especially in terms of their contribution to economic development. In latest years, the position of disabilities in terms of their share in small business has increased even among developed countries such as the UK and USA.

The differently abled entrepreneurs in India have different qualities. These people can manage their entire business. Basically they are having excellence of managing skills. They are confidently faced with uncertainty and take risks. A differently abled entrepreneurs like to take realistic risks because they want to be a successful entrepreneurs. The most critical skill required for industrial development is the ability of building a sound organization. The self-confidence is very essential for differently abled entrepreneurs to overcome all the barriers in their day-to-day activities. A disabled entrepreneurs should have the courage to correct their mistakes happening in the business environment. They determine the type and way of

doing the business to be done. A differently abled entrepreneur is one who incubates new ideas, begins its business with those ideas and adds value to society on the basis of its independent initiative. The entrepreneurs with a disability is energized, broad-minded, has a vision and a mission. They have a creative and analytical thought in nature. She or he must be smart, adaptable and problem solver. The quality of leadership is one of the main features of a disabled entrepreneur. It is about influencing and encouraging others to work enthusiastically to achieve goals.

As a consequence of the global trend, Indian per capita revenue risen almost three times from USD 318 in 2002-03 to USD 889 in 2010-11. In despite the exceptional rise in the pace of economic growth, there is stagnation in important social factors, and millions of underprivileged are still deprived of fundamental facilities. Most Indians (77 per cent) live on less than half a dollar a day (World Bank, 2013). Aware of these disparities, the Government of India is now offering more regard to inclusive growth (in its Eleventh and Twelfth Five Year Plans).

Disability can be described as some sort of deficiency that results in the daily operations being constantly restricted. According to the World Health Organization (2011), disability is increasing globally owing to an increase in ageing population and an increase in the incidence of acute circumstances of health. In India, the disabled population has grown from 21.9 million to 26.8 million over the last decade 2001-2011, an increase of 22.4 percent (India Census, 2011). In terms of educational background and the finding of appropriate jobs, the circumstances of living of some people can lead to some kind

of disability. Disabled people may have different types and diverse skills and interests, but they all experience one common problem that is their economic exclusion due to disability. Hence an attempt has been made to study the issue and challenges of the disabled entrepreneurs.

#### Review of Literature:

**A.Sathish and S. Rajamohan 2019<sup>[1]</sup>** have evaluated the contributions made by medium and small scale industries in India. All these industries operate in low cost and they have very high potential for success. The study also clearly stated the role of industrial agencies in economic development and progress of India. The study categorically stated that they play a vital role in removing disparities among various classes of society. The study concluded that there is a need for creating various training centers and provide training & developmental assistance to these entrepreneurs. The study has also evaluated the contributions made by various entrepreneurial development agencies established by government in improving the standards of living of people through employment and economic development.

**Shahid and Irshad, 2016<sup>[2]</sup>** conducted a descriptive study on evaluating the role and contributions made by Pradhan Manthiri Mudra Yojana. The study evaluated the contributions made by this scheme through secondary data analysis. From the analysis it was concluded that this scheme contributed to the welfare and progress of both urban and rural populations of our country. In specific the study found that significant contributions were made by self-employed units and small scale manufacturing units in both urban and rural areas.

**A Vijayakumar and S Jayachitra<sup>[3]</sup>** have said that women entrepreneurs are more involved in the position they play in society and even in the business world. They have their distinctive abilities and strength to compete with men in the company globe as well. Even confronting difficulties and challenges, the authors have concluded that they can solve them, and this research helps to evaluate the strategies of the Indian Government to face in the conduct of company activities.

#### Objective of the study:

1. To study the issues and challenges of differently abled entrepreneurs in India.
2. To identify the remedial measures taken by government to bring out barriers of disabled entrepreneurs.

#### Research Methodology:

This study is a descriptive in nature. This study is purely based on secondary data which have been collected from books, journals, magazines, website, selective e-journals and so on were collected and used for the study.

#### Problems of Differently abled Entrepreneurs in India

Differently abled people have numerous problems starting with the commencement of capital in operating their business. These entrepreneurs in India face the primary issues as follows.

