

**Differently - Abled Self-Employed Women, the Solo Entrepreneurs  
in Coimbatore – A Micro-Level Study**

**Partial fulfilment of the Degree of  
Master of Philosophy in Women's Studies**

**By**

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**A Thesis Submitted to**

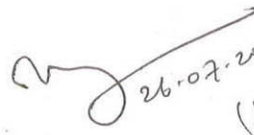
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**July, 2021**

## CERTIFICATE FROM THE SUPERVISOR

I certify that the thesis entitled “**Differently-Abled Self-Employed Women, the Solo Entrepreneurs in Coimbatore – A Micro-Level Study**” submitted for the Degree of Master of Philosophy by **Ms. Jothipriya. P (19MPWSF001)**, in Women’s Studies, is a record of research carried out by her during the period from 2019 to 2021 under my guidance and supervision, and that this work has not formed the basis of the award of any Degree, Diploma, Associateship, Fellowship or other Titles in this Institute or any other University or institution of Higher Learning.

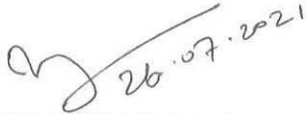
  
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## DECLARATION

I declare that the thesis entitled, **Differently-Abled Self-Employed Women, the Solo Entrepreneurs in Coimbatore – A Micro-Level Study**”, submitted by me for the degree of Degree of Master of Philosophy is the record of work carried out by me during the period from 2019 to 2021 under the guidance of **Dr. (Mrs).Visalakshi Rajeswari. S**, Professor, Department of Resource Management, Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore and has not formed the basis for the award of any Degree, Diploma, Associateship, Fellowship, Titles in this Institute or any other University or other similar institution of Higher Learning.



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## I. INTRODUCTION

At global level, World Bank objectives included, highlight empowerment of women, especially through gender equality, poverty alleviation and economic growth as key features redefining food and economic security at the household level as of major address in all development discourses to be incorporated in both the MDGs and the recent SDGs (SDGs, 2017). Bureaucrats have been seriously advocating activities for women's education, emphasizing their role in society, and have also expanded their involvement in various fields of social development. Outcomes evidently pointed to participation of women which has shifted from traditional unskilled employments in agriculture and household jobs to various skilled and professional jobs (Murty, 2001). Of course, if women gain economic strength, they gain both visibility and voice in the homes, workplace and community and emerge as empowered women.

Thenmozhi (2007) that Empowerment is an active multidimensional process, which enables women to realize their identity and powers in all spheres of life. It would consist in providing greater access to knowledge and resources, more autonomy in decision making, greater ability to plan their lives, more control over circumstances which influence their lives and freedom from custom, belief and practices (NHRC, 1993). Strengthening women's leadership is another necessary pre requisite for facilitating women's empowerment. Albeit such endeavours women's status is pathetic, depressing and many a times considered 'low'.

Women's **low status** is seen to stem from their low economy. Women in traditional societies are still confined to their homes. Very few get the opportunity to come out and enter economic activities (Ahuja, 2011). Therefore, their presence seems to be invisible in Indian society.

India's workforce has fewer women than it did six years ago, report Shibu & Abraham (2019) no more than 18 per cent in rural areas are employed, compared to 25 per cent in urban in 2011-12. Nevertheless, realizing this fact some young women had of course, entered the field of industry, public service as well as business and are successful in these fields (Narayan & Lakshmi, 2011).

Action plans, developmental efforts and welfare services had led to the expansion of employment opportunities for women (Raj, 2014). Nevertheless, there are obvious

lacunae which still pushed women to the backstage. If women gain economic strength, they gain both visibility and voice in the homes, workplace and community. Over the years, more and more women went in for higher, technical and professional education (Mathur, 2011). In former days, for women there were *3 Ks- Kitchen, Kids, knitting; then came 3 Ps- Powder, Pappad, Pickles and now at present there are 4 Es- Electricity, Electronics, Energy and Engineering* (Mangayarkarasi, 2013). According to an analysis of the latest Government employment data by Azim Premji University researchers, however, in urban areas, the percentage of women in salaried jobs has increased from 35.6 per cent in 2004 to 52.1 per cent in 2017, but continue to be under-represented compared to their presence in self-employed or casual work (Ethiraj, 2011). Neither is their representation high in the entrepreneurial sector (Box.1).

#### **Box.1. Representation Index (RI)**

Representation Index (RI) is the ratio of the share of men or women in an employment type divided by the share of that gender in the entire workforce used to estimate men and women's representation in employment categories. A study by Shibu & Abraham (2019) report that women are over-represented in self-employed and casual work categories with a Representation Index (RI) of 2.23 and 1.61, respectively. In regular employment type, however, women are under-represented with an RI of 0.9. Thus, even if women's participation as salaried workers have increased over time, they continue to be under-represented. And, when women do work, they are more likely to work as self-employed or casual workers.

ORF (2019) quotes published on the subject, an often-cited data from the Sixth Economic Census, which was conducted between January 2013 and April 2014. Out of 58.5 million businesses counted by that census, 8.05 million were owned by women (13.76 per cent of women among the total number of entrepreneurs in India). The World Bank Enterprise Survey, meanwhile, found that in 2014, the percentage of firms with female involvement in ownership was 10.7 per cent. The low rates of women entrepreneurship are reflected in a dismal score in the Index of Women Entrepreneurs, where India is ranked 52<sup>nd</sup> out of the 57 surveyed countries. Women's health is attributed as a major factor.

Health is an important factor that contributes to human wellbeing and economic growth. Currently, women in India face a multitude of health problems, which ultimately

affect the aggregate economy's output. **Disability in differently abled is part of the human condition.**

There are several categories of disabilities. They include visually impaired, hearing impaired, speech impairment, physically disabled, mental disabilities, learning disabilities and multiple disabilities (Hashim, 2010), all classified under one category – **the differently abled.**

The most common definition and categorization of disability within the Indian Government was determined with the enactment of the 1995 Act, which states that a person is considered to have a disability if they suffer 'from not less than 40 per cent of any disability as certified by a medical authority (Government of India 1995). Disability is considered to be anything like blindness, low vision, leprosy-cured, hearing impairment, locomotor, mental retardation, or mental illness (Box.2).

**Box: 2. Differently abled (Disabled)**

By differently abled is meant that many people with disabilities are quite capable of accomplishing a particular task or performing a particular function, only in a manner that is different from or takes more time than that of people without the disability (Farlex, 2003)

Employment provides the opportunity to earn an income, forge social relationships, and establish social and political status (Jameson, 2005) and it is equally important to differently abled. The most important problem is achieving successful employment and independent living. Girls and women of all ages with any form of disability are generally among the more vulnerable and marginalized of the society (Anand, 2016). Young adults in particular face new problems of discrimination at work and their new, independent life without the caring families.

**Women with disabilities certainly live a different life from normal people.**

The difference is mainly found in their ability to deal with life challenges because it is highly affected by the severity of their physical disabilities. Unemployment rates for persons with disabilities are higher than for persons without disabilities. Generally, employers often resist employing persons with disabilities. Both in developed and developing countries, working age persons with disabilities experience significantly lower employment rates and much higher unemployment rates than persons without disabilities

(OECD, 2010; World Bank, 2009). Not receiving the skills and qualifications further limit the employment opportunities for youth with disabilities.

The medical impairment or functional activity restrictions caused by disability act as limiting factors in productive or social participation of the disabled through interaction with negative environmental factors such as social discrimination or exclusion. Correspondingly, disabled women were more likely to receive lower wages than their male counterparts (Kim et al., 2012). Differently abled women though have a legitimate right to be integrated into society and to obtain equal opportunities with others in all aspects of life and work, they are more likely to face double discrimination because of being female and disabled.

Cooney (2008) laments that published literature on overall proportion of entrepreneurs with disabilities is a felt lacuna. According to him employers show reluctance to employ disabled persons, while Brault (2012) held the opinion that disabled persons mainly faced challenges in finding employment, which force them to contribute less to economic resources. The traditional socio-cultural constraints that have long limited women's participation in the economy and their access to resources hence are doubled (Albee, 1994).

The social and economic advantages of being employed are well recorded – such as security, self-determination, financial resources and a sense of purpose. Yet women with disabilities encounter innumerable barriers to obtaining paid employment. These barriers include discriminatory attitudes, accessibility, lack of support, poor education and training and inaccessible transport (Dar & Sedeto, 2019).

Differently abled women face daily situations of inequality reflected in higher unemployment rates, lower wages, less access to health services, greater educational deficiencies, little or no access to programs and services aimed at women, increased risk of situations of violence and all kinds of abuse, etc., they are also highly vulnerable (Genugten, 2011). They encounter violations of their rights at every level; are considered a financial burden and social liability by their families; are denied opportunities to move outside the home and access to education and are viewed as helpless and dependent. Their vulnerability to physical, sexual and emotional abuse is enormous. Their aspirations for

marriage and parenthood often being denied, they grow up ensconced within the walls of home or special institutions isolated and neglected with no hope of a normal life.

According to the 2018 Survey on Economic Activity of people with disabilities, differently abled women were more likely to work part-time or as non-regular workers than men with **disabilities (Park et al., 2018)**. According to reports disability is just not a health issues alone. *It is a composite phenomenon, reflecting the interconnection between features of a person's body and features of the society in which he or she lives.* In developing countries 80-90 per and as a result most of them turn to self-employment in the job market (TrustAfrica, 2001). **Persons with disabilities (PwDs)** are extremely limited (Stone & Colella, 1996), particularly among working women.

Boylan & Burchardt (2002) report to have found young age disability to be in correlation with, disadvantages associated with educational and employment options in adulthood. *Especially in India, women possess the necessary power to embark on self-employment.* Women as Gloria Steinem had propounded, tend to define **power** as the ability to use one's own talents and to control one's own lives (Singh, 2002).

**Economic dependency** seems to be a greater constraint to autonomy of women accord Dharmalingam & Murugan (2001) which emphasizes the need for **economic independence** among women. Employment and income generating activities including **self-employment** along with necessary training for skills upgradation constitute the most important intervention for raising the status of such women. They need to be viewed not as beneficiaries, but as active participants (who have the power) in the process of development and change, opines Agarwal (1997). The main thrust of the women's development activities would be to assist women in the sustainable establishment of income generating activities to be undertaken in or near the home, which can foster livelihood activity as well as economic independence. The general tendency in women is to work in the home and produce goods for domestic consumption, not for the market (FAOUN, n.d). Livelihood tasks are those works done as the means of gaining a living or a combination of the resources used and the activities undertaken in order to live.

Livelihood strategies include a range of activities that people undertake to achieve their livelihood outcomes. Potential **income-generating activities** (IGAs) should concern activities where women can use skills they already possess (Albee, 1994). Decisions on

livelihood strategy according to Momtaz & Shameem (2016), mostly are influenced by individual's access to a level coupled with a combination of assets. Women are found to prosecute survival livelihood tactics due to the fact that their income-earning opportunities were limited and because they lacked access to livelihood assets; these many a times may prove the women to thrive on subsistence living.

**Income-generating activities'** will be considered those initiatives that affect the economic aspects of people's lives through the use of economic tools such as credit (Albee, 1994). They consist of small businesses managed by a group of people to increase their household income through livelihood diversification (Apilánez, & Díaz, 2014). Indeed, a variety of **income-generating activities** are undertaken by **women**. Women use creative, practical and innovative approaches to convert an opportunity into commercial reality, an **enterprise** (Box.3). Almost all jobs can be performed by someone with a disability, and given the right environment, most differently abled people can be productive.

Self-employment can be a panacea for unemployment and underemployment among PwDs, argue Blank et al (2000). Similarly, they suggest welfare – based income to substitute gainful employment and self-sufficiency. It is no wonder that a new genre of self-employed cohort has emerged in the name of minority entrepreneurs.

Bögenhold & Klinglmair (2017) had made appropriate understanding of the landscape of one-(wo)man enterprises, while a further research inquiry went deeper, asking for the socioeconomic logics of these small companies. The assumption was that

### **Box.3. Enterprise**

It is the ability to think of new and effective things to do, together with an eagerness to do them (Collins, 2011)

Enterprise has several meanings. 1. A human skill: eagerness to do something new and clever, despite any risks. 2. A business and 3. A difficult or important challenge.

The term first appeared in the English language in the early fifteenth century with the meaning 'an undertaking'. It originated from Old French (12th century) *entreprise* an undertaking and *entreprendre* undertake, take in hand' (MBN, 2013).

the sample included those, which were driven by the need or necessity to realize some kind of economic income (instead of being unemployed).

