

## “Navigating Entrepreneurship: Challenges and Support for Disabled Entrepreneurs in Thrissur District”

*Discipline: Commerce*

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### Abstract

In the face of rising unemployment, entrepreneurship stands out as a pivotal solution, fostering innovation and generating employment. However, for individuals with disabilities, the entrepreneurial journey is often fraught with amplified challenges. This study investigates the unique barriers faced by disabled entrepreneurs, emphasizing the effectiveness of current support systems and financial incentives. Conducted in Thrissur District, Kerala, the research involved 33 disabled entrepreneurs, with data collected through questionnaires and telephone interviews, analyzed using percentage and Likert scale methods. The findings reveal substantial obstacles including severe financial constraints, insufficient access to training, and pervasive negative societal attitudes. Despite receiving some government assistance, the support often falls short of addressing individual needs effectively. The study underscores the need for more tailored and individualized support systems, improved training programs, and enhanced strategies to build confidence among disabled entrepreneurs. By identifying these gaps, the research aims to inform better policy formulation and contribute to a more inclusive entrepreneurial environment. The study highlights the importance of addressing these challenges to maximize the economic contributions of disabled individuals and reduce societal discrimination.

**Keywords:** Disabled Entrepreneurs, Entrepreneurship Challenges, Financial Support, Training Programs

### INTRODUCTION

In the context of rising unemployment, entrepreneurship emerges as a viable solution by fostering innovation, creating new products and services, and generating employment opportunities. Entrepreneurs, whether from modest backgrounds or affluent families, contribute significantly to national income. However, the entrepreneurial journey is fraught with challenges, including personal, financial, and psychological risks. For

differently-abled individuals, these challenges are often amplified by their disabilities, which may stem from accidents or other unforeseen circumstances rather than being congenital. This study examines the unique barriers faced by disabled entrepreneurs and assesses the adequacy of current support systems provided by the government and financial institutions.

### **Statement of the Problem**

Disability, whether congenital or acquired through accidents, is often perceived as either a medical or social problem. Disabled individuals, who form a significant portion of the global population, face compounded challenges in entrepreneurship due to physical limitations and socioeconomic barriers. Effective support systems are essential, yet generalized schemes often fail to address specific needs. This study seeks to understand how these individuals can be better supported in their entrepreneurial endeavors and how their contributions to the economy can be maximized.

### **Objectives of the Study**

- To analyze the difficulties encountered by disabled individuals in the entrepreneurial field.
- To identify factors influencing disabled persons to pursue entrepreneurship.

### **Scope of the Study**

The research focuses on exploring entrepreneurial opportunities for individuals with physical disabilities in Thrissur District. It examines how different classifications of disability based on medical or socially constructed criteria affect entrepreneurial engagement. The scope also includes assessing disability-related discrimination and its impact on entrepreneurial success, aiming to contribute to a more inclusive and equitable business environment.

### **Research Methodology**

This study employs a descriptive and analytical approach, utilizing both primary and secondary data. Primary data were collected via questionnaires and telephone interviews, while secondary data were sourced from journals, books, and websites. The study sample consists of 33 disabled entrepreneurs from Thrissur District, selected through non-probability snowball sampling. Data analysis was performed using simple percentage analysis and Likert scale methods to derive meaningful insights.

## Significance of the Study

Understanding the challenges faced by disabled entrepreneurs is crucial for developing effective support mechanisms. With approximately 3% of the Indian population living with disabilities, this study addresses an underexplored area, highlighting the need for tailored support systems and raising societal awareness. The findings aim to contribute to better policy formulation and the creation of opportunities for disabled individuals, enhancing their economic participation and reducing societal discrimination.

## Summary

The study examines the entrepreneurial landscape for disabled persons, focusing on the difficulties they face and the effectiveness of financial and special incentives. Analysis of data from 33 respondents reveals significant issues, including financial constraints, insufficient training, and negative societal attitudes. The study underscores the need for more individualized support and targeted training programs to improve entrepreneurial outcomes for disabled individuals.

## Findings

- **Income Levels:** 87% of respondents earn below ₹ 10,000 monthly, while only 9% earn above ₹ 30,000.
- **Dependents:** All respondents support dependents, with 37% supporting three and 27% supporting two.
- **Disability Origin:** 55% were disabled by birth, 45% by accident.
- **Severity:** 64% of respondents have a disability severity of 40% to 80%; 18% have above 80%.
- **Reasons for Entrepreneurship:** 83% started businesses due to unemployment; 9% due to disability, and others due to personal interest.
- **Challenges:** 45% face business challenges; 80% of them cite financial issues, 20% mobility issues.
- **Training Programs:** 36% participated in special training; 25% found it beneficial.
- **Government Assistance:** 64% received assistance, primarily for dependents' welfare; 9% for disability treatment.
- **Future Plans:** 91% plan for expansion but lack savings; none employ others.

- **Satisfaction:** 37% are satisfied with their lives; 9% highly satisfied, and 9% dissatisfied.
- **Societal Attitudes:** Negative attitudes towards disabled individuals limit their opportunities.

### SUGGESTIONS

1. **Individual Assistance:** Increase the focus on individualized support over group assistance to better meet specific needs.
2. **Training Programs:** Develop and conduct more effective and targeted training programs to enhance skills and abilities.
3. **Motivation and Confidence:** Implement strategies to boost confidence and motivation among disabled entrepreneurs.

### CONCLUSION

Disabled entrepreneurs face significant hurdles such as lack of financial resources, insufficient knowledge, and mobility issues. While government assistance exists, it is often inadequately tailored to individual needs. There is a need for more focused and effective support, including enhanced training programs and individualized financial assistance. By addressing these gaps, we can improve the entrepreneurial prospects for disabled individuals and foster a more inclusive and supportive economic environment.

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