**Financial shortages:** Entrepreneurs have always had inadequate funding and working capital. Due to a lack of tangible security and loans in the market, they cannot provide

external funding. Disabled people have a much low property and less amount of bank balance of their name. Members of the relatives of disabled individuals do not wish to spend their money in their business activity, because of absence of trust in the success of their venture. Most of the entrepreneurs failed due to lack of adequate financing, so finances are the lifeblood of all business activities.

**Problems of marketing:** In many cases, differently abled entrepreneurs rely on intermediaries to commercialize their products who bring their profits. The intermediaries are exploiting the undertakings. It is also difficult for those entrepreneurs to capture the market and to get popularize their products. In these days of heavy competition by normal entrepreneurs, much money is needed for advertising. The lack energy and additional efforts to invest and build customers' trust and popularization of the products. These entrepreneurs are continuously struggling with their products. This is one of the core issues as it is dominated primarily by the normal people and even disabled people with insufficient experience.

**Raw material scarcity:** One of the big problems facing differently abled entrepreneurs is the lack of necessary raw materials. It is difficult to obtain in sufficient quantity and quality by the disabled entrepreneurs. The raw materials prices are fairly high and fluctuating. Differently abled entrepreneurs encounter problems of raw material shortages.

**Hard contest:** Disabled entrepreneurs face heavy competition from normal men and women entrepreneurs with extensive knowledge from structured sectors. Many of the differently abled people business are imperfectly organized. But they face tough competition from the people of organized sector.

**High production costs:** Another issue that undermines the efficiency and reduces the growth of differently abled entrepreneur is the elevated price of manufacturing. Efficiency needs to be increased, productive ability needs to be expanded to decrease manufacturing costs. High manufacturing costs undermine efficiency and stand in the manner of differently abled entrepreneurs growth and extension, government assistance in the form of grants and subsidies allows them to some extent to tide over challenging circumstances. In the lengthy term, however, it would be essential to boost performance and develop productive ability and thus decrease costs in order to make their ultimate survival feasible, other than these, disability entrepreneurs are faced with the issues of labour, human resources, legal formalities, infrastructure, job overload, absence of mistrust, family support and so on.

**Low potential for risk-taking:** Disabled entrepreneurs have a low-risk ability problem is compared to their normal entrepreneurs because they have led a protected life. They even experience discrimination in practice in selecting or developing entrepreneurship. Complex of inferiority, unplanned development, absence of infrastructure, reluctance to take swift decisions also increase risk rates and loss opportunities.

**Society of the Patriarchs:** One of the biggest problems encountered by different entrepreneurs is the social attitude in which they have to live and work for their survival. Disabilities

are discriminated against in India despite constitutional equal rights. Disabled people do not receive equal treatment with normal-dominated Indian society, and normal egos hinder their progress. Entrepreneurship has traditionally been seen as a normal entrepreneurs preserve and the idea of persons with disability taking on business as a distant dream. The disabled must face the stock conflict once they start any entrepreneurial activity. Disability is such an uphill task to confront such conflicts and overcome the dual role.

**Lack of training for entrepreneurs:** Many disabled people are not adequate knowledge of technical and professional learning to establish a new business. They need some training knowledge and skill development abilities to scrutinize their carrier. The Indian government is organizing a plenty workshop and creating awareness program for skill development activities. But these may not have knowledge about the training institutes. This is one of the reason for lack of experience.

**Legal measures:** Registering their business in DIC is very important aspect to all business owners. A few normal entrepreneurs are only registering their business in District Industry Center. But differently abled entrepreneurs are encounter compliance with specific legal formalities in licensing.

#### **Challenges Facing Differently abled Entrepreneurs:**

The business is not for anyone a stroll in the park and if they are "disabled persuader," it can be even more difficult. Even with all of the advancements that disabled people have made in the business world, there is still a long way to go before the success rate is level between male and female entrepreneurs. The following are the major challenges of the differently abled entrepreneurs.