In the available literature on disability and entrepreneurship, two terms are used relatively interchangeably to describe activities that lead to economic self-sufficiency namely, **self-employment, and entrepreneurship** (Yamamoto *et al.*, 2011), the two though are separate. **Self-employment** is focused on the performance of an individual working for themselves for personal gain and income instead of wages earned from employment (Le, 1999). Self-employment from a socio-economic perspective is limiting as emphasis is placed on creating employment for one individual (Harris *et al.*, 2014).

Self-employment is defined in this sense as persons operating individual enterprises, perhaps employing others or perhaps not (the latter sometimes being called “own-account workers”), plus persons operating or working in household enterprises. Nevertheless, access to financial assistance is projected by many as a major hurdle. (Mersland, 2005; Handicap-International, 2006). Evidently all the three terms are different in their contextual meanings as presented in Box.4

**Box.4. Income generation, self-employment and entrepreneurship – contextual meaning**

Income Generation	Self-Employment	Entrepreneurship
Supplementary income	Income from one’s own input	Profit
Partial employment	Full-time involvement and employment	Full-time employment
Usually collective	Usually not collective	Individual, partnership, private limited company or group
Managed by NGOs or self-help groups	Sometimes part of a self-help group	Managed by owners, partners
Most common development activity	Fairly common	Uncommon
Programme aims at skills training	Mainly artisan skills used	Needs more complex skills
Programme generally schematic	Programme generally schematic	Few programmes
Target oriented	Target oriented	Focus on economic viability
Group employment	Employment for self only	Employs more than one person
Seldom results in real income	Not growth oriented	Economic growth oriented through value addition

(Apilánez, & Díaz, 2014)

## Need for the Study

Defining and measuring disability being a complex issue, the 2001 Indian Census had used its own version of disability types and classified into five categories: sight, speech, hearing, movement and mental (Fetterman, 1994). The scenario existing in India pertaining to disabled population is quite alarming (Box.5)

### **Box: 5 Statistic on Disabled population in India**

As per Census 2011, in India, out of the 121 Cr population, about 2.68 Cr persons are 'disabled' which is 2.21 per cent of the total population. Among the disabled population 56 per cent (1.5 Cr) are males and 44 per cent (1.18 Cr) are females. In the total population, the male and female population are 51 per cent and 49 per cent respectively

Section 2(i) of the Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995 defines disability as: - (i) Blindness (ii) Low vision (iii) Leprosy-cured (iv) Hearing impairment (v) Loco motor disability (vi) Mental retardation and (vii) Mental illness. In India, 20 per cent of the disabled persons are having disability in movement, 19 per cent each are with disability in seeing and in hearing respectively and eight per cent has multiple disabilities.

Above all, *the share of disabled persons in Tamil Nadu to the total disabled persons in the country was reportedly 4.4 per cent.*

Persons with Disabilities (PwD) are reportedly those who endure physical, mental, intellectual or sensory impairments on a long-term basis. The full and effective participation of such people in a society on par with others may be hindered by their impairment coupled with other barriers. The plight of such women PwDs is very pathetic. These factors reiterated studying such a cohort leading successful lives in a selected locale. The following statistic published in Census-2011, further stressed the need for such a study

- **There are 11,824,355 women with disabilities.**
- **Fifty five per cent among women disabled persons were illiterate.**
- **Among women with disabilities 84 and 75 per cent in urban and rural areas respectively were non-working.**

The major factor responsible for non-development among women is their non-involvement in activities that result in income generation, in addition to the socio-economic dependence which would have continued over the years. Evidently, they end up

with dependency syndrome. Under National Policy statement, for economic rehabilitation of persons with disabilities, the Government considering slow pace of growth in employment opportunities in the organized sector, tries to promote self-employment of persons with disabilities. Across the world, people with disabilities are entrepreneurs and self-employed workers. PwDs in general and women, in particular, make a high effort to show they are not a heavy burden on their family and society, which enhances their self-confidence and helps them to accept their disability and develop their positive self-image by taking up self-employment ventures. . Definitely, such bold women would exist in Coimbatore too. Amidst them how do they manage especially during the pandemic and lockdown? These factors kindled a genuine interest in the investigator, a scholar in Women's Studies to launch a research activity entitled **Differently-abled Self-employed Women, the Solo Entrepreneurs in Coimbatore – A Micro-level Study** on the following objectives:

### **Objectives**

- **Identify Differently - abled Women Entrepreneurs in Rural and Urban Locales**
- **Analyse the Social, Economic and Psychological Profile of the Selected Sample**
- **Identify the Type of Business Carried out and Success gained**
- **Assess the Prospects and Challenges Encountered by them**
- **Do an In- depth Case Study on Select Differently - abled Entrepreneurs**

In tune with the objectives, the following hypotheses were put forth:

### **Hypothesis**

- **H1: The extent of women's involvement in income generating activities has an influence on the economic and social status they enjoy in a society.**
- **H2: Efficiency and productivity tend to increase with corresponding decrease in economic dependence.**

The clarion call for **Atmanirbarata (self-reliance)** need not be for the nation, it can be for every individual and his/her survival. Evidently, it is expected that the findings would throw light on the skill enhancement efforts the selected sample would have undergone to emerge successful in their solo-entrepreneurship ventures, despite being

differently abled. It is also hoped that the study would project a commendable population of PWD women engaged in self-employment who emerge as torch bearers for others to follow to gain the much-aspired economic independence and self-reliance in their livelihoods.

## II. REVIEW OF LITERATURE

The literature pertaining to the study on “**Differently-Abled Self-Employed Women, the Solo Entrepreneurs in Coimbatore – A Micro-Level Study**” is reviewed under the following broad headings:

### A. Profile of Women

### B. Recognizing Women’s Potentials for their Empowerment

### C. Disability – Nature and Type

### D. Status of Women with Disabilities

### E. Self-employment and Income Generation for Livelihood

#### A. Profile of Women

In Hindu scriptures, a woman is admired and preached in the name of *Durga*, *Saraswati*, *Parvati* and *Kali*, but in real life she is treated as *abala* (weak and dependent). Women in India have always been topics of concern since ancient times. In Indian society they were worshipped in the form of Goddesses and revered in the ancient culture as manifestations of divine qualities. Womanhood is a symbol of eternal virtues of humanity expressed in compassion, selfless love and caring for others. Seeds of divinity were assumed to grow and blossom in a truly cultured society where women are given due respect and dignity, it is said. In Vedas, women were extolled in many virtues.

On the other hand, the society also abuses women in the form of several evils like child-marriage, female infanticide, Sati, dowry system etc. From an unknown period in Medieval India to the modern times the condition of women is still the same with hardly any change. Throughout history, women have generally been restricted to the role of homemaker, that of a mother and wife. Women were never given any rights of liberty and equality (Bala & Rao, 2015) women in traditional societies are still confined to the four walls of home, children, household affairs and family rituals. Very few get the opportunity to come out and enter economic activities (Ahuja, 2011). In developing countries like India, earlier marriage was the only career for most women. Women were restricted to select professions such as teaching, nursing and office work.

A common thread uniting each of the major International Conferences of the 1990's is women's empowerment. Women's empowerment, quotes Kanchanamala (2011) to have five components:

- (i) women's sense of self-worth,
- (ii) their right to have and to determine choices,
- (iii) their right to have access to opportunities and resources,
- (iv) their right to have the power to control their own lives, both within and outside the home; and
- (v) their ability to influence the direction of social change to create a more just social and economic order, nationally and internationally

Strong national machineries for the advancement of women and promotion of gender equality require political commitment at the highest level. For this, recognizing their potential is imminent.

#### **B. Recognizing Women's Potentials for their Empowerment**

Women seem to be invisible in Indian society. They are being subjected to social, psychological, physical and domestic violence and other forms of atrocities, suppression and deprivation. Almost 65 per cent of women depend on agricultural operations. Though women are the best resource managers they are being paid less. The women in agricultural sector face problems of patriarchal culture and values, caste discrimination and economic exploitation. (Kumar, 2016).

A new dimension of women to play multiple roles in the polity, economy, and society has emerged. Since independence not only planners, educationists and the bureaucrats have been seriously involving their activities for women education and emphasizing their role in society, but also have expanded their involvement in various fields of social development. Participation of women has been shifted from traditional unskilled employments in agriculture and household jobs to various skilled and professional jobs. With liberalization of the economy and structural adjustment programmes, a significant change has been marked in employment structure which has also influenced the participation of women workers in various fields in the economy (Murty, 2001).

Strengthening women's leadership is another necessary pre requisite for facilitating women's empowerment. The World Bank views the third Millennium

Development Goal-to promote gender equality and empower women-as central to reducing poverty and stimulating economic growth. Strengthening women's leadership in the social, economic and political milieu thus becomes essential for removing gender inequality and facilitating women's empowerment. (Pandey, 2009).

Community-level social norms, such as those constraining women's freedom of movement, access to economic resources, and "voice" in the local community, may become more egalitarian as a result of strategic collective action by groups of women. Examples include the anti-arak movement in South India and the collective actions by female street vendors who joined the Self-Employed Women's Association (SEWA) in Ahmedabad, India. Collective action in the social, economic and political spheres (e.g., mobilization to end violence against women, unionization, advocating for certain laws) can also lead to empowerment in the form of expanded legal rights and political representation at various levels of society (Pathak, 2017). Nevertheless, there are some missing links.

### **B.1. Missing or ignored links**

It is observed that the limitations are from the side of the women. Women's **low status** is seen to stem from their low economic status and consequent dependence and **lack of decision-making power**.. Moreover, in decision making they are very much guided by others.

**Women's health** in India can be examined in terms of multiple indicators, which vary by geography, socioeconomic standing and culture. To adequately improve the health of women in India multiple dimensions of wellbeing must be analyzed in relation to global health averages. Addressing the gender, class or ethnic disparities that exist in healthcare and improving the health, outcomes can contribute to economic gain through the creation of quality human capital and increased levels of savings and investment (Guded & Siddamma, 2016).

The **social status** of women is a reliable indicator of the social development of society. The role of women in the development of nation is very important and because of which women should be respected both in the house and in the nation. **Education** especially among women is cornerstone for social development to improve the prospects of general welfare of society (Deshmanya & Jagrati, 2015).

## **B.2. Factors contributing to mobility of women in economic fields**

. Women have been involved in economic activities both in rural as well as urban sectors both in the formal and informal setting (Radhika & Ram, 2015)

There are also job-related issues affecting women in general and disabilities in particular regarding job equity, workplace harassment, low pay and access to higher leadership positions (International Disability Alliance-IDA, 2017). Considered so, **disability** is a great concern affecting women's growth and development.

## **C. Disability – Nature and Type**

. Almost everyone will be temporarily or permanently impaired at some point in life, and those who survive to old age will experience increasing difficulties in functioning. Most extended families have a disabled member, and many non-disabled people take responsibility for supporting and caring for their relatives and friends with disabilities (Zola, 1989) ;Ferguson, 2001;Mishra, 2006). Every epoch has faced the moral and political issue of how best to include and support people with disabilities. This issue will become more acute as the demographics of societies change and more people live to an old age (Lee, 2003).

In 1999, the National Welfare of Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disability Act, added two classes: people with autism and people with multiple disabilities (Mayoux, 2001).

The causes of disability from a medical or bio-centric standpoint tend to emphasize disease, hereditary and birth defects over systemic and environmental factors. **Genetic factors** and lack of access to basic services state Srivastava & Kumar (2015), to also lead a person becoming disabled, for example, **before birth** (poor nutrition, improper medication, taking drugs, smoking cigarettes, mother exposed to disease, mental or physical trauma), **during birth** (premature delivery, complicated delivery), **after birth** (malnutrition, lack of vaccination, infections like meningitis, polio, accident, trauma or toxic substance).

Persons with disabilities experience limitations or disruptions to their social functions that affect the freedom of physical activity, trust, and self-esteem in dealing with others or with the environment. These conditions cause limited opportunities for

socializing, going to school, and working, which can lead to discriminatory treatment from those who are normal (Lahey, 2004)

**a. Social and Economic impacts of disability**

Disability is a development issue, because of its bidirectional link to poverty; it may increase the risk of poverty, and poverty may increase the risk of disability (Sen, 2009). A growing body of empirical evidence from across the world indicates that people with disabilities and their families are more likely to experience economic and social disadvantage than those without disability. The onset of disability may lead to the worsening of social and economic well-being and poverty through a multitude of channels including the adverse impact on education, employment, earnings, and increased expenditures related to disability (Jenkins, 2003).

**Poverty:** Poverty may lead to the onset of health conditions associated with disability including through: low birth weight, malnutrition (*Maternal and Child Under nutrition*, 2008; UNCF, 2008), lack of clean water or adequate sanitation, unsafe work and living conditions, and injuries (Emerson, 2006; Rauh et al., 2008; WHO, 2008). Poverty may increase the likelihood that a person with an existing health condition becomes disabled, for example, by an inaccessible environment or lack of access to appropriate health and rehabilitation services (Peters, 2008).

