



ENTREPRENEURSHIP WITHOUT LIMITS: DISABILITY, OPPORTUNITY, AND RESILIENCE

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ABSTRACT:

In a world characterized by diversity, it is crucial to ensure that every individual, regardless of their socioeconomic status or physical abilities, has equal opportunities and access to essential resources. Disability impacts a huge number of people and affects a wide range of socioeconomic outcomes, including labor market participation. Encouraging the active involvement of individuals with disabilities in society and the economy. There is some evidence from around the world that certain inclusive entrepreneurship programs, like training and support programs, can help disabled persons engage in self-employment. Unfortunately, disability remains pressing issues that affect a significant portion of the population. This Paper aims to shed light on the challenges faced by disabled individuals and study the role of "Entrepreneurship without limits: Disability, Opportunity, and Resilience" and emphasize the importance of helping and supporting to uplift their lives.

Keywords:

Disability entrepreneurship, disability, entrepreneurship, self-employment

INTRODUCTION:

Disability is a reality for many people worldwide and has been recognized by the World Health Organization as a challenge faced by all nations. This is primarily due to two factors: an aging global population and increasing rates of chronic diseases (World Health Organization, 2011). One of the most significant societal impacts of disability is its effect on the economy, particularly reflected in lower participation rates in the labor force (OECD, 2010).

Entrepreneurship has been suggested as a means for individuals with disabilities to overcome obstacles and access opportunities that may otherwise seem unreachable due to difficulties in securing traditional employment. A discussion on entrepreneurship for disabled individuals is important, especially given the growing recognition that it may serve as a key to improving job participation, fostering economic development, and promoting social inclusion for this population.



Need & Importance of study:

This paper will explore how entrepreneurship can help increase the employment of disabled individuals and address the challenges they face in the labor market. The objective of this background paper is to examine whether entrepreneurship—defined as self-employment or business ownership—provides a viable solution to the labor market disadvantages and social exclusion experienced by disabled people. Specifically, several questions are addressed:

- How often do individuals with disabilities start their businesses, and what types of companies do they tend to establish?
- What obstacles do people with disabilities encounter when launching a business? Are these challenges different from those faced by other entrepreneurs?
- Suggestive measures and recommendations exist to support individuals with disabilities in becoming more entrepreneurial.

A key feature of this research is its attempt to distinguish human capital theories, explaining labor market outcomes in terms of education levels, work experience, and skills, from employer discrimination theories that attribute labor market outcomes to unfavorable employer perceptions of disabled people's capabilities and motivations.

Barrier to entrepreneurship among the Disabled:

Disabled people are likely to face specific **barriers** to entering and sustaining entrepreneurship in addition to the general **barriers**, each of which requires a specific policy response. Disabled entrepreneurs in India face several barriers that hinder their ability to establish and grow businesses. These challenges span across societal, infrastructural, and institutional domains. Some key barriers include:

1.Lack of Access to Funding: Limited access to financial resources and loans due to banks' exclusive policies makes it difficult for entrepreneurs with disabilities to meet collateral requirements.**2. Social stigma and discrimination:** Against people with disabilities (PWDs) receive limited opportunities and support. Many employers and investors underestimate their capabilities, diminishing confidence in their potential.**3.Inaccessible Infrastructure:** Poorly designed workspaces and transportation systems hinder disabled entrepreneurs from accessing resources, while the lack of digital accessibility on online platforms further limits their participation.**4.Limited Skill Development and Education:** Limited educational and vocational training opportunities for disabled individuals, along with insufficient support for skill-building and mentorship.**5.Policy and Implementation Gaps:** Programs like the Startup India Initiative and the Rights of Persons with Disabilities Act, 2016 exist, but their implementation is inconsistent, and awareness of benefits for disabled entrepreneurs is



limited. **6. Networking and Market Access:** Challenges in building networks and accessing markets due to mobility and communication barriers, along with a lack of platforms for disabled entrepreneurs' businesses. **7. Technology and Digital Divide:** Access to assistive technologies and adaptive tools that could enhance business operations is limited, and there are high costs associated with acquiring specialized equipment. **8. Changing Social Attitudes:** Addressing the challenges faced by the poor and disabled also requires changing societal attitudes. Stigma, discrimination, and stereotypes often perpetuate the cycle of poverty and exclusion. Raising awareness through public campaigns, sensitizing communities, and promoting inclusive values can help challenge these negative perceptions and foster a more compassionate and inclusive society.

Challenges Faced by Divyangjan

Job searching can be **challenging** for people with disabilities, but several strategies can help make the process more successful:

1. Network: Reach out to friends, family members, former colleagues, and acquaintances who may be able to provide job leads, referrals, and recommendations. **2. Use boards:** Many job boards allow users to search for positions based on specific requirements, such as "remote work," "flexible schedule," or "disability friendly." **3. Leverage disability-focused job boards:** There are also job boards specifically designed for people with disabilities, such as Disability Job Exchange and ability jobs. **4. Utilize disability employment services:** These services offer job training, career counseling, and assistance with finding job openings that match a person's skills and abilities. **5. Consider self-employment or entrepreneurship:** Starting a business or working as a freelancer can provide greater flexibility and control over working conditions. **6. Be upfront with your disability:** When applying for jobs, be upfront with your disability and any accommodation you may need to perform the job effectively. **7. Research employers:** Look for companies that have a track record of hiring and accommodating people with disabilities and reach out to disability employee resource groups for guidance and support. **8. Practice self-care:** Job searching can be stressful, so it's essential to practice self-care to maintain physical and emotional well-being throughout the process.

