

# Entrepreneurship and Self-Employment: Perspectives and Insights on Women with Disabilities

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## 1. INTRODUCTION

What do Sudha Chandran, Arunima Sinha and Preethi Srinivasan have in common? It's not merely that they achieved success regardless of their trauma and disabilities, but also persistently waded through overwhelming hardships and tribulations. If Sudha and Arunima are amputees, Preethi is a quadriplegic and wheelchair-bound. After respective accidents that disabled these brave hearts, while Sudha Chandran went on to become an accomplished actor and dancer, Arunima climbed Mt. Everest and Preethi started 'Soulfree' championing the cause of the disabled<sup>i</sup>. Notwithstanding the feats, the pain and sufferings that they underwent is simply unimaginable. The feelings are aptly summed up by the Padma Awardee Arunima<sup>ii</sup>, "No matter how great a loss, time always heals the pain, even though the scars remain." Despite the indescribable trauma, sheer grit along with family support enabled them to defy the odds.

Several people with disabilities made it big in many fields. However, unfortunately majority of the disabled have to constantly struggle, simply for survival, let alone lead an honorable life. According to an OECD study (Kitching, 2014), disabled population in the world is growing; there are more disabled persons in the low-income countries, and that persons with disabilities (PwDs) are associated with low-skill and low-paid occupation. Alongside if we consider women with disabilities, they have to face prevalent discrimination and gender bias in addition to the usual challenges. Hence, rehabilitation for women with disabilities is much more challenging than their male counterparts (Beleza, 2003). In India, the issue is even more complex owing to the widespread discrimination and little employment opportunities, multiple disadvantages and poverty (Rao, 2004). In this context, it becomes pertinent to not only identify the challenges faced by the women with disabilities in India, but also explore ways and means to empower them for their socio-economic well-being and facilitating them to lead a respectable life.

## 2. LITERATURE REVIEW

Several studies have chronicled the ordeals faced by women with disabilities and outlined methods and procedures for their welfare (Beleza, 2003; Rao, 2004; Kitching, 2014).

As per the World Health Organization and other authorities, 'disabilities' refer to impairments, activity limitations and participation restrictions, and thus is a complex phenomenon involving both medical and social contexts of disability (Kitching, 2014). Disability is broadly defined as, "a physical or mental impairment and the impairment has a substantial and long-term adverse effect on their ability to carry out normal, day-to-day activities"<sup>iii</sup>. Since there is dual discrimination and gender prejudices against women with disabilities, often resulting in violence, it doesn't come as a surprise that disabled women's vocational rehabilitation and social integration are much more difficult to achieve (Beleza, 2003). Moreover, if such a scenario prevails in the developed nations, where disabled women are likely to face greater levels of unfair treatment and labor market disadvantages (Beleza, 2003; Kitching, 2014), one could well imagine their plight in the developing and low-income countries.

## 2.1 Laws and Regulations

Considering the plight of the disabled, the UN Convention on the Rights of Persons with Disabilities (adopted by General Assembly on 13<sup>th</sup> December 2006, 164 signatories) recognized and laid down rights of the disabled persons in consonance with the Universal Declaration of Human Rights, to ensure human dignity, autonomy, non-discrimination, social participation and inclusion, equality, rights of children with disabilities and other such principles<sup>iv</sup>. The Rights of Persons with Disabilities Act, 2016 recognizes 21 disabilities and spells out PwDs' rights and remedies. The Indian Government has enacted several laws and devised policy framework<sup>v</sup>:

- a. Rehabilitation Council of India Act, 1992 is meant for standardization and regulation of training of personnel in the field of rehabilitation and Special Education.
- b. Persons with Disabilities Act, 1995 guarantees equal opportunities, protection of rights, participation, training, job reservation, unemployment allowance, special insurance and other rehabilitation aspects to PwDs.
- c. National Trust Act, 1999 is meant for welfare of persons with multiple disabilities, mental retardation, cerebral palsy, autism et al.
- d. National Policy for Persons with Disabilities recognizes PwDs as valuable human resources, focusing on preventive, welfare, and rehabilitation measures.

The Government has constituted various statutory bodies and institutions, and conducts various programs at the National Level (Social Statistics Division, MOSPI, 2017). Some of the programmes are Accessibility India Campaign launched in 2015, Unique ID for Persons with Disabilities Project and National Action Plan for Skill Development. The statutory bodies to administer the aforementioned Acts include Rehabilitation Council of India, Chief Commission for persons with Disability, and National Trust for the Welfare of Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disability. Also, several Institutes, Centres and Schemes have been established for rehabilitation, assistance and welfare of the disabled, as below:

Institutes/ Centre's	Schemes/ Funds
<ul style="list-style-type: none"> <li>• National Handicapped Finance and Development Corporation (NHFDC)</li> <li>• Artificial Limbs Manufacturing Corporation of India (ALIMCO)</li> <li>• District Disability Rehabilitation Centres (DDRCs)</li> <li>• Indian Sign Language Research and Training Centre (ISLRTC)</li> <li>• Indian Spinal Injuries Centre, New Delhi</li> </ul>	<ul style="list-style-type: none"> <li>• Deen Dayal Disabled Rehabilitation Scheme (DDRS)</li> <li>• Trust Fund for Empowerment of Persons with Disabilities</li> <li>• Assistance to Disabled Persons for Purchase / Fitting of Aids / Appliances (ADIP)</li> <li>• Scheme for Implementation of Persons with Disability Act, 1995 (SIPDA)</li> <li>• Central Sector Scheme of Support for Establishment / Modernization / Capacity Augmentation of Braille Presses</li> <li>• Scheme for Awareness Generation and Publicity</li> <li>• Central Sector Scheme on 'Research and disability related technology, products and issues'</li> <li>• National Awards for the Empowerment of Persons with Disabilities</li> <li>• National Fellowship and National Overseas Scholarship for Students with Disabilities</li> </ul>