**Not Being Taken Seriously:** Persons with disabilities are not always considered as "experts" in the business sector as compared with ordinary views. When a disabled person starts a business, family, friends and others in the community, it can see rather than as a true enterprise. Finding additional support can help to overcome this bias, but disabled persons need to know that it is a real barrier.

**Wearing a lot of hats:** In their personal lives disabled people are wearing a too many hats such as physically they can manage themselves, manage their quality of work life, compete with the normal entrepreneurs, managing their financial support and so on. If they are a VR,HH, DH people communicating with their employer, employees and customers is critical role and they are successfully managing with their difficulties.

#### **Suggestions for overcoming the problems of differently abled entrepreneurs in India**

Differently abled entrepreneurs are climbing steadily in recent years but these new opportunities and growth are not without a unique set of challenges. Disabled entrepreneurs experience many distinct "stumbling blocks" throughout their professions and offer the following recommendations:

**Finance cell:** The Indian government are offering a plenty of schemes for their start-up activities. In order to provide support to these disabled professionals who are eager to start business, NHDFC provides support and assistance exclusively for them. A loan from 5 lakhs to 25 lakhs is provided to them on nominal interest which can be availed by them. This support is very much helpful for these professionals to attain their personal and professional goals in life.

**Co-operative marketing:** In order to promote and support disabled self-employers, marketing cooperatives should be created. Government should offer disabled entrepreneurs preference when buying their own demands. These marketing trusts will assist disabled entrepreneurs to sell their products at remunerative rates, which will assist to eliminate middlemen.

**Entrepreneurial Education and Training:** Education and awareness programmers should be mobilized to change the negative psychological attitudes towards people with disabilities. Training and growth programmers play a key position in the growth of entrepreneurship. Public and private sector conduct CSR activities and NGOs are giving handhold support to the people with disabilities for self-employment activities. Special training schemes should be designed that people with disability can get full advantages.

**Team Building:** According to Wesman, many disabled entrepreneurs attempt to deal with every part of the company alone and this is a failed recipe. It is essential for disabled entrepreneurs to surround themselves with team members who have distinct strengths and skills that can assist them to run a good enterprise. If the shareholders invest their money to their business, it is one of the good motivate to their business growth. The other entrepreneurs are also tie-up their business by joint venture and so on. So team building will help to develop their enterprise.

And also Building their relationship with client and customers are also very essential to retain their sales and marketing in business as well as aware about the under pricing services and managing cash flows are also important for the business.

#### **Government role in the development of disabled entrepreneurs in India:**

Growth and development of disabled entrepreneurs must be enhanced because entrepreneurial development is not feasible without the involvement of the disabled. A congenial environment is therefore required to allow persons with disabilities to engage actively in entrepreneurial activities. Government, non-government, educational and regulatory organizations need to step forward and play a caring role in the promotion of the disabled entrepreneur in India. The Government of India has also developed numerous training and growth programmes for the generation of people with disabilities to begin their business. These programs are as follows:

**Specific demographic groups:** It is suggested that disabled people should be treated as specific demographic groups in all main growth programmes of the nation.

**Arrangement of training facilities:** The section also proposes the development and diversification of vocational training centres for the disabled in order to meet their evolving skills and abilities.

Some major schemes of the Department of Rural Development are providing the schemes for PWDs giving training and social mobilization process to rural poor people for income generating activities undertaken by MSME-DO namely coir-board three national level entrepreneurial institutes and so on such as,

1. Pradhan Mantri Gram Sadak Yojana, (PMGSY)
2. Rural Housing (RH), Sampoorna Gramin Rozgar Yojana (SGRY)
3. Swarnajayanti Gram Swarozgar Yojana (SGSY).

**Technology upgradation:** Efforts should be made to improve their performance and output through suitable techniques, equipment and strategies. A few disabled entrepreneurs have only knowledge of technology upgradation in manufacturing units like textile and garments, making soft drink company, dairy farms and so on and the remaining may have lack of awareness in upgradation of technology, so the government of India also support through 'technology upgradation scheme'. Over the last few years, the state has supported the infusion of new technological development into the garments manufacturing industry. Schemes were implemented and continually enhanced to help all producers, in particular small and medium businesses, in creating technology purchases.