**Education:** Children with disabilities are less likely to attend school, thus experiencing limited opportunities for human capital formation and facing reduced employment opportunities and decreased productivity in adulthood (Filmer, 2008; (Metz, 2008; Burchardt, 2005). In general, children with disabilities are less likely to start school and have lower rates of staying and being promoted in school (Filmer, 2008; World Bank, 2009). Moreover, children with disabilities at school can be exposed to discouraging behaviour, violence, threats, physical abuse and bullsh attitude by other students, teachers and school staff. This is the most important and sensitive phase of disabled life which leaves psychological imprints left on child's mind forever (Sharma & Dunay, 2016).

The correlations for both children and adults between low educational outcomes and having a disability is often stronger than the correlations between low educational outcome and other characteristics – such as gender, rural residence, and low economic status. Youth with disabilities face many challenges in education even with a supportive

and encouraging family background. These challenges may origin from inappropriate accommodation possibilities, the lack of appropriate facilities or assistance.

Lower rates of labour market participation are one of the important pathways through which disability may lead to poverty (Scott, & Mete, 2008; Peiyun & Livermore, 2008).

#### **b. Transition into working life and financial independence**

The next difficult period for young people with disabilities is the transition from childhood into adulthood.

People with disabilities are often able and willing to work to become financially independent and to contribute towards community development and wider society (Waterhouse et al., 2010).

**Employment:** People with disabilities are more likely to be unemployed and generally earn less even when employed (OECD, 2010; Contreras, et al., 2006; Coeridge, 2005; Mitra et al., 2011). Both employment and income outcomes appear to worsen with the severity of the disability (Emmett, 2006; Grammenos, 2003). It is harder for people with disabilities to benefit from development and escape from poverty (Thomas, 2005) due to discrimination in employment, limited access to transport, and lack of access to resources to promote self-employment and livelihood activities (Coleridge, 2005).

. The unemployment rate of persons with disabilities is over 80 per cent in some countries across continents. Many of them are offered low paying jobs, or may be employed in the informal sector (Mitra et al., 2013). Work place discrimination is also a serious challenge.

Disability is a reality for many people globally and has been identified by the World Health Organization to be a challenge faced by all nations, due to two primary reasons, an ageing global population and increasing rates of chronic disease (WHO, 2011). The situation in global reality, with a growing number of people suffering from some form of disability is expected to increase over time (Australian Bureau of Statistics, 2015). One of the most significant societal impacts due to disability is the impact on the economy; in particular the lower participation rates in the labour force (OECD, 2010).

. Therefore, it is relatively difficult for people with disabilities to find jobs (Park & Kim, 2017).

#### **D. Status of Women with Disabilities**

Nagata (2003) points out that working woman are discriminated, and this practice is further exacerbated by the fact that women are also disabled. In accordance with the United Nations Convention on the Rights of Persons with Disabilities (2006), **Persons with disabilities (PwDs)** are crucial part of the society who should have the right to participate in the labour market without any type of discrimination. Therefore, women with disabilities should be assigned to the right job with the appropriate work environment as that is provided to their counterparts and to remove all the difficulties that prevent their integration at society as well as at work (Hendi, 2006).

Labour market participation of disabled women is particularly low when compared with that of disabled men and of all women. This phenomenon suggests that disabled women do not have a conducive environment for participation in economic activity; at the same time, it highlights the exclusion of disabled women in the labour market (Park, 2008). Even if they gain employment, such women tend to find low quality jobs.

Therefore, it is important to consider risk factors that they might experience, such as sexual crimes and violence (Dixon & Robb, 2015). Knowing and understanding these risk factors further are extremely pivotal because these factors can be influential to their subjective well-being.

This reality is aggravated, mainly, by the existence of norms and policies that promote dependency and by the difficulty of introducing changes in existing habits. At the same time, women experience a way of life that is harsher than that for men with disabilities; this reflects the persistence of prejudices, stereotypes, and traditional approaches which remain widespread in all areas and which distort the social image and normalized perception of this human group (UNO, 2007)

Needs of elderly women with disabilities-many of whom may be widows-deserve special mention. The combination of physical/mental disability and widowhood raises the spectra of a very precarious existence Being powerless, isolated and anonymous, women with disabilities are extremely vulnerable to abuse and violence (Anand, 2016).

Women with disabilities claim their right to equal opportunities in employment aiming to achieve their future aspirations of being a very effective part in the society and market. However, working women with disabilities face several jobs- related obstacles and challenges, which prevent them from carrying out the tasks entrusted to them as effectively. **What is the panacea? Find prospects for their entry into economic mainstream.**

#### **E. Self-employment and Income Generation for Livelihood**

In terms of economic inclusion of the disabled people, these persons have limited access to the formal employment sector because organizations don't want to include disabled people in their formal employment process. Almost 80-90 per cent of disabled people don't have formal job, hence they try to focus on self-employment (Debashis, 2013).

The vital role of women in the Indian labour force and their contributions to the national economy has been established beyond doubt. Several committees have made recommendations regarding the employment of women. The committee on the status of women had made far-reaching recommendations. It had suggested development of many training and employment programmes. Action plans were proposed to take care of promotion of self-employment for women as well as greater opportunities in other areas. Special training programmes were also considered. Across the world, people with disabilities are entrepreneurs and self-employed workers, or emerge as farmers and factory workers, doctors and teachers, shop assistants and bus drivers, artists, and computer technicians (Domzal et al., 2008) They can actively involve in the operation of the enterprise as a manager or administrator.

The self-employed may be in urban or rural areas. They may be in agriculture or outside of agriculture.

The utility of transitioning to self-employment consists of pecuniary benefits, non-pecuniary job attributes, and non-job benefits. Pecuniary benefits should raise the most for those who transition to self-employment for financial reasons. These are people who would be less likely to trade off pecuniary benefits for non-pecuniary job attributes or non-job benefits. People who move into self-employment purposefully to increase their salary are more likely to be opportunity entrepreneurs who have prepared for entry into

self-employment by making purposeful investments into their human and social capital that is necessary to start a business, and also may be more likely to have started a venture in an area of expertise, which should lead to a greater monetary return (Block & Wagner, 2010). Many self employed people belong to this group as many consider their involvement in this type of jobs only as income generating activities.

On the other hand, non-pecuniary benefits showcase those whose transition into self-employment are for non-monetary career reasons. These people are most likely to seek out self-employment for job-related attributes associated with self-employment such as being one's own boss, absence of hierarchy in the work environment, task autonomy, taste for variety, etc., therefore their job satisfaction generally improves. This group of people should be the group most likely to epitomize the Hamilton (2000) theory of people who may be more willing to sacrifice salary for expected job benefit improvements in self-employment.

Funding to help start small businesses can provide an alternative to scarce formal employment (Harris, 2003; Handicap International, 2006). Self-employment programmes for people with disabilities to succeed, however, marketing skills, access to credit, and long-term support and follow-up are needed (Perry, 2003). The International Study on Income Generation Strategies analysed 81 self-directed employment projects and highlighted four success factors reports (Neufeldt, 1995). They include:

- Self-directed identity (self-confidence, energy, risk-taking)
- Relevant knowledge (literacy and numeracy, technical skills, business skills)
- Availability of resources (advice, capital, marketing assistance)
- An enabling social and policy environment (political support, community development, disability rights).

Self-employment is a safety valve where the unemployed and victims of discrimination (e.g., women, racial minorities or people with disabilities) could find jobs (Clark & Drinkwater 1998; Blanchflower, 2000) or as a human capital enhancement or job training programmes, thereby enhancing earnings and employment options in the wage sector after exiting self-employment (Bruce & Schuetze, 2004).

Across many nations there is a growing recognition that one of the opportunities for increased disabled labour force participation is self-employment and entrepreneurship

(Gouskova, 2012; Halabisky, 2014; Hwang & Roulstone, 2015; Jones & Latreille, 2011). It is argued that entrepreneurship may lead to breaking down barriers faced by people with disabilities and provide them with opportunities that traditionally are viewed as not possible or unattainable given the constraints of finding employment.

The labour inclusion of people with disabilities is small, but it is even lower talking about self-employment and entrepreneurship (Manzanera, 2018). Most people who have a disability and who work do so, are employees. The option of being self-employed and entrepreneurial is a possibility that has yet to be discovered by many people with disabilities.(FAOUN, (n.d).

### III. DESIGN OF THE STUDY

A careful critical inquiry or examination for seeking facts and/or principles is research; a diligent investigation in order to ascertain something. This is how Saravanel & Mahal (2007) had quoted research to have been defined in the Webster's International dictionary. Any research essentially would include an investigation, recording and analysis of collected data. The method (s) adopted explain the ways used to obtain, organize and analyze such data, which necessitates chalking out a proper plan and procedure. Methodology in research can be considered to be the theory of correct scientific decisions (Shaikh & Prakashan, 2016). With this in view, the plan and procedure pertaining to the research work on **“Differently-abled Self-employed Women, the Solo Entrepreneurs in Coimbatore – A Micro-level Study”** was streamlined under the following phases:

- A. Phase I - Field Survey**
- B. Phase II – Profile of Select Women Self-employed PwDs**
- C. Phase III-Drafting a SWOC Analysis**

**A. Phase I:** This phase of the study focused on survey as a viable method to collect data pertaining to the study. Survey is a most commonly used method in social sciences, management, marketing and psychology, conducted using different methods (Neeraja *et al.*, 2015). It is a systematic method for gathering information from (a sample) entities for the purposes of constructing quantitative descriptors of the attributes of the larger population of which the entities are members. The word “Systematic” is deliberate and meaningfully distinguishes surveys from other ways of gathering information (Groves *et al.*, 2009). With this in view a study on differently abled women engaged in self-employment with prospects for income generation were studied taking up a field survey.

**1. Field Survey:** Also known as field research, this is an old method of data collection. Actually, these studies facilitate ease in generalizing the findings to the real world because observations are made in the real-world settings (Graziano & Raulin, 1989). Such studies depend on primary data. When data collection is based on primary data it is referred to as field research (Vinod & Ghosh, 2017). Hence this part of the study design was organized on the following lines.

### 1.1 Selection of the Locale

The Manchester of South India, and the third largest city in Tamil Nadu, the famous **Coimbatore** was the broad area chosen for the study (Figure.1). The City's rich industrial experience and the passion for innovation and gaining up – to - date knowledge on all aspects of daily living and business life prompted choosing the locale adopting purposive sampling. According to Gupta (2005) purposive sampling is also called “deliberate or judgment sampling”, where the researcher deliberately selects certain units for study from the universe. Thus, under this method there is a deliberate selection based on the judgment of the researcher and nothing is left to chance, provided, the units are representative of the universe.



**Figure (1) Broad Area chosen for the study**

The **sub areas** chosen were within Coimbatore urban and rural limits from all the five zones, namely Central, East, West, North and South. The choice was purely because of the convenience and ease in access to get samples in these areas. Hence the sampling method was Convenience, which refers to the procedures of obtaining units or members who are most conveniently available. It consists of units which are obtained because cases are readily available. In selecting the incidental sample, the researcher determines the required sample size and then simply collects data on that number of individuals who are available easily (Nehru & Suryanarayana, 2016).

**1.2. Selection of the Sample:** The process of learning about a population on the basis of a sample drawn from it connotes sampling. This method identifies a small group of the universe as being representative of a whole mass (the sample) and the results are drawn, which makes social investigation practicable and easy. A sample essentially is thus a reflection of the universe and bears all the characteristics of the universe (Gupta, 2005). Sample is a collection consisting of a part or subset of the objects or individuals of population, which is selected for the purpose, representing the population sample (Nehru & Suryanarayana, 2016).

The sample for the field survey included 50 self-employed women with different types of disabilities (from urban locations) and 25 polio-affected women from rural areas, aged above 18 years also referred to as solo entrepreneurs residing in the chosen areas within Coimbatore City limits like Ganapathy, Selvapuram, Kuniyamuthur, Alandurai, Thondamuthur, Kovaipudur, Aerodrome, Pothanur, Kavundampalyam, Singanallur, R S Puram, Sidapudur, Jothipuram, BPC colony, and rural locales like Karamadai, Somayampalaym, Udaympalayam, KG Chavadi, Varatharajapuram, Chettipalayam, Veerakeralam, Sundakkamuthur, Mettupalayam, Annur, Pollachi, Alandurai, SakthyMadukarai, Puliampatti, Kanuvai, K.KSavadi.(Figures. 2 & 3)



**Figure (2) Specific Locale selected for the study**

**Table 1: Locale selected for the study**

Area Selected (Zone)	Number of samples	
	Urban	Rural
South	18	7
West	10	5
North	9	4
East	8	6
Central	5	3

The sample was strictly purposive in the sense that only ‘**Persons with Disabilities**’ (PwD), especially women were chosen for the study. As the study effectively had two restrictive clauses, one they should be women PwD and two they should have chosen self-employment/ solo entrepreneurship as livelihood option made the selection all the more purposive. Purposive sampling is based on the assumption that the investigator wants to discover, understand and gain insight and therefore must select from which the most can be learnt (Merriam, 2009). The method used to identify samples was through **snowball sampling**, a non-probability (non-random) sampling method used when characteristics to be possessed by samples are rare and difficult to find. This

method relies on referrals from initial subjects to generate additional subjects. Therefore, when applying this sampling method members of the sample group are recruited via chain referral (Dudovskiy, 2011). This enabled the investigator to come to know of all the samples without much delay and effort especially during the pandemic.