## 2.2 Conceptual Model and Solutions

A possible solution to low participation of women in the labor market or economic activity is self-employment or entrepreneurship (Beleza, 2003; Kitching, 2014). In fact, these studies have found that persons with disabilities, women more than men, are more likely to be self-employed or start business. While a self-employed may work as a freelancer or own a business, entrepreneurship is a process by which opportunities to create future goods and services are discovered, evaluated and exploited (Shane et al, 2003). Entrepreneurship is about ingenuity and innovation, where resources are utilized in a creative manner. Shane et al (2003) identified relationship between entrepreneurship, opportunities and motivation, and acknowledged need for achievement, self-confidence, risk taking

and goal-setting abilities as some of the essential traits for entrepreneurial success. The traditional Global Entrepreneurship monitor (GEM) model lists entrepreneurial conditions in the prevailing social and political context, where large firms create new market opportunities for SMEs and entrepreneurial opportunities create new firms, thus contributing to employment and economic growth (UNCTAD, 2004). This model works well for the usual entrepreneurship setup. However, challenges for the disabled, particularly women, are unique. For women with disabilities, autonomy, social integration and participation are difficult to achieve mainly due to prejudices, low awareness and deficient family and institutional support (Beleza, 2003). Relevant education and training, awareness, employment prospects, health care, financial support, social inclusion and dignity are essential for women with disabilities (Rao, 2004). In spite of supportive laws and policies, disabled entrepreneurs are more likely to face barriers in access to finance, experience and government support (Mohammed and Jamil, 2015).

Though there are several studies, which propose that positive environment and support are important for motivation and entrepreneurship (Shane et al, 2003; UNCTAD, 2004), negative personal circumstances of an economic, socio-cultural, cognitive, and physical/ emotional nature may have an equally powerful role to play in getting people to become effective entrepreneurs (Miller and Breton-Miller, 2017), as the challenges faced by the disabled induce motivation which in turn foster positive outcomes. Thus, the Challenge-Based Entrepreneurship Model (Figure 1) is found more apt for women with disabilities:

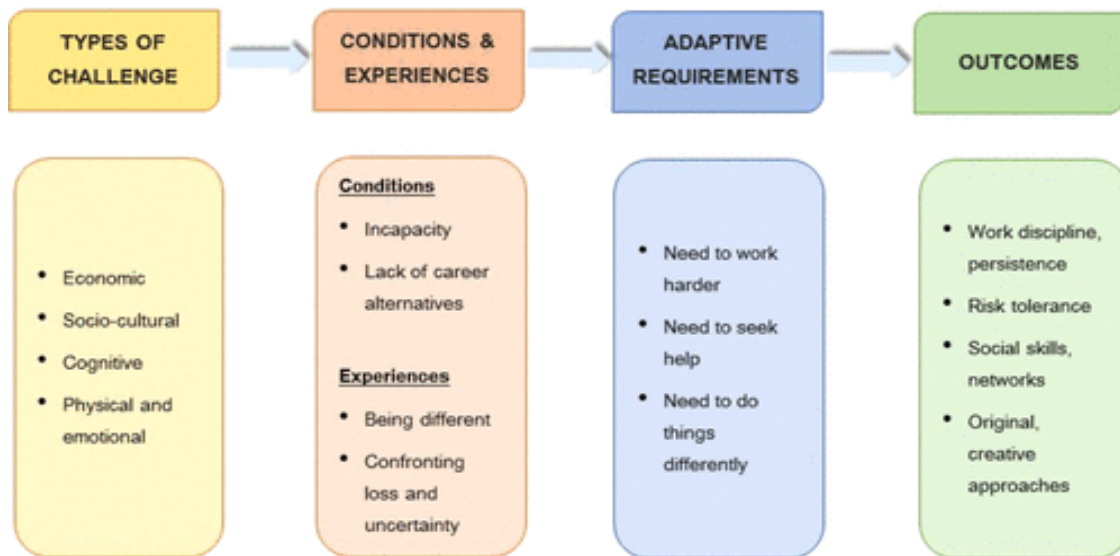


Figure 1<sup>vi</sup>

The Challenge-Based Model details the types of challenges, conditions of incapacity, absence of career alternatives, realization of being differently-abled, loss and uncertainty, which give rise to positive responses to adaptive requirements, viz. working harder, seeking help and developing ingenuity. Then follows the final stage, where inculcation of work discipline, persistence, risk tolerance, networking or social skills and creativity are observed. Ultimately, these positive outcomes are critical for entrepreneurship. Rao (2004) advocates self-employment or cooperative enterprise for women with disabilities with training and credit schemes.