**Assistance of Marketing:** It is proposed to provide the necessary support for the marketing of products produced by disabled entrepreneurs. **PRERNA** is established by the 'National Trust for the Welfare of Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities'. The objective of this system is to provide resources to engage in activities such as exhibitions, melas, fairs, etc. to promote products produced by PwDs. The system also offers an economic incentive to the Registered Organization (RO) on the basis of the marketing turnover of products produced by PwDs.

In commonly the Department of Empowerment of person with disability also can assist to involve on their decision making process. The Special programs have been developed by the Government of India to increase their self-employment and income-generating activities for PWDs in rural regions such as

1. The National Handicapped Finance and Development Corporation (NHFDC) offers superannuation credit for self-employment activities to persons with disabilities (PWDs).
2. The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) ensures employment for rural family members, including those with disabilities. The National Rural Livelihood Mission (NRLM) provides 3 percent of the total beneficiaries to PwDs.
3. Indira Gandhi National Disability Pension Scheme (IGNDPS) under the National Social Assistance Program (NSAP) offers pensions for people with

severe or multiple disabilities between 18 and 79 years of age at the rate of Rs. 300 per month per beneficiary.

4. Under the Deendayal Disabled Rehabilitation Scheme (DDRS), funding is given through Non-Governmental Organizations (NGOs) for multiple initiatives to provide education, vocational training and rehabilitation for disabled people.

Without the development of disabled entrepreneurs, economic development and growth will not be fully accomplished. Indian government is giving the wonderful opportunity to the PWDs for making them as a self-employer. In Tamilnadu the Commissionerate of Welfare of Disabilities established by MSJE. The state has offered a few schemes are giving vocational training for their income generating activities in Tamilnadu through DDRC.

1. Orthopaedic and Hearing Persons with Disabilities are provided free coaching in Diploma Medical Laboratory Technology (DMLT) at Government Medical Colleges.
2. Training in Cell Phone Service and Maintenance is provided to people who are orthopaedically in different. The three-month coaching program is delivered in all districts through the Technical Education Directorate, Chennai.
3. Six months Computer coaching is given to visually impaired individuals and provided at the Regional Center of the National Institute for Visually Impaired Persons, Poonamallee in Chennai. This scheme is implemented in all other state of India.
4. One month of multimedia instruction is provided at the National Institute of Film Development Corporation in Chennai Regional Centre. This scheme is executed in all other state of India.
5. Short-term modular employable skill training (Vocational Training) is given to persons with disabilities with hostel facilities in all districts in tamilnadu.

**Conclusion:** Entrepreneurship is currently the most widely discussed and promoted idea in the nation to solve financial challenges and issues. As a crucial part of the general population, PWDs have an ability to contribute to the general economic development of our country. It is therefore necessary to customize programmes and policies not only to encourage entrepreneurship, but also to execute strategies that can assist to promote youth entrepreneurship culture. Media has the capacity to play the most important part in entrepreneurial growth by establishing and illustrating all these portals that can introduce technological innovation between PWDs to increase the culture of entrepreneurship in society. Developing nations are clearly in immediate need of encouraging disabling entrepreneurship, as PWDs employment is readily accessible to utilize the unexplored aspects of company initiatives. In particular, the worldwide company environment recognizes and works under the banner of conflict to develop entrepreneurship as the ultimate alternative to all types of company and market problems.

Our Independence has promised the Indian PWD equality of chance in all aspects, and regulations guaranteeing equal engagement in the political system and equal opportunities and freedoms in education and opportunities have been implemented. Unfortunately, however, only a small section of PWD are benefited by the government's endorsed development activities. Disabled people is willing to take on business and support the growth of the nation. Their importance is recognized and measures can be taken to promote the disabled entrepreneurship. The need for the hour is the reemergence of entrepreneurship. Disabled entrepreneurs need to be properly moulded with enterprising characteristics and competencies to meet emerging trends and challenges of the global markets, as well as to be competent enough to sustain and strive in the local economic arena.

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