To comprehend details on the self-employment profile a **normative survey** was found feasible as it describes and interprets what existed at present (when the survey was conducted). A normative survey is concerned with condition or relationships that exist, practices that prevail, beliefs, points of view or attitudes that are held, processes that are going on, influences that are being felt and trends that are developing (Rajpal, 2017). This explanation gave an impetus to embark on a normative survey.



**Figure (3) Selected zones for the study**

The survey was intended to understand the situations which prompted them to decide their livelihood /income generating option, felt advantages and constraints and the extent of success and satisfaction enjoyed subsequently. Based on this concept 50 self-employed women PwD from Urban and 25 from rural engaged in an array of income generating avenues were chosen purposively.

**1.3. Selection of Method and Tool:** Communication capabilities of this era of mobile devices has increased manifold. Gone are the days when cellular phones were considered as a mere substitute for landline services for making voice calls. Ever since, mobile phones came into use, they have transformed as a gadget that can satisfy umpteen needs. As the sample participants were spread over a wide area and because of the nature of the sample collecting primary data were found imminent. With this in view the method selected for the study was face to face interview using an **interview schedule**. According to Burns (1997) an interview is a verbal interaction, often face to face, though the telephone may be used, in which information, faiths or impressions are elicited. Any person-to-person interaction, either face to face or otherwise between two or more individuals with a specific purpose in mind is called an interview. Since mid-way during conduct of survey pandemic set in the investigator was forced to conduct one half of the survey (nearly 25 samples) on **mobile WhatsApp** or **online** through **internet**. Details from majority of the samples were through **Virtual mode**.

The tool used was a **structured interview schedule** (Yadaw, 2015). The schedule requested details on the personal and income generation profile of the chosen samples, motivation, experiences, nature of avenues chosen, constraints and advantages and the like. Using this tool firsthand and original information was gathered.

A **pilot study** was conducted with two willing samples to gain insight into the intricacies involved in collecting details from women PwDs as they may feel quite sensitive to certain queries. Kothari (2004) suggests that a pilot study is considered preferable to do some field examination through which the researcher may understand some sort of data on preliminary survey. Based on the light of the pilot study/pre testing few questions were reframed and some added. A sample of the modified interview schedule is presented under Appendix 1.

**1.4. Conduct of the study and Interpretation of data:** Data collection is the systematic approach of congregation and measuring information from a range of possible to induce an entire and precise picture of an area of interest, which enables answering relevant queries, appraise outcomes and predict future probabilities and trends states, Emily (2016). This method ensures collection of primary data. When an original enquiry is conducted for the collection of data, it is named primary method and the collected data are called primary data (Singh, 2017).

Individual samples were met in person or contacted during their leisure, significance and purpose of the study was highlighted prior to contacting them. Only those willing to participate were included and the details were collected as per the drafted schedule. Where direct face to face interaction was possible, their premises, nature of activity, involvement etc were observed. Personal involvement enabled clarifying doubts at points of contact. Details collected were analyzed, tabulated and are presented under Results and Discussion.

## **B. Phase II.**

### **2. Profile of Select Women Self-employed PwDs**

This aspect of the study was streamlined to take up **case studies** and included the following stages in the design process

**2.1. Selection of Area and Sample:** The same locale selected for the field survey sufficed for selection of the sample for this study too. Hence Coimbatore City was chosen

adopting **Convenience sampling** which is not only the easiest form of sampling, but also utilizes people who are willing to volunteer their participation.

**2.2. Selection of Sample:** By using subjects who are readily available for questioning it is possible to gather large amounts of data very quickly (Messinger, 2017). The sample chosen was 12 (among this 12 disabled women three were entrepreneurs and 9 were self employed).

**2.3. Women PwD solo - entrepreneurs** who had taken up the risk by virtue of their disability status. The sampling procedure was evidently **Purposive**. Purposive sampling is common when special skills are required to form a representative subset of population that is readily accessible defines Mangat (2000). Earnest interest to participate in a survey, disclose personal and business facts and approachability plus a commitment to stand on their own and enhance their income decided the choice of these samples.

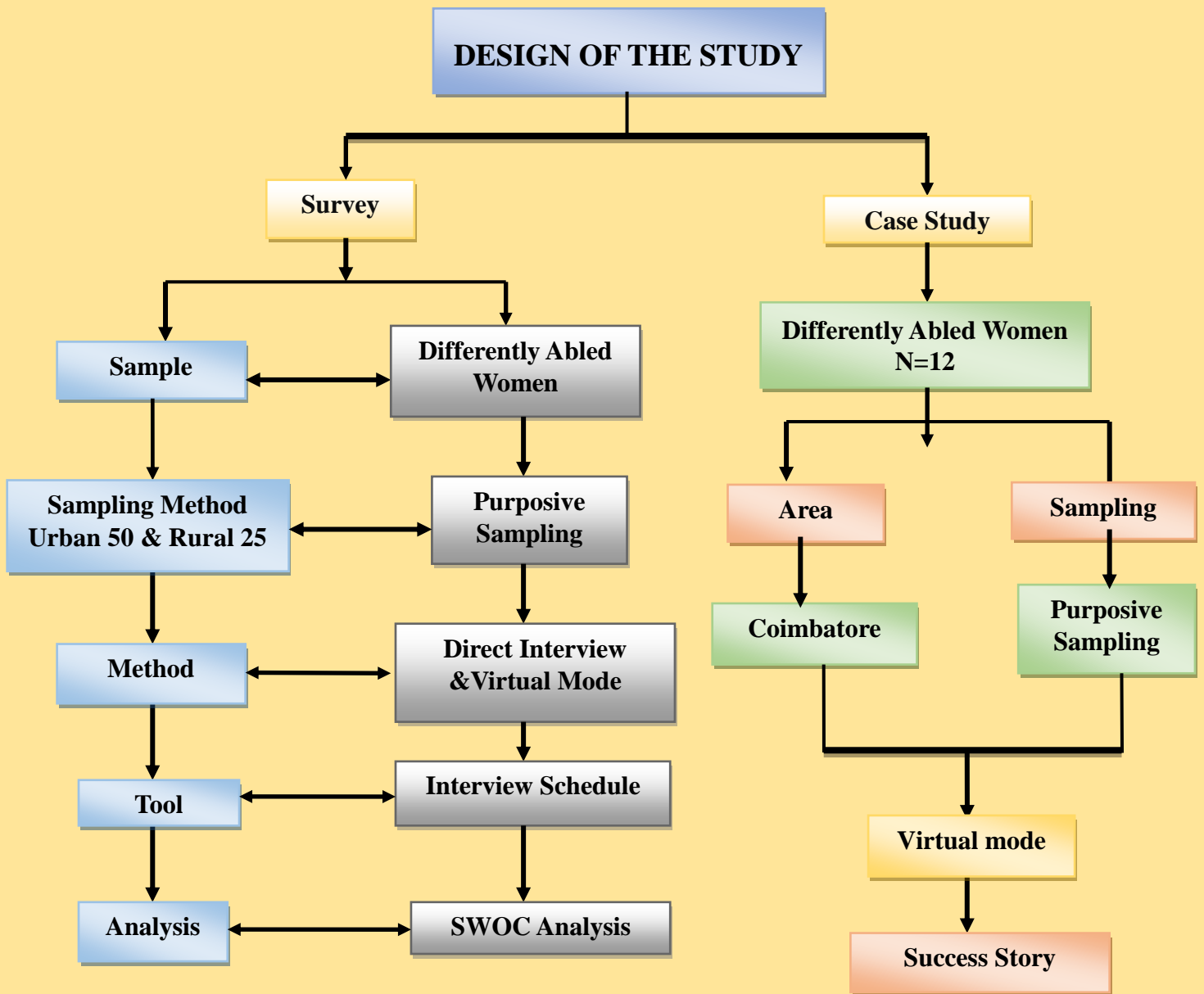
**2.4. Selection of Method and Tool:** As direct personal interview plus administration of any accepted tools was impossible to figure out due to the pandemic, enforced lockdown and social distancing regulations, details on the sample's journey as self-employed, solo-entrepreneurs and the extent of satisfaction and success they enjoyed was found out through communicative devices – mobile/ smart phones. The samples were requested to narrate the reasons, motivation, nature of enterprise, benefits and malefic faced and challenges fought against, which was recorded and analyzed later. Prior permission was sought to record their narrative. Details pertaining to the study were gathered using **virtual mode**.

**2.5. Consolidation of data:** The details shared were collated as individual narrations and they are presented as Case studies under Chapter IV. Results and Discussion

**C. Phase III. Drafting a SWOC Analysis:** From the details collected about the sample participants a SWOC analysis was drafted which projected their Strengths, Weaknesses, Opportunities and Challenges which the selected samples had experienced in running their one-woman enterprises. The details are presented as a diagrammatic representation under

#### **Chapter IV. Results and Discussion.**

The procedural concepts of the design of the study are presented as a diagrammatic representation. **Exhibit (1)**



**Exhibit (1): Taxonomy of the Study**

## IV. RESULTS AND DISCUSSION

The findings pertaining to the research work on “**Differently-abled Self-employed Women, the Solo Entrepreneurs in Coimbatore – A Micro-level Study**” are analyzed under the following broad headings:

**Phase I. A. Profile of Solo (women PwD) Entrepreneurs**

**Phase II. B. Status quo of Women (PwD) Enterprise Owners**

**Phase III. C. Narration of Case Studies of Women (PwD) Solo- Entrepreneurs**

**Phase IV. SWOC Analysis on the Disabled Self-employed Women**

**A. Profile of Solo (woman PwD) Entrepreneurs**

The first half of the study in the first phase included identifying PwD or differently abled women who had embarked on one-woman enterprises as their livelihood venture in the selected locale. The findings are presented under Table (2) and Exhibit (2).

**Table 2: Profile of One-woman enterprises owned by PwD women**

Avenue chosen (N-50)	Percent responding		
	Urban (N-50)		
	Cause of disability		
	Polio (38)	Congenital (N-10)	Accident (N-02)
Tailoring (16)	34.21	30	-
Petty shop (12)	23.68	20	50
Dress sales (10)	21.05	20	-
Department Stores (02)	2.63	-	50
Fancy shop (02)	5.26	-	-
Perishable goods (02)	2.63	10	-
Tiffin shop (02)	5.26	-	-
Paper bag/plate (02)	2.63	10	-



**Solo self employed**



**Dresses sales**



**Hand-made Jewelers**



**Exhibit (2) Clothing Embellishment**

Tailoring, petty shops, sale of dresses, department stores were more popular, though shops selling fancy items, perishable goods and service joints were also taken up.

Women entrepreneur refers equally to someone who has initiated a one women business to someone who is a principal in family business or partnership or to someone who is shareholder in a public company

which she runs (Pirakatheeswari, 2015) The lifestyle of PwD portray their adaptability to given societal situations.. The study brought to light predominance of tailoring followed by running petty shops to be highly evident as avenues chosen by the selected PwD women as viable enterprises (32 and 24 % respectively). The third avenue popular was sale of dress materials and ready-mades (Garments) as evident through the presence of 20 per cent of units. All others like running department stores, fancy shops, perishable goods, eateries and like though surfaced were comparatively of limited preference probably because of the initial investment and risk factor associated with them. The **potential income generating** activities projected both the identification of their skills and their limitations.

#### **Box: 6 one-(wo)man enterprises**

Bögenhold & Klinglmair ( 2017) Appropriate understanding of the landscape of one-(wo) man enterprises, goes deeper, enquiring into their socioeconomic logics. The assumption is that they are those which are driven by the need or necessity to realize some kind of economic income (instead of being unemployed), and those, which are also or almost entirely driven by “non-economic motives”, such as self-realization or working without hierarchies (Mandl et al., 2007).