Women with disabilities endure social stigma, marginalization, economic hardships and employment hurdles besides the prevalent gender bias, despite favorable regulations. In such a scenario, opportunities of entrepreneurship and self-employment are encouraging. Also, there are instances of successful ventures and incredible feats by disabled women. In this context, this study puts forward research objectives and methodology to accomplish the proposed objectives.

### 3. RESEARCH OBJECTIVES AND METHODS

In this backdrop and given the Indian context, following objectives are expected to be achieved:

- Identification of challenges faced by women with disabilities in pursuing self employment or entrepreneurial endeavors
- Outlining effective methods and initiatives that are vital to accomplishing such endeavors, and development of a conceptual model of entrepreneurship for women with disabilities

It is expected that the research objectives will be instrumental in achieving the expected outcomes viz. implementation of effective methods and initiatives using the conceptual model in enhancing entrepreneurial or self-employment activities and skills of the disabled women.

#### 3.1 Methodology

It is proposed to realize the research objectives or outcomes using questionnaires, personal interviews apart from using secondary sources, analyzing responses and case studies for an in-depth study of such a complex and context-specific subject-matter. The study being exploratory and involving a practical, implementable expected outcome is a qualitative research study, where complex phenomenon of disability and entrepreneurship is to be analyzed. Besides, the study also aims to study real-life cases, and hence, case study method is also found apt<sup>vii</sup>.

Questionnaires with as many women with disabilities, follow-up interviews and views of the office bearers were attempted. Basic statistics of the responses are studied so that the qualitative analysis and implementable solutions, based on real facts and figures, are accomplished. The variables considered other than age, qualifications and disabilities, are Household Size and Income, Support Providers, Awareness, Assistance from Government and/ or NGOs, Benefits Obtained, Skills Up-gradation, Required Skills and/ or Financial assistance, Preferences of Job, Self-Employment and Business Activity, Challenges, Achievements and Motivation. The Questionnaires were sent at few NGOs, where a total of 31 responses were received, 6 were discarded and 25 remained (Age-group: 18-28 years). Majority of the respondents belonged to Samarthanam Trust for the Disabled<sup>viii</sup>, followed by National Association for the Blind (NAB).

### 4. FINDINGS, DISCUSSION AND ANALYSIS

The findings are illustrated with the help of a case study and inferences from the responses received are discussed keeping in view the research objectives:

#### 4.1 Samarthanam Trust for the Disabled<sup>ix</sup>: A Case Study

Samarthanam Trust was founded in the year 1997 by Mahantesh Kivadasannavar along with Late Nagesh SP to cater to the needs of the disabled and helping them realize their basic rights. The Trust governs several programs, Centres, Enterprises and Associations. Its efforts for the disabled, distressed women, children and the blind have been duly acknowledged and honored.

##### *Trust’s Vision, Mission and Milestones*

<b>Visi on</b>	An inclusive society free from discrimination where persons with disabilities become contributing members, living with dignity and respect.		
<b>Mis sion</b>	To empower the visually impaired, disabled and underprivileged through initiatives focusing on educational, social, economic, cultural and technological aspects.		
<b>Milestones of Key Initiatives, Programs and Organizations</b>			
1999	‘Sunadha’ – Troupe of artists	2010	Cricket Association for the Blind in India
2003	‘Parisara’ – Dry waste management	2012	Samarthanam initiated in the USA
2004	Samarthanam High School, residential	2015	Special School; Expansion in UK
2007	Centre for women in distress	2016	Livelihood Resource Centers in many cities
2008	Samarthanam Primary School , residential	2019	Technology Accelerator launched

### ***Specific Feats***

There are several instances where with the active support of Samarthanam, the disabled, especially have realized their true potential. Some of such cases<sup>x</sup> are narrated as follows:

<b><u>Trisha</u></b>	Trisha, educated in a blind school, realized her passion for musical compositions, acting and dance, and at 'Sunadha', she used the opportunity to hone her skills. Support from family and Samarthanam have helped her develop into an artist. A music teacher at Samarthanam, Trisha has also appeared on a TV talent show.
<b><u>Chandana</u></b>	The visually impaired Chandana hails from a poor family. Being a gifted child, Samarthanam supported her with free accommodation, food and education. A music enthusiast, Chandana teaches music and is pursuing her graduation with an aim to start an enterprise for women with disabilities.
<b><u>Saavani</u></b>	A truly gifted child, who is both deaf and blind, Saavani is not only excellent in academics, but is also a talented sportsperson and participates in cultural events. While pursuing her undergraduate studies at a prestigious college with scholarship support from Samarthanam, she has won medals in several Tennis tournaments.

### **Accomplishments**

<b>Blind Cricket</b>	Samarthanam's Cricketing arm, the Cricket Association for the Blind in India (CABI), hosts tournaments and launched Women Blind Cricket in 2016.
<b>Art &amp; Culture</b>	Group of disabled artists, supported by 'Sunadha', perform in domestic and international circuits. 'Sunadha' identifies talented PwDs, mostly women, and nurtures them. The artists perform classical and folk music and dance forms globally.
<b>Rehabilitation</b>	Samarthanam provides shelter and other benefits to PwDs and women in distress under the auspices of 'Swadhara' and with support from the Indian Government. Benefits include food, shelter, training, counseling and placement opportunities.
<b>Self-Employment/ Entrepreneurship Schemes</b>	<ul style="list-style-type: none"> <li>• Tailoring, Beauty and Wellness programs with finance and Kits</li> <li>• Recycling Program with focus on waste management and environment</li> <li>• Skills training in cooking, bags making, IT and Language</li> </ul>

Thus, Samarthanam initiatives range through education, skills development, environment, sports, arts and culture, health and rehabilitation. The earnings generated are used for overall well-being of the disabled. As of now, there are 13 Livelihood Resource Centres or LRCs spread across various States; close to 16000 youth have been provided skills training of whom more than 70 percent have been offered placements. The LRCs have necessary infrastructure for PwDs to provide skills training in tele-calling, customer service, language, and skills pertinent to IT, Hospitality, Retail, Garments sectors besides providing entrepreneurship and management skills.