Prospects

People with disabilities earn money through a variety of means, depending on their abilities, skills, and interests. Here are some common ways:

- 1. Employment Traditional Jobs:** Many individuals with disabilities work in regular jobs with accommodation provided by their employers. Examples include office jobs, retail, customer service, and teaching. (a) **Remote Work:** Jobs in fields like IT, writing,



customer support, and graphic design allow for flexible work environments, often preferred by those with mobility challenges. (b) **Supported Employment Programs:** These programs assist individuals with disabilities in finding and maintaining employment, providing job training, and workplace support. **2. Entrepreneurship and Self-Employment Small Businesses:** Many start businesses based on personal skills or interests, such as crafting, consulting, or freelancing. In online platforms websites like Amazon, Flipkart, Myntra, and Gem allow individuals to sell products or offer services. **3. Government Support Disability Benefits:** The Rights of people with Disabilities Act 2016 (RPWD Act 2016). The govt enacted the right of people with the Disabilities Act 2016 as passed by the parliament in dec 2016 it provides financial support to those unable to work due to their disabilities. Employment Incentive Programs: Some governments provide incentives for employers to hire individuals with disabilities, making it easier for them to find jobs. **4. Creative Work and Arts and Music:** Many use their creative talents to earn income as artists, musicians, or writers. Public Speaking: Sharing personal experiences about living with disabilities can be a lucrative way to educate and inspire others. **5. Specialized Roles Advocacy and Consultancy:** Working in disability advocacy or consulting for organizations on accessibility issues assistive Technology Development: Many individuals with disabilities work to design and promote technologies that improve accessibility. **6. Education and Skill Development Accessible Training Programs:** Specialized programs help develop skills for in-demand jobs. Vocational Rehabilitation: Many countries offer vocational rehab services to help individuals gain employment-related skills. **7. Passive Income Sources Investments:** Income from stocks, bonds, or real estate. Royalties: For creative work like writing books, music, or patents.

Suggestive measures:

The main challenge for the Disabled individual is changing public perception towards divyangjan (persons with disabilities). Raising awareness is crucial for improving self-confidence among individuals with disabilities and shifting attitudes in society. The state government and local bodies must implement accessibility standards in their planning and design to create a barrier-free environment. Individuals with mental or physical disabilities can pursue various paths to earn a living based on their abilities, interests, and available support.

1. Remote Work or Telecommuting: * Many jobs allow remote work, providing flexibility for individuals with disabilities to work from home, such as virtual assistants, writers, designers, customer service representatives, or IT professionals. **2. Self-Employment or Entrepreneurship:** * Starting a small business or freelancing in areas like consulting, graphic



design, photography, or online retail allows for independence and customization of work hours.

3. Adapted or Modified Employment: * Some industries offer adapted roles or accommodations for individuals with disabilities, such as accessibility consultants, adaptive technology specialists, or roles within disability advocacy organizations.

4. Vocational Training Programs: * Participating in vocational training programs tailored to accommodate specific disabilities can provide specialized skills for employment in various fields.

5. Government Support and Disability Benefits: * Some countries offer support programs or disability benefits to assist individuals with disabilities in finding suitable employment or starting businesses.

6. Job Placement Services: * Utilizing job placement services provided by disability organizations or government agencies can help individuals find suitable employment opportunities.

7. Career Counseling and Support Services: * Accessing career counseling services can help identify strengths, interests, and suitable job opportunities. The most suitable option may vary depending on the individual's abilities, skills, and preferences. It's essential to explore available resources, seek guidance from support organizations, and consider career paths that align with one's strengths and interests.

Possible Solutions:

Policy Support: Strengthen the implementation of disability-inclusive entrepreneurship policies and programs. **Awareness Campaigns:** Address stigma and create awareness about the potential of disabled entrepreneurs. **Infrastructure Development:** Improve physical and digital accessibility in workspaces, transportation, and online platforms. **Financial Inclusion:** Offer subsidized loans, grants, and micro-financing options for PWDs. **Skill Development:** Introduce tailored training programs to enhance entrepreneurial skills for disabled individuals.

Conclusion: Supporting individuals with disabilities, often referred to as Divyangjan, requires a collective effort from individuals, governments, NGOs, and communities. By addressing the root causes of disability, providing equal opportunities for education and employment, and promoting inclusivity, we can work toward a more equitable society. Let us recognize the inherent worth and potential of every individual, regardless of their circumstances, and join together to create a world where everyone can thrive.

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