### **Phase II. B. Status quo of Women (PwD) Enterprise Owners**

This aspect of the study is delineated under the following broad headings:

#### **B.1. Status quo of Women (PwD) Enterprise Owners in Urban Locales**

#### **B.2. Status quo of Women (PwD) Enterprise Owners in Rural Locales**

**B.1. Status quo of Women (PwD) Enterprise Owners in Urban Locales:** This aspect of the study is discussed under the following headings

##### **B.1.1. Personal Attributes of the Sample in Urban locales**

##### **B.1.2. Rationale for being self-employed/ running one-woman enterprise**

##### **B.1.3. Nature of Enterprise chosen**

##### **B.1.4. Resource Access and Use**

##### **B.1.5. Operational details**

### B.1.6. Crosscutting Issues

### B.1.7. Visible outcomes

### B.1.8. Awareness level

**B.1.1. Personal Attributes of the Sample in Urban Locales:** This aspect of the study is analyzed under the following headings:

#### B.1.1.1. Cause of Disability - Identification

#### B.1.1.2. Demographic profile of the Sample

#### B.1.1.3. Details on Marital Status

#### B.1.1.4. Details on Literacy and Occupation

**B.1.1.1.Cause of Disability - Identification:** Table (3) present details on the same

**Table 3: Cause of disability**

Cause of disability	Percent responding (N-50)	Body part disabled	Percent Responding		
Polio (P)	76	Locomotors	100 (P)	20 (c)	50 (A)
Congenital (C)	20	Visual impairment	-	80	-
Accidents (A)	04	Low vision	-	-	50

The findings brought to light that impact of poliomyelitis infection had rendered a maximum of 76 per cent of the samples disabled. Ironically when the nation is proud of the fact that polio infections have been totally wiped out in India, this finding poses a very sad state of affairs. Likewise when all Governmental efforts are taken to discourage marriages within close family members, the incidence which had contributed to disability in 20 per cent of the samples projects a factor of concern. Needless to say the careless attitude of people on the roads, especially the negligible four per cent who had been branded disabled due to an accident episode. The aspect that was quite encouraging was that they had not been cribbing over the position but had taken it in their stride and had landed taking up a one-woman enterprise to see to their social and economic security.

The cohorts identified included those with **locomotors impairment** to represent a majority (cent percent of Polio, 20% of congenital and 50 % of accident cases) enduring

deformity in extremities, and 80 percent among congenital with **visual impairment** and 50 per cent among accident prone to endure **low vision**.

It was heartening to record that all the samples were **fresh generation Solo entrepreneurs** with no hierarchical background

**B.1.1.2. Demographic Profile of the Sample:** Table (4) presents details on the aspect analyzed for discussion

**Table 4: Demographic Profile of the Sample**

Factors considered	Particulars	Cause of disability		
		Percent responding		
		Polio (38)	Congenital (10)	Accident (2)
Age range (in Years)	18-30	5.23	20	-
	31-45	76.32	60	50
	>46	18.42	20	50
Religion	Hindu	78.94	100	100
	Christian	5.26	-	-
	Muslim	15.8	-	-
Family type	Joint	15.79	10	-
	Nuclear	84.21	90	100
Family size	1-3	18	40	-
	4-6	42	40	100
	>6	40	20	-

Women in most productive ages featured in high proportion to have been afflicted with some kind of disability. At the phase of time when they have to be happy and proactive it had emerged as a cause of stress - both physical and mental - for them. Samples represented in the next higher range too, projecting how they would feel debilitated due to their physical disability. **Nevertheless, reality has to be acknowledged that for the majority of poor women of reproductive age they must, for survival, combine some form of income-producing work with caring for their children.**

Hindus predominated among all the samples. To be on par with this era, majority of the samples had established nuclear families. Families with 4-6 members featured more in all categories

**B.1.1.3. Details on Marital Status:** Information regarding the samples on this score are presented in the following Table (5).

**Table 5: Details on Marital Status**

Sample studied	Marital status		Number of Children	
	Percent responding (N-50)		Percent responding (N-39)	
	Single	Married	One	Two
<b>Polio</b>	21.05	78.95	13.79	86.20
<b>Congenital</b>	20	80	50	50
<b>Accident</b>	50	50	-	100

While majority (80%) were married and settled 20 per cent among and polio and congenital PwDs had stayed single. As it may sound impertinent to question them why they had remained so, it was avoided. Among those married, highest proportion among polio WDS had begotten two children as against 50 per cent of congenital PwDs had only one. All those debilitated due to accidents had two children.

**B.1.1.4. Details on Literacy and Occupation:** Details pertaining to this aspect of the study is explained through Table (6) and Figure (4)

**Table 6: Details on Literacy and Occupational Status**

Factor studied	Particulars	Cause of disability		
		Percent responding		
		Polio (38)	Congenital (10)	Accident (2)
Literacy level	Primary	65.84	60	100
	Upper primary	5.26	20	-
	High School	10.52	10	-
	Higher Secondary	7.89	10	-
	Diploma	2.6	-	-
	Graduate	7.89	-	-
Prior Status	Student	2.64	10	-
	Working	26.31	30	50
	House wife	71.05	60	50

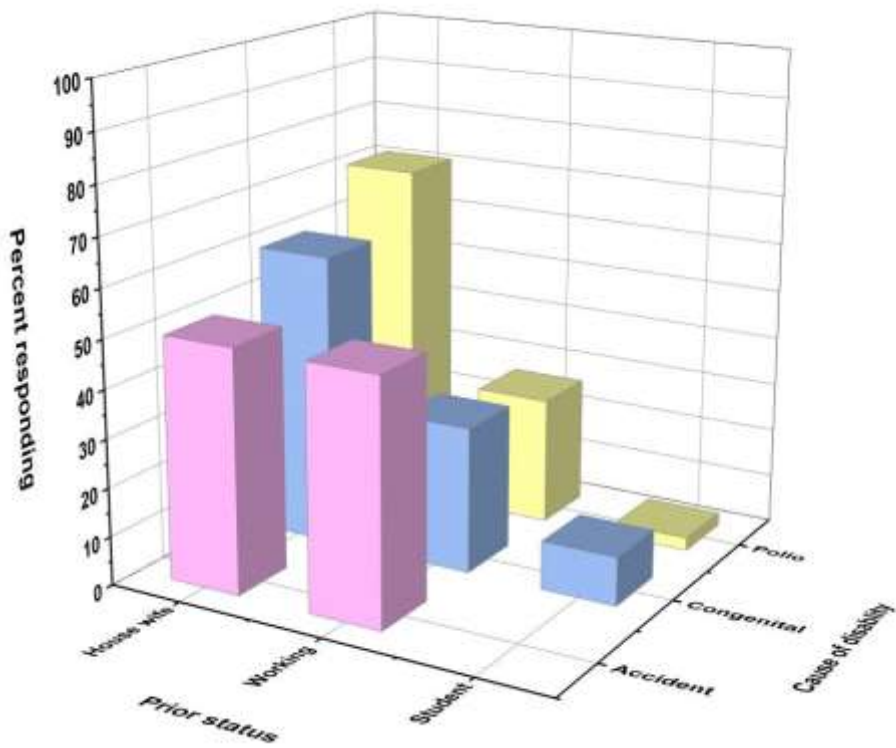
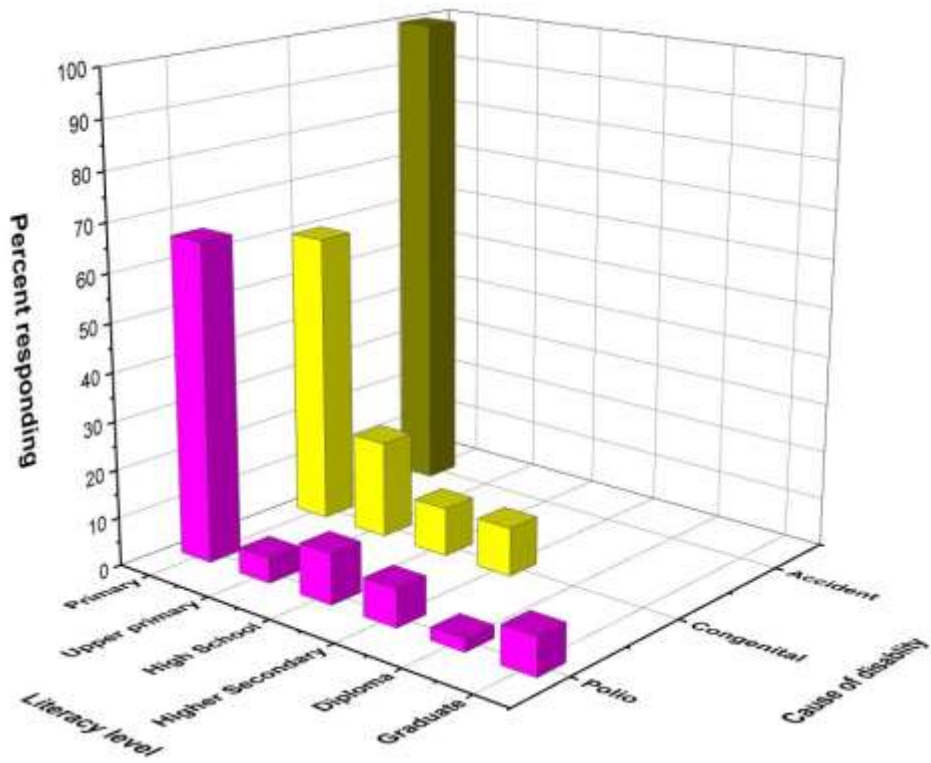


Figure 4: Details on Literacy and Occupational Status

It was disheartening to record more than 60 per cent among all the groups had studied only up to primary classes. Among the rest 26 and 40 per cent of polio and congenital PwDs respectively had studied up to Higher Secondary. In this era of Millennium goals, recording the lamentable literary status is quite discouraging.

Contrarily it was disheartening to know 50-70 per cent of the samples irrespective of their PwD identification were housewives prior to taking up this entrepreneurial venture. Apart from severity of disability, access to enabling working conditions and fear of facing discrimination, low educational attainment has been pointed out as a single influential factor by Smith & Twomey (2002) to affect such people securing an employment cannot thus, just be ruled out. It is no wonder that only 25-30 per cent had reported of having been employed elsewhere before taking it up. Evidently they would have gained experience in the field before embarking on their own.

The correlations for both children and adults between low educational results and having a disability is often stronger than the correlations between low educational results and other aspects – such as gender, rural residence, and low economic status. It has been true in this study.

**B.1.2. Rationale for being self-employed/ running one-woman enterprise:** This aspect of the study is delineated under three important sub headings:

**B.1.2.1. Preference for self-employment**

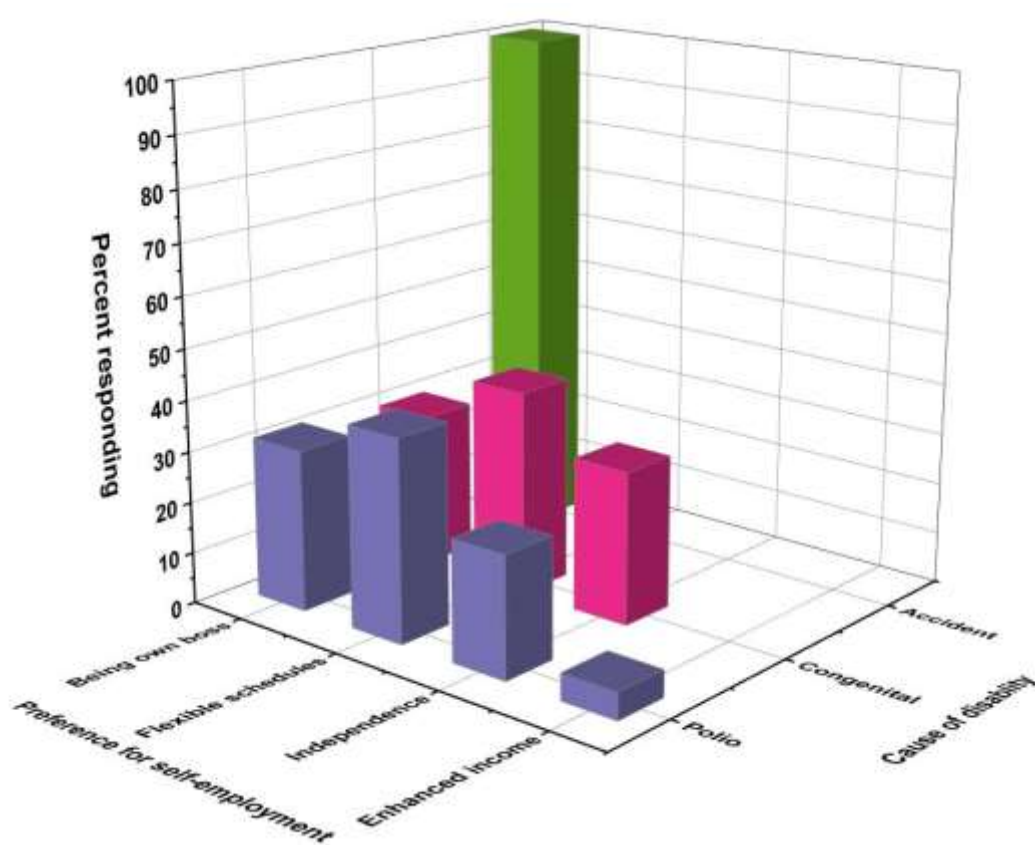
**B.1.2.2. Service in Self employment**

**B.1.2.3. Self- evaluation for compatibility**

**B.1.2.1. Preference for self-employment:** The following Table (7) and Figure (5) explains details on the same

**Table 7: Preference for self-employment**

Factors identified	Cause of disability		
	Percent responding		
	Polio (38)	Congenital (10)	Accident (2)
Being own boss	31.59	30	100
Flexible schedules	39.47	40	-
Independence	23.68	30	-
Enhanced income	5.26	-	-



**Figure 5: Preference for self-employment**

Enquired on the factors which they found preferable prompting them to take up one-woman enterprises brought out mainly these points, namely being one's own boss, flexi-times to engage in income generating activities and independence in working. These are reflections which mirror the desire in women, especially PwDs which they feel are highly essential to take up self-employment as not only a **livelihood** activity, but also for social visibility. Shibu & Abraham (2019) define **livelihoods as the means people use to**

**support themselves to survive, and to prosper.** Therefore, such a change or outlook in these selected women is quite welcome.