### **4.2 Data Survey: Results and Analysis**

The questionnaire was circulated among several Women with disabilities, and data from 31 respondents were obtained, of which 6 responses were not considered owing to inconsistencies or incompleteness. The general statistics, survey findings and analysis are presented as under:

- A. Disabilities and Family Support:** The sample consisted of Visually Impaired (7), Polio (5), Deaf and/ or Dumb (5), Amputees (3) and Ortho-Challenged (5)<sup>x1</sup>. For the purposes of this study, save for Poliomyelitis and Amputees, other Orthopedically Impaired (bone deformities and muscular dystrophy) persons are clubbed as Ortho-Challenged. Majority of respondents (56%) belonged to Samarthanam Trust, while 14% were not associated with any agency. All respondents felt need for personal care or support in their daily

activities, with some women indicating certain degree of self-sufficiency (32%) in performing their routine tasks.

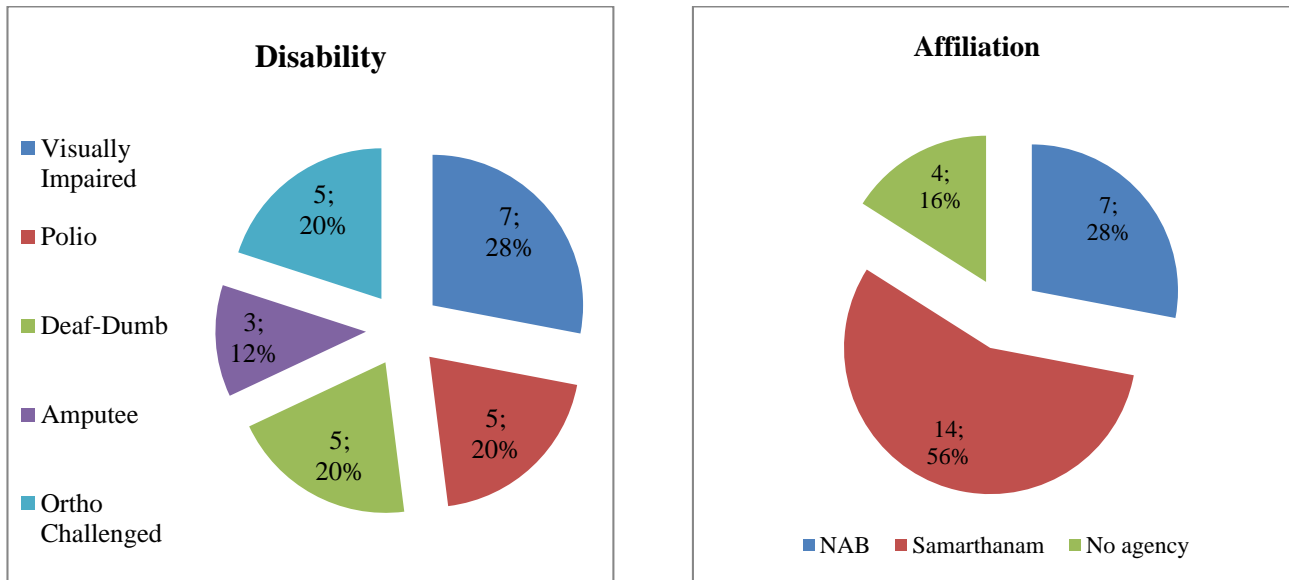


Figure 2

Majority of respondents (56%) enjoyed good family support (average monthly household income: Rs. 32600, range: Rs. 15000 – 60000), while few (12%) didn't receive any support. However, everyone required extra monthly amount (Rs. 6500 approx. on an average; minimum amount being Rs. 3000 and maximum at Rs. 12000) for their specific expenditures.