**B.1.2.2. Service in self-employment:** Years of service of the samples as a self-employed person is elaborated under Table (8).

**Table 8: Service in self-employment**

Years of service	Cause of disability		
	Percent responding		
	Polio (38)	Congenital (10)	Accident (2)
< one year	2.65	-	-
1-3	39.47	70	-
4-5	42.10	-	50
6-10	10.52	-	50
>10	5.26	30	-

Among the three cohorts studied the polio PwDs evidently ad been more dynamic and proactive. Among congenital group either they were quite novice with one to two years of service or had more than 10 years’ experience. It was a convincing group who had displayed confidence in the days of adversity and had taken up self-employment boldly as there was only a negligible proportion who was entirely novice. **Almost 76 per cent had recorded up to five years of experience, showcasing their high will power and endurance, both personal human values.**

**B.1.2.3. Self- evaluation for compatibility**

**Compatibility is defined as a state in which two things are able to exist or occur together without problems or conflict. Here the things studied are two tangible resources - human resource, the self-employed women and their income generating avenue.** With this backdrop, this aspect of the study is explained under the following headings:

**B (i). Personal qualities as prompters**

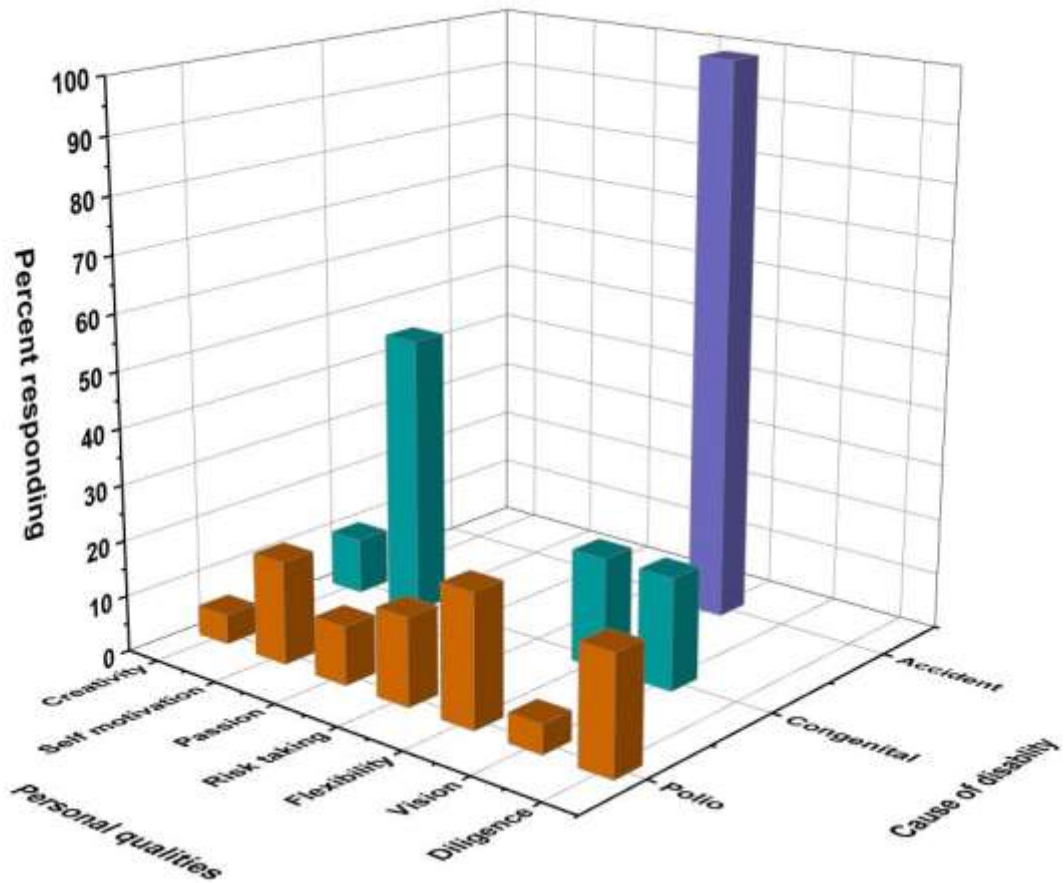
**B (ii). Personal attributes found encouraging**

**B (iii). Entrepreneurial attributes realized in self**

**B(i). Personal qualities as prompters:** the personal qualities identified through introspection which prompted the samples to take up self-employment were analyzed and are presented under Table (9) and figure (6)

**Table 9: Personal qualities identified as prompters**

Cause of disability	Percent responding						
	Personal qualities identified						
	Creativity	Self - motivation	Passion	Risk taking	Flexibility	Vision	Diligence
Polio (38)	5.29	18.42	10.52	15.78	23.68	5.26	21.05
Congenital (10)	10	50	-	-	20	20	-
Accident (2)	-	-	-	-	100	-	-



**Figure 6: Personal Qualities Identified as Prompters**

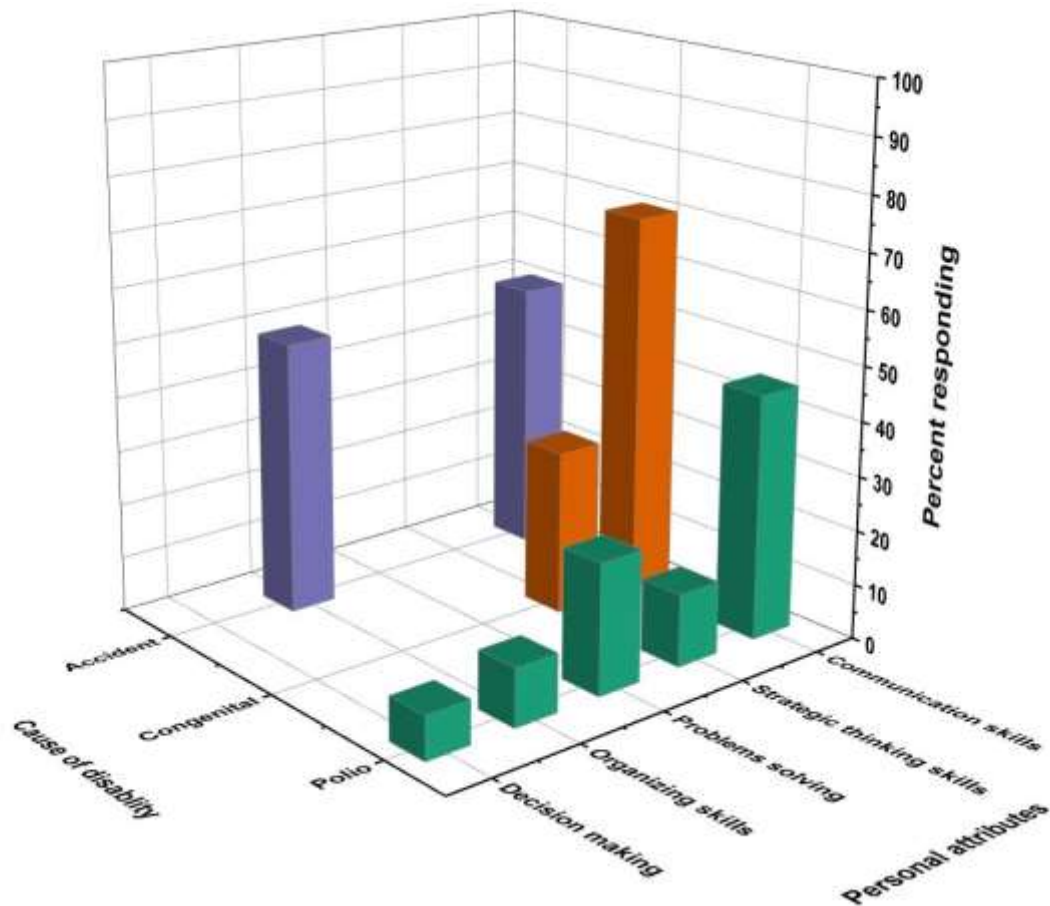
From the statements given by the samples, seven valid personal qualities were culled out which also have been chosen for analysis, though was not equally represented by all. Albeit the most significant observation was that there was not a single statement which had multiple responses. The findings therefore prove the samples to belong to a **heterogeneous group**, despite their fundamental concept of choice being PwD self-employed women. Among the factors listed their flexible/adaptable nature and self-motivation alone well highlighted. Actually, these facts project that, they were not much prepared even to analyze which personal attribute had forced them to take up self-employment except identifying a livelihood avenue.

As personal qualities are in a way one's **value –identification**, it is clear that they were not knowledgeable about their own **value-orientations** that motivate action. Another fact very distinct was that the polio PwD group was comparatively better off probably because they were affected at a very young age. Their disability had of course been a reason to learn from experience.

**B (ii). Personal attributes found encouraging:** Table (10) and figure (7) explains concerned data

**Table 10: Personal attributes found encouraging**

Cause of disability	Percent responding				
	Personal attributes found encouraging				
	Decision making	Organizing skills	Problem solving	Strategic thinking skills	Communication skills
Polio (38)	7.92	10.52	23.68	13.15	44.73
Congenital(10)	-	-	-	30	70
Accident(2)	-	50	-	-	50



**Figure 7: Personal attributes found encouraging**

Their abilities to manage are what were found through this aspect of the study. The findings proved the polio PwD group to think and act better in their administrative ability than the others. While they had five qualities of management, the others had only two qualities each. Leadership skills and professional experience gained earlier had been the investment by members who had prior work experience.

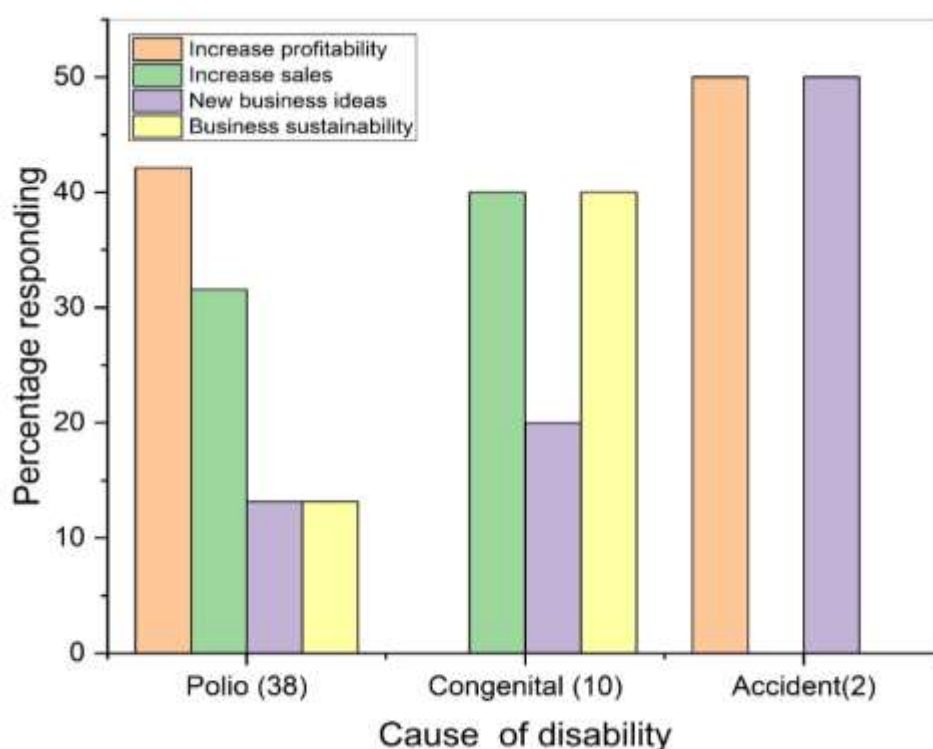
It was evident therefore that the **samples were not appreciable in their managerial acumen**. Nevertheless, they were managing their enterprises well.