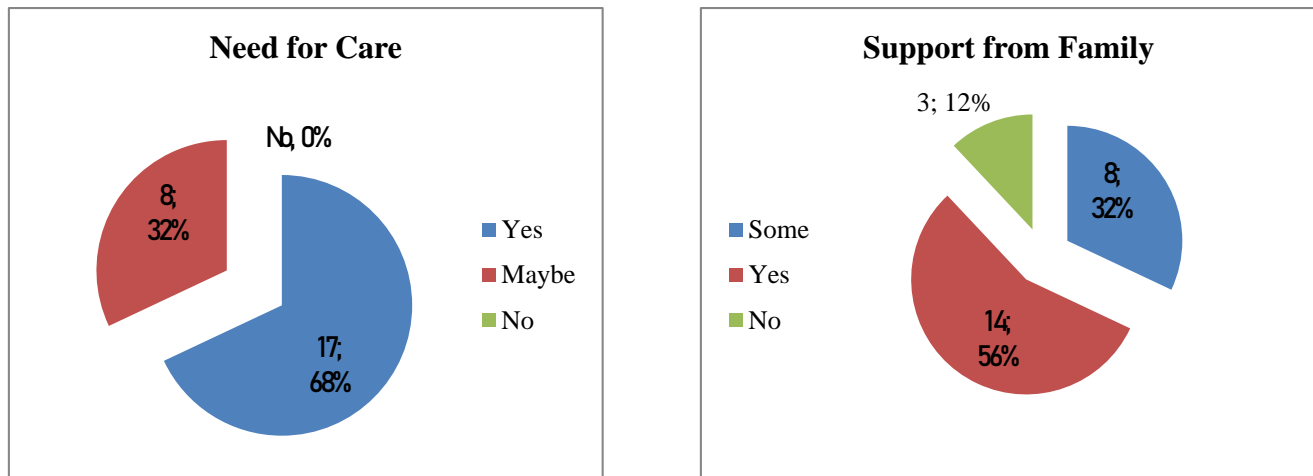


Figure 3

**B. Education and Training:** The level of education among the sample varied from being a High School pass-out to women pursuing Graduate studies. However, a majority of respondents were 12<sup>th</sup> pass; many were either pursuing undergraduate studies or wished to enroll sooner or later. Only 5 (20%) of the respondents were engaged in some kind of work or employment, which were teaching or training jobs. 44% responded having received no apt vocational training, whereas 36% received IT or Computer-related training and 20% got training in English courses. In fact, few (16%) had some prior work (job) experience, mean monthly salary being Rs. 5000.

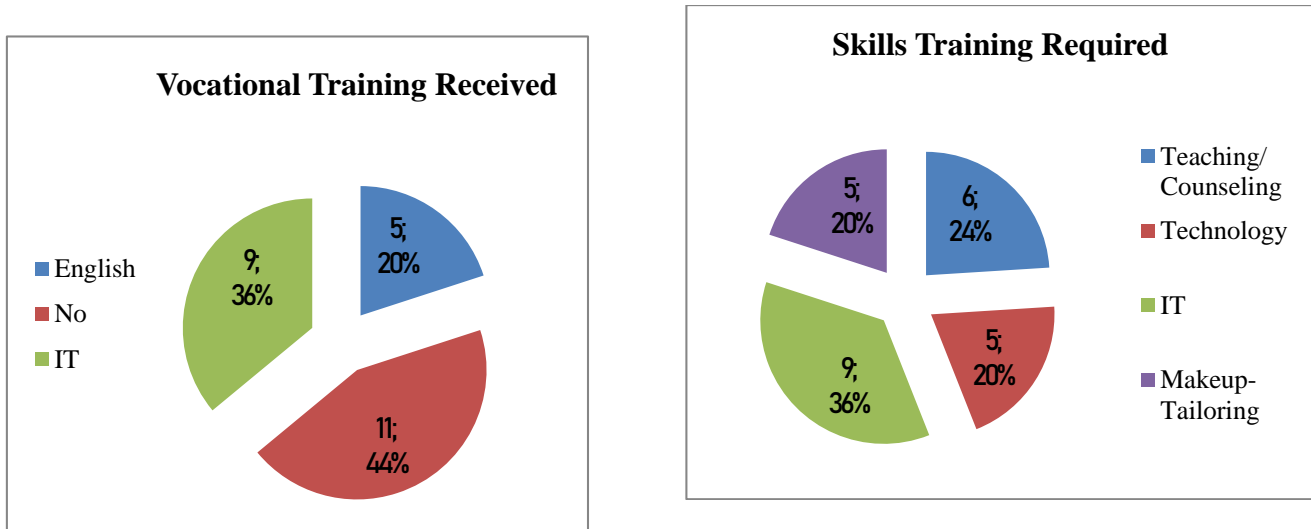
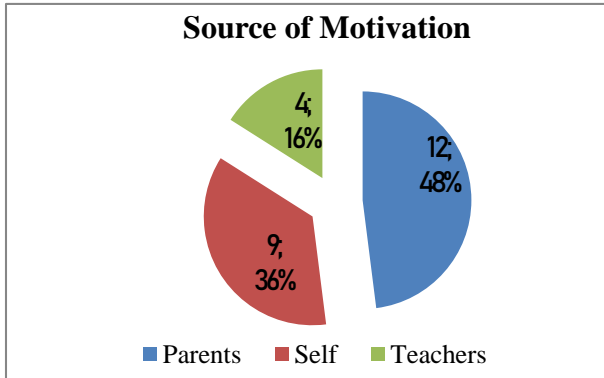


Figure 4

On the kind of training required, respondents gave varied preferences, viz. IT or Computer-related (36%), Teaching or Counseling (24%) followed by Beautician, Fashion or Tailoring and Technical or Technology-related (each at 20%). Also, since majority of the respondents who received training earlier were not satisfied (72%), they preferred effective on-the-job training.

**C. Motivation:** During interview sessions, almost all respondents demonstrated confidence and readiness to succeed, if they are provided adequate skills training or coaching. They were aware of their limitations and were motivated. Primarily, the source of financial assistance is parents.