**B (iii). Entrepreneurial attributes realized in self:**

Attributes realized in selves which prompted the samples to take up self-employment are presented under Table (11) and figure (8).

**Table 11: Entrepreneurial attributes realized in self**

Cause of disability	Percent responding			
	Entrepreneurial attributes realized			
	Increase profitability	Increase sales	New business ideas	Business sustainability
Polio (38)	42.13	31.57	13.15	13.15
Congenital (10)	-	40	20	40
Accident (2)	50	-	50	-



**Figure 8: Entrepreneurial attributes realized in self**

Findings obtained thenceforth projected finding out whether they had real entrepreneurial attributes. A short time to introspect and jot down whether they had entrepreneurial activities brought out prospects to increase profitability, sales, business ideas and sustainability as realized ones. They agreed to have motivation to initiate action and pursue further. Naturally they were well informed regarding the qualities they should possess even when running such micro enterprises.

**B.1.3. Nature of enterprise developed:** This aspect of the findings of the study are delineated under the following sub headings:

**B.1.3.1. Category of avenue and operation initiated**

**B.1.3.2. Reasons for starting**

**B.1.3.3. Motivation for launching**

**B.1.3.4. Details on ownership and type of unit**

**B.1.3.1. Category of avenue and operation initiated**

Oxford dictionary defines ‘Avenues’ as a way of approaching a problem or making progress towards something. Details on avenues chosen for solo enterprise by the selected sample is tabulated below Table (12) and figure (9).

**Table 12: Category of avenue and operation initiated**

Nature of operation (N-50)	Avenue chosen (number)	Cause of disability		
		Percent responding		
		Polio (38)	Congenital (10)	Accident (2)
Trading (60%)	Petty shop (12)	75	16.66	8.34
	Garment sales (10)	80	20	-
	Department store (2)	50	-	50
	Fancy store (2)	100	-	-
	Perishable goods (1)	100		-
	Flowers sale (2)	50	50	-
	Milk sale (1)	-	100	
Manufacturing (40 %)	Tailoring (16)	81.25	18.75	-
	Eatery (2)	100	-	-
	Paper bag/plates (2)	50	50	

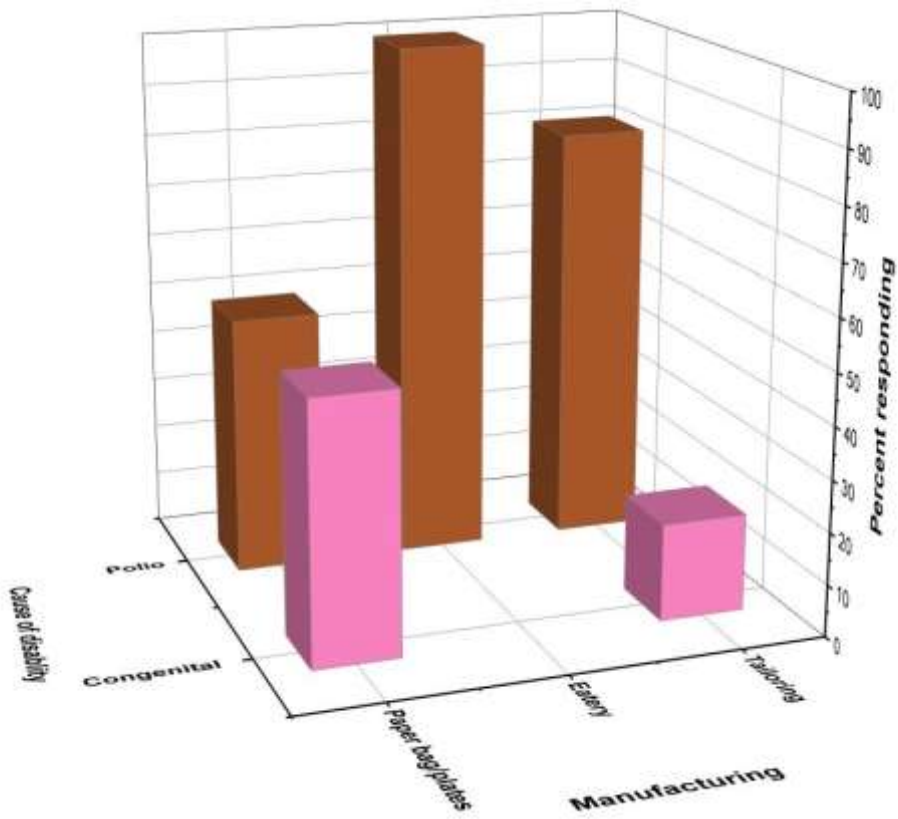
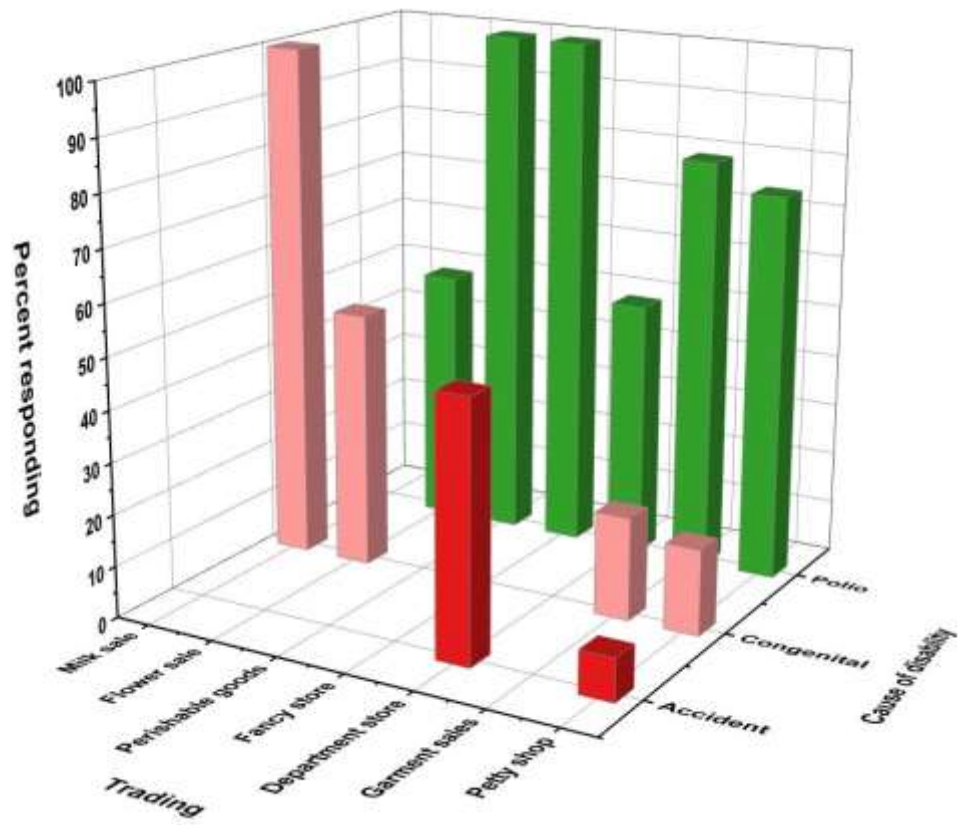


Figure 9: Category of avenue and operation initiated

The survey brought to light five avenues each under manufacturing and trading to have caught the attention of the selected samples to venture their one-woman enterprises. Probably being run by women, the enterprises seemed more feminine catering mainly to women's needs.

Among the sample affected by Polio, 57.9 per cent had opted for trading avenues while the rest happily engaged in manufacturing line. Similarly, 50 per cent each among congenitally affected cases preferred trading and manufacturing. Out of fear or convenience all the injured participants (accident) had chosen to trade than manufacture.

**B.1.3.2. Reasons for starting:** The following table (13) explains the reasons which had prompted action from the selected sample participants

**Table 13: Reasons for starting**

Status of Agreement	Percent Responding								
	Agree			Neutral			Disagree		
	P	C	A	P	C	A	P	C	A
Easy to set up	47.36	50	50	23.68	30	50	28.96	20	-
Low Competition	50	40	-	34.21	40	100	15.79	20	-
Low initial capital	55.26	30	-	28.94	50	50	15.8	20	50
High Profit	28.94	20	50	50	60	50	21.06	20	-
Previous Experience	44.73	40	50	31.57	40	50	23.7	20	-
Availability of technical Know – how/ machineries / Materials	31.57	30	-	50	50	100	18.43	20	-

P-Polio; C- Congenital; A-Accident PwDs

Aspects which will be of prime importance for men entrepreneurs like high profit, previous experience or technical know-how etc, never featured as reasons for initiating enterprises by the selected women. Ease in setting up and low competition in the field chosen were the major two aspects highlighted.

### **B.1.3.3. Motivation for launching**

Motivation is defined as the internal and external factors that stimulate desire and energy in people to be continually interested and committed to work. It makes an effort to attain a goal (Arumugam, 2014).

Hence the details obtained on factors which had motivated the study group to initiate **solo-enterprises** were studied and are classified under the two sub headings presented below:

**B (i). Push factors which compelled action**

**B (ii). Pull factors identified which prompted action**

**B (i). Push factors which motivated action:** Push” factors are essential elements that force people into entrepreneurship, such as the need for greater income or displeasure with the existing job or working state.

**Table 14: Push factors which compelled action**

Push factors	Percent responding								
	Status of agreement								
	Strongly agree			Agree			Neutral		
	P	C	A	P	C	A	P	C	A
Unable to get other jobs/ No skill	76.33	80	50	13.5	10	-	7.89	10	50
Economic need	63.17	60	50	31.57	30	50	5.26	10	-
Family responsibilities	63.16	30	50	18.42	30	-	7.9	30	50
Encouragement /advice of family	60.52	60	-	23.68	20	100	15.8	20	-
Ambition to be self employed	60.54	50	50	23.8	20	50	15.78	30	-

P-Polio; C- Congenital; A-Accident PwDs

Inability to obtain a gainful job coupled with lack of employable skills was cited by more than 75 per cent of Polio and congenital PwDs as push factors compelling to go for sole- enterprise initiation. Economic need and family responsibilities ranked next. Of course though not widely agreed upon (as was responded in neutral by quite a reasonable proportion), encouragement from family and ambition to be self employed had also prompted a good group. These findings reflect an important finding in that the samples were really aware of the push factors which had compelled them to start their enterprises.

**B (ii). Pull factors identified which prompted action:** Table (15) presents details on the same

**Table 15: Pull factors identified which prompted action**

Pull factors	Percent responding								
	Status of agreement								
	Strongly agree			Agree			Neutral		
	P	C	A	P	C	A	P	C	A
Be independent	71.06	50	-	21.05	40	100	7.89	10	-
Assurance of career/income & family security	63.1	70	100	26.31	20	-	10.52	10	-
Personal satisfaction	60.54	30	50	23.68	40	50	15.78	30	-
Use skills/talents & technical qualification	42.1	20	-	2.63	-	-	5.26	-	-
High profitability	7.89	-	-	2.64	-	-	34.23	30	50

P-Polio; C- Congenital; A-Accident PwDs

Pull factors like being independent, assurance of career/ stable income and family security as livelihood options and personal satisfaction comparatively received strong agreement from the samples. For high profitability as a pull factors more than 30 per cent came up with neutral opinion. Kirkwood (2009) viewpoint that while women were pulled into entrepreneurship in a remarkably alike way to men, the push factors they experienced were largely related to their families particularly flexibility with children, is almost true.

**B.1.3.4. Details on ownership and type of units:** The participants in the survey were the sole owners of the units they run. Hence all were solo- enterprises or one-woman enterprises. Irrespective of being a trader or manufacturer they operated from one main unit. None of them had registered their unit, nor had employed labour for assistance.