**Parents:** Biggest source of motivation (48%), particularly mother, and finances.  
**Self:** Though most respondents receive family support, 36% of respondents report to be self-motivated.  
**Teachers:** 16% respondents indicate teachers being their foremost source of motivation.

Figure 5

**D. Government and Non-Government Assistance:** Though all respondents were aware about many Government and NGO schemes and initiatives, only 32% felt that those initiatives really benefitted them; others rated the initiatives' effectiveness as medium to low. Still, majority of the respondents exhibited trust on NGOs (72%) and Government (56%) for their betterment. 48% of the respondents reported to have received some benefits in health, education and training.

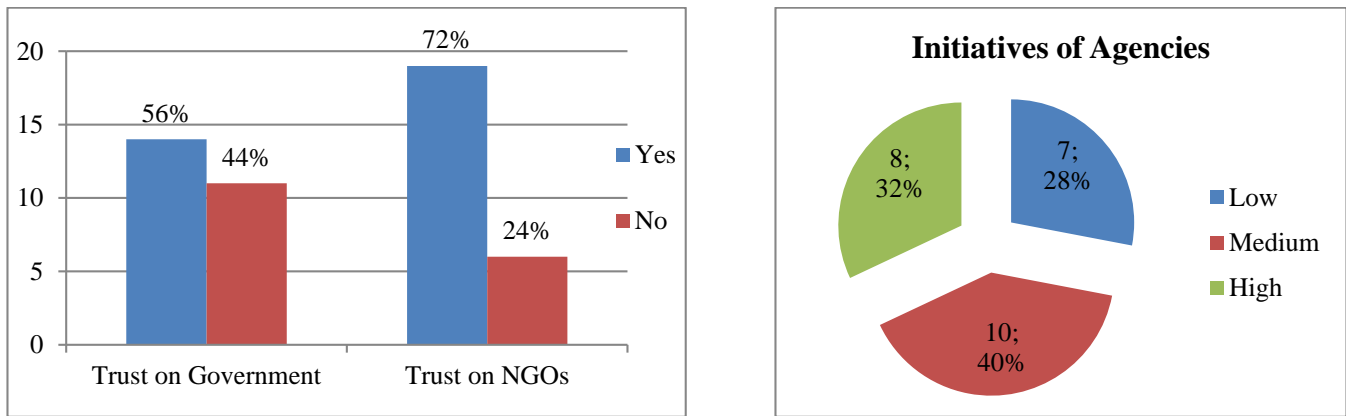


Figure 6

**E. Skills and Preferences:** 96% of respondents rated their potential to get a job as medium to high (72% and 24% respectively), as against 80% rating their potential for self employment or business as medium (52%) to high (28%). So, 20% of respondents believe possessing low potential for success in entrepreneurial activity as against only 4% for job.

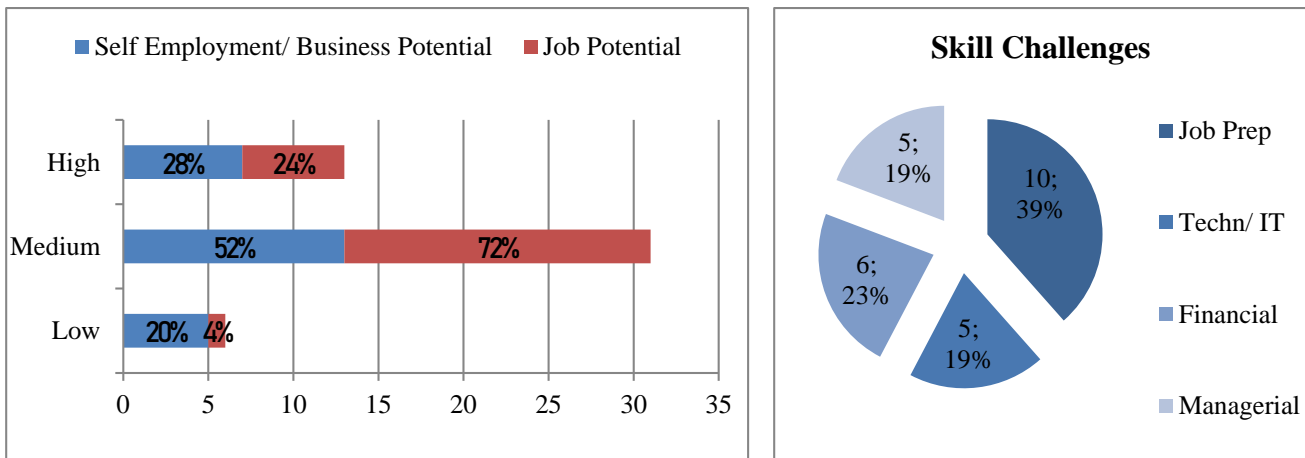


Figure 7

This also correlates with their responses of high preference for regular income (88%) gainful activity. However, despite majority of respondents preferring job over self-employment or Business, four-fifths of respondents believed having at least medium potential to be successful in self-employment or business activity.

When asked about the most relevant skills they required or challenges they were likely to face while pursuing any self-employment or business activity, around 39% of respondents showed disinterest in pursuing any such activity (preferring coaching or training for job). The remaining indicated Technical or IT Skills (19%), Financial (23%) and Managerial skills (19%) as being the most relevant skill challenges for success in an entrepreneurial venture.

When asked to rate on a scale of 1 to 5 (1 being lowest, 5 highest), preferences for job and entrepreneurial activity, average score for the respondents was 3.8 for job and 3.28 for business or self employment activity. However, when given an option for a Cooperative entrepreneurial activity, where a group of women with disabilities may participate together for gainful work, the average score increased to 3.56, thus indicating that more respondents preferred to switch towards entrepreneurial activity, if the mode is a cooperative.



### 4.3 Conceptual Model and the Way Ahead

With humble origins from providing mid-day meals to Government Schools to accomplishing sporting deeds, and promoting artistic endeavors and entrepreneurship, Samarthanam has shown that women with disabilities can achieve financial independence and sustainable livelihood if they are ably supported. There are several instances of disabled women securing jobs and earning through arts and sports; however, stories of self-employment and entrepreneurial successes are few owing to their disabilities and ensuing discrimination. Nonetheless, as the survey results have shown that not only the women with disabilities are motivated; they are also willing to work hard and achieve success if provided with financial assistance and training in relevant skills. Despite their preferences for regular income job or employment, if given an opportunity and some assistance, the disabled women show enthusiasm for entrepreneurship. Rao (2004) also advises self-employment or cooperative enterprise for women with disabilities with adequate financial and training assistance. Therefore, employing the Challenge-Based Entrepreneurship Model, a small workshop was organized for enthusiastic participants.

#### Workshop, Case Study and Orientation

A one-week session was organized for 7 women with disabilities, all of whom possessed the basic education (pursuing undergraduation) and some technical skills, such as IT or Computer-related, and had volunteered to attend the session. The NGO agreed to provide assistance for conducting the session. As part of the session, everyday one case-study was presented to the participants. One such Case Study<sup>xiii</sup> summary is presented hereunder.

#### Maitri Shah, Founder of Start-up, Mind Assets

Maitri Shah, a wheelchair restricted disabled woman, who suffers from muscular dystrophy, started Mind Assets, a tech-based education startup in Mumbai. Academically brilliant, Maitri completed engineering from KJ Somaiya College. Despite suffering a difficult congenital disability that causes muscle wastage and damaged mobility, she runs Mind Assets with efficiency and aplomb. Cultivated by RiIDL and UnLtd India, Mind Assets helps PwDs to develop job-relevant skills, while providing work-from-home or online job opportunities. It conducts mentorship programs and digital courses and has helped several PwDs secure decent livelihoods as executives and tech-professionals. Owing to its success, Mind Assets has been receiving funds and sponsorships, underscoring the fact that through hard work and resolve, PwDs can achieve economic well being and social recognition. Maitri also runs WillsOnWheels, an NGO for persons with loco-motor disabilities.

The purpose of the session was to motivate the willing women to participate in a cooperative venture with mutual understanding. Besides the Case Study presentations, basic knowledge of business and economics was also provided to the volunteers. Three speakers, two of whom belonged to the IT-Industry and one from the Fashion Industry were also requested to address the volunteers and educate and motivate them. Refreshments were provided during the training sessions and an honorarium or stipend @ Rs. 200 per day was awarded at the conclusion of the session. Subsequent to conclusion of the session, during an informal discussion among the participants, they talked about an idea to start an IT-based enterprise. The participants also discussed their skills and suggested among themselves about upgrading skills while working in their cooperative enterprise, where their complementary skills may be useful. Though equipments and finance would pose a challenge, they had belief that the NGO would provide a workplace. But they didn't suggest using Government support in spite of favorable policies.

#### Women with Disabilities: Interviews and Reflections

Three young women with disabilities were approached and informal interviews regarding entrepreneurship, challenges, positives and motivation were conducted. Ariba, a visually-impaired young woman, demonstrated basic understanding, determination and motivation for entrepreneurial venture. She talked about her business plan in the field of Fashion Designing. She is confident of her creative skills and says, "I want to make clothes that a person from every religion and community can wear." Initially, the other two women, Goldie and Khushbu, were not much exposed to the idea of entrepreneurship, but after listening to Ariba they also chipped in, "In addition to passion and knowledge, finance is also an important factor. The bank processes are lengthy and complex, and informal loans are worrisome due to high interest rates."

All the three concurred that entrepreneurship makes PwDs self-reliant, enables equity and brings social recognition; and imagination, creativity and ideas can bring wealth. They made it clear that persons with disabilities, especially women, want empathy, and not sympathy. They also agreed that Government schemes are good, but aren't implemented well. Besides passion and self-belief, they believed Government and NGOs have a key role to play in providing financial assistance, incentives and motivation to foster entrepreneurship among PwDs. Further, the workshop and mutual discussions got them interested in the idea of a cooperative enterprise, despite having some concerns about relevant skills and financial assistance.

## 5. CONCLUSIONS, RECOMMENDATIONS AND LIMITATIONS

The findings clearly suggest that the challenges and difficulties faced by women with disabilities are manifold. Other than the usual disability related handicaps, financial and life support to lead a sustainable life are lacking. Requirements of specific skills are absolutely necessary for the disabled, particularly women, more so in view of the prevalent discrimination against women. Parents are found to be sole source of financial and life support. Hence, the hope is from Government and NGOs to come forward, though that is also hard to come by. Since Government runs schemes and offers opportunities to the PwDs, there are expectations from the Government. Barring Samarthanam, NAB and few other names, there are not many NGOs that provide for the well-being of women with disabilities. Nonetheless, these women evince self-confidence, self-respect and have a belief in their potential to attain success in life. Though women with disabilities have preference for regular income jobs, they also show willingness to participate in cooperative ventures. Other than their peers, women with disabilities have trust in NGOs more than the Government. The typical skills required by them mainly relate to IT and/ or Technology, Financial, Managerial, Teaching, and certain other skills, such as Beautician-Tailoring etc.

In this context, it is recommended to employ Challenge-Based Entrepreneurial Model, where after identification of challenges (Socio-economic, physical, cognitive and financial), keeping in view their conditions of incapacity and negative experiences, women with disabilities can be given opportunities along with funds and relevant training, if possible on-the-job. Given their desire to succeed, disciplined approach and skills, positive outcomes of creativity and entrepreneurship can be expected, as the limited exposure through workshop and orientation has demonstrated. It is also recommended that Government may implement its skill-training and finance schemes to such worthy aspirants through diligent NGOs, like Samarthanam, NAB et al. Awareness drives among industries and public may not only fetch the much-needed funds, but also help reduce general discrimination.

Though efforts were made to elicit responses from the women with disabilities, it was discovered that there was a lot of hesitation. However, 31 responses and few interviews were possible due to persistence. Some inconsistent responses had to be omitted, resulting in smaller sample. Further, due to the ongoing pandemic, few personal contacts could be made, and only limited workshop sessions were organized. Also, the sample doesn't include cognitively challenged women.

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### End Notes

<sup>i</sup>"Famous People with Disabilities in India, Their Achievements & Infographic." *Wecapable.com*. <https://wecapable.com/famous-disabled-persons-india/> (Retrieved on Oct 1, 2021)

<sup>ii</sup>Arunima Sinha, 2014. "Born Again on the Mountain: A Story of Losing Everything and Finding It Back", pp. 33, Penguin Books India.

<sup>iii</sup> Kitching, John, 2014. "Entrepreneurship and Self-Employment by People with Disabilities", Background Paper for the OECD Project on Inclusive Entrepreneurship, pp 3. <https://www.oecd.org/cfe/leed/background-report-people-disabilities.pdf> (Retrieved on 21/08/2021)

<sup>iv</sup> UN Convention on the Rights of Persons with Disabilities. <https://www.un.org/development/desa/disabilities/>, and <https://www.un.org/disabilities/documents/convention/convoptprot-e.pdf> (Retrieved on 22/09/2021)

<sup>v</sup> Source: <https://niepid.nic.in/Disability%20Management.pdf> (Retrieved on 23/09/2021)

<sup>vi</sup><https://journals.sagepub.com/doi/pdf/10.1111/etap.12253>

<sup>vii</sup>Rashid et al, 2019. “Case Study Method: A Step-by-Step Guide for Business Researchers”. International Journal of Qualitative Methods.

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<sup>viii</sup><https://www.samarthanam.org/about-us/>

<sup>ix</sup> The facts and data are obtained both from the website: <https://www.samarthanam.org> (including Annual Reports) and interviews with the NGO officials and PwDs.

<sup>x</sup> Names of the individuals are changed for the sake of anonymity.

<sup>xi</sup> RPWD Act 2016; <http://samagrashiksha.hp.gov.in/>

<sup>xii</sup><https://mindassets.in/>

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Questions	Responses	Sample
1. Does the subject require assistance in daily activities and/ or health care? 2. Does she receive all the required assistance and health care by the family or relatives? 3. Is the subject aware of Government or NGO initiatives, schemes, funds, scholarship, Awards? 4. Has the subject looked for or availed assistance from any alternative mechanism such as, NGO or Rehabilitation centers? 5. To what extent the subject found the training or education useful in achieving financial independence?	Yes/ May be or Some/ No	Yes Some No Yes Some
6. Has the subject obtained benefits extended by the Government/ NGO? 7. Has the subject attempted self-employment? 8. Would you like a regular monthly income instead of your own business? 9. Would you prefer an on-the-job training over classroom training? 10. Do you trust an Ngo or government agency for training and financial aid? 11. Do you think NGOs (or pvt.) are able to provide necessary skills/ financial aid ?	Yes/No	No Yes Yes Yes NGO-Yes Govt-Yes No
12. How do you rate the awareness of Govt or NGOs about your challenges? 13. How do you rate your present skills in getting good jobs? 14. How do you rate your present skills in starting a new business? 15. How much success do you think you can achieve if you receive apt training? 16. How much success do you think you can achieve if you receive extra funds?	Low/ Medium/ High	Low Medium Low High High
17. Does the subject require additional money (in case of partial or no assistance from the provider) for care and how much per month? 18. What is the total Household size and number of dependents ? 19.. What was the monthly income from the job; Has the job sufficiently provided for the needs of the subject? 20. Job in an organization ? 21. An activity as self-employment . 22. A group activity in cooperation with others . 23. What skills-training (area/ field of expertise) does the subject consider useful or suitable for his/ her career? 24. Any Training in some specific skills or vocational education received? 25. Regarding entrepreneurial venture, challenges and achievements if any 26. The source of motivation for such attempts?	(Free Reponses)	6000 5 0 No No No Teaching English Financial Parents