**B.1.4. Resource access and resource use:**

The selected sample's access to resources and their effective use for entrepreneurial activities was found out and the findings related to this aspect of the study are discussed under the following sub headings:

**B.1.4.1. Initial investment incurred**

**B.1.4.2. Source of fund for investing**

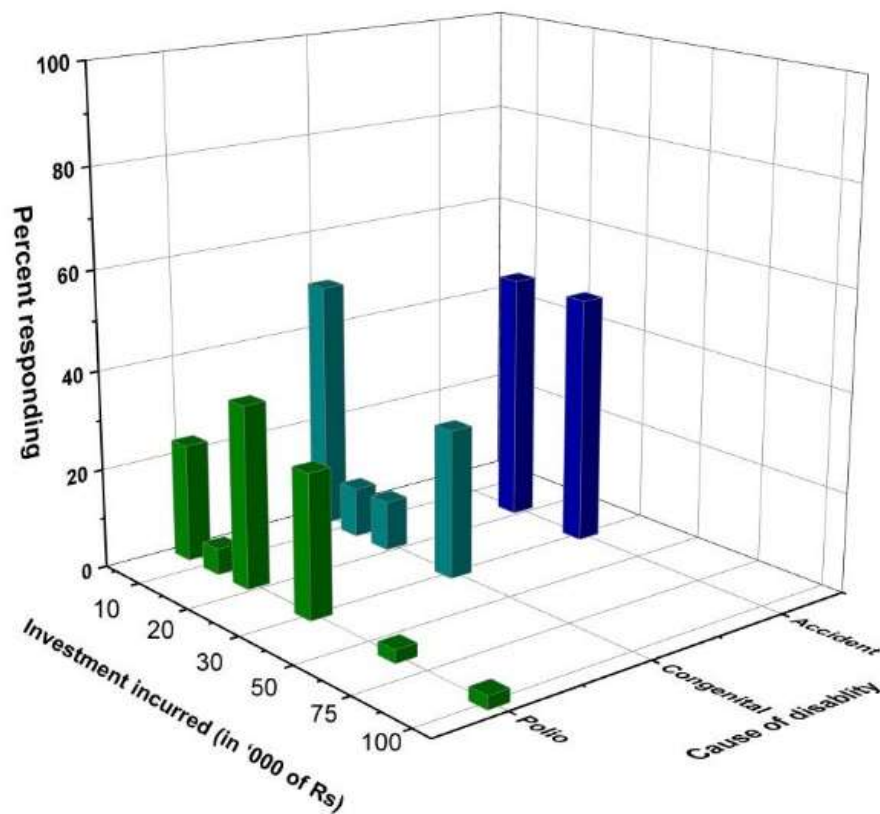
#### B.1.4.1. Initial investment incurred:

“Investment” or “investing”, like “Value” is a word of many interpretations, like economic investment and financial investment (Bhalla, 2010). It includes the inputs (resources) from the person who invests like money in the first instances plus all other resources like time, energy, abilities, skills etc.

Enquiry on the details on fund invested to initiate the one-woman enterprise revealed the following as presented under Table (16) and Figure (10)

**Table 16: Initial investment incurred**

Participant details	Percent responding (N-50)					
	Investment incurred (in ‘000 of Rs)					
	100	75	50	30	20	10
Polio (38)	2.63	2.63	28.94	36.84	5.26	23.68
Congenital (10)	-	-	30	10	10	50
Accident (02)	-	-	50	50	-	-



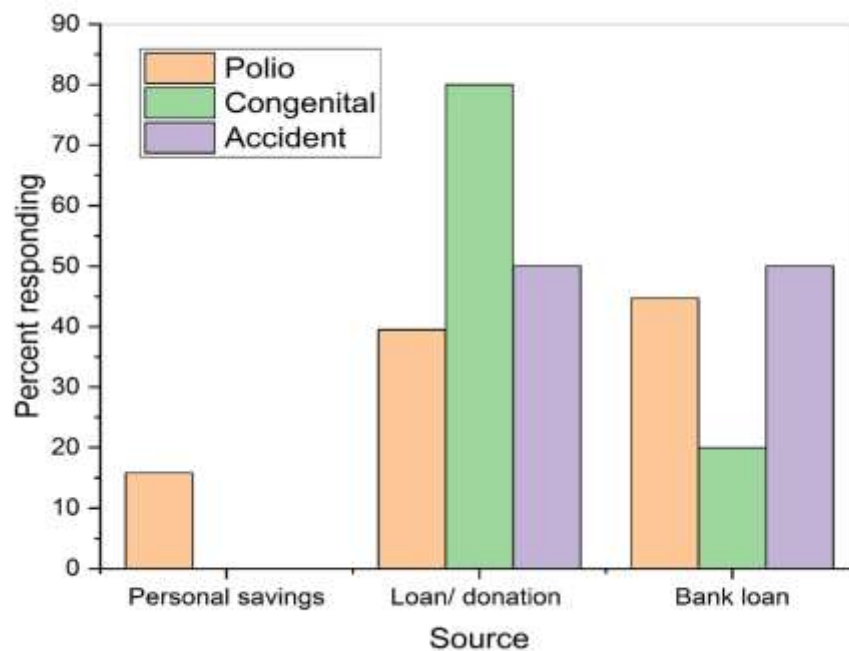
**Figure 10: Initial investment incurred**

Maximum representation on investment focused between Rs. 30 – 50,000/-. Naturally all the units belonged to tiny scale. Similarly, a good 24 and 50 per cent of polio and congenital PwDs had even started their enterprise with a least investment, namely Rs.10.000/-. True to their magnitude of business done, as surmised none of them had incurred huge capital investments.

**B.1.4.2. Source of fund for investing:** Procurement of fund to initiate an enterprise is a herculean task. Enquiry on this score revealed the following presented in Table (17) and figure (11).

**Table 17: Source of fund for investing**

Source	Percent responding		
	Cause of disability		
	Polio (38)	Congenital (10)	Accident (02)
Personal savings	15.8	-	-
Loan/ donation	39.47	80	50
Bank loan	44.73	20	50



**Figure 11: Source of fund for investing**

It was quite a surprise that only a minority of 15.8 per cent of polio victims could contribute equity to start the enterprise. Equity is the amount which the owner is in a position to contribute on his own towards the financial requirement of a project (Saravanel, 1991). Hence the rest had depended on loans or donations from relatives or had borrowed as loan from commercial banks. This is proof enough that the **economic situation of the sample was not very enabling.**

Arthur & Richard (1998) have inspected the role of financial and human capital of household member to pursue self-employment among women. Contrarily the study has highlighted the role of human resource, especially the sample women, to be of great help.

**B.1.5. Operational details:** Freedom to work is an important factor to be considered in solo-entrepreneurship among PwDs. Details pertaining to this part of the findings are discussed under the following sub headings:

**B.1.5.1. Personal involvement in the enterprise’s operations**

**B.1.5.2. Mode of marketing**

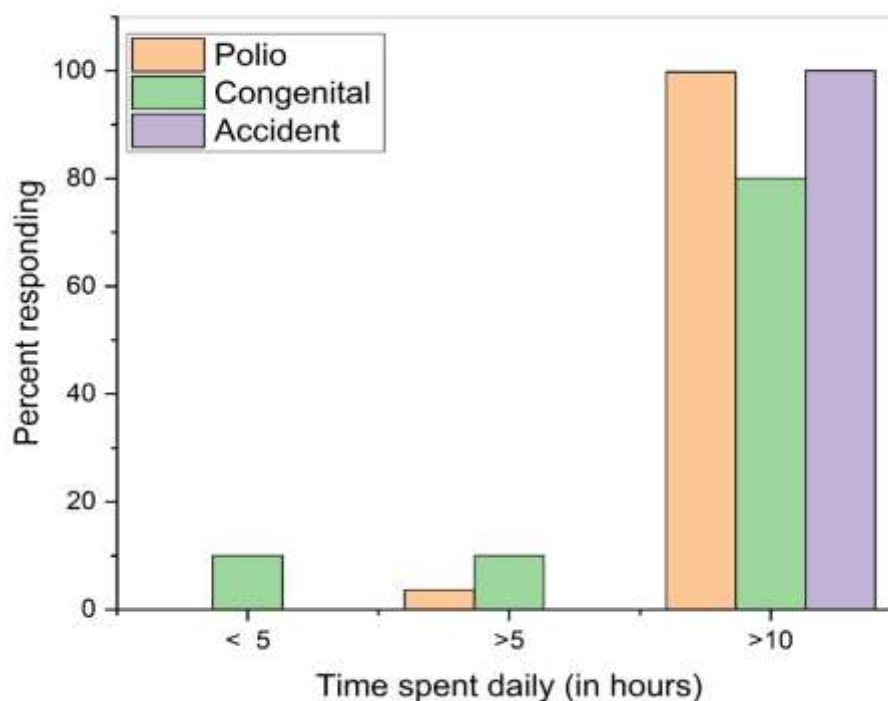
**B.1.5.3. Place of operation**

**B.1.5.4. Family support**

**B.1.5.1. Personal involvement in the enterprise’s operations:** Total time expended to run the show every day was enquired, the findings of which are presented below Table (18) and Figure (12).

**Table 18: Personal involvement in operation of enterprise**

Time spent daily (in hours)	Percent responding		
	Cause of disability		
	Polio (38)	Congenital (10)	Accident (02)
< 5	-	10	-
>5	3.68	10	-
>10	99.76	80	100



**Figure 12: Personal involvement in operation of enterprise**

Except a small proportion among congenital PwDs all others were found to be spending more than 5-10 hours daily on entrepreneurial activities. An enterprise which taxes more than 5- 10 hours of an owner's time is not considered a small scale one. Hence it can be concluded that without any assistance these women were running a commendable enterprise. They were not marginal units.

**B.1.5.2. Mode of marketing: This aspect is discussed under Table (19).**

**Table 19: Mode of marketing**

Details on sales	Sales methods	Percent responding		
		Cause of disability		
		Polio (38)	Congenital (10)	Accident (02)
Area of sales/ marketing	Neighbourhood	76.35	80	50
	City	21.05	20	50
	Statewide	2.6	-	-
Mode of selling	Direct sales	81.57	80	100
	Wholesale mediators	5.26	20	-
	Both	13.25	-	-

As expected, the produce or the sales promotion made from the units run by the selected sample did not cross their neighbourhood (almost for 80 %) followed by city limits. Though only 40 per cent of them dealt with perishable and less durable goods, all other avenues too did not cross boundaries of their near environment. Likewise, more than 80 per cent preferred to do direct sales.

**B.1.5.3. Place of operation:** This enquired about both, place of trading/ manufacturing as well as selling place, details of which are presented under Table (20).

**Table 20: Place of operation**

Cause of disability	Percent responding			
	Premise of operation		Nature of ownership	
	House	Commercial space	Owned	Rented
Polio (38)	73.69	26.31	89.48	10.52
Congenital (10)	80	20	90	10
Accident (02)	-	100	50	50

It was not surprising that almost 74-80 per cent of the polio and congenital PwDs operated from their home environments, while the rest were functional in commercial places. Almost 90 per cent of the former and 50 per cent of accident victims further stated to be found to operating from own premises was very encouraging. It was evident that definitely the magnitude of the unit and the product dealt with had forced others to function in rented premises.

**B.1.5.4. Family support:** Being home-level enterprises, one-woman enterprises, operating without family support is unimaginable. Hence enquiry made on this score revealed the following (Table 21)

**Table 21: Details on family support**

Nature of support	Percent responding		
	Cause of disability		
	Polio (38)	Congenital (10)	Accident (02)
Moral support	52.63	70	50
Guidance	34.21	-	-
Project planning	5.26	-	-
Investment	2.63	10	-
Implementation	2.63	20	-
Getting clientele	2.63	-	50

The findings revealed active support from family members only during the initial phases of establishing the units. Support from the family for other aspects was found to be very negligible.

**B.1.6. Crosscutting issues:** Issues which have rendered as factors for dampening their spirit to get along with the one-woman enterprises were enquired, culled out and presented under the following sub headings:

**B.1.6.1. Extrinsic issues**

**B.1.6.2. Intrinsic problems**

**B.1.6.3. Challenges faced**

**B.1.6.1. Extrinsic issues:** General external factors causing problems deterring the sample's involvement in the self-managed enterprise or those which if more favorable can be more beneficial to them are discussed under the Table (22).

**Table 22: Extrinsic issues**

Cause of disability	Percent responding			
	Specific issues			
	Financial	Raw-materials	Marketing	Human resources
Polio (38)	65.8	2.63	21.05	10.52
Congenital (10)	90	-	10	--
Accident (2)	100	-	-	-

Handicap international (2006) had revealed that differently abled persons might in addition require rehabilitation, assistive device, psychological support and social inclusion programmes preceding and during their economic activity. Unfortunately, the selected sample had not received any such support as is evident from the findings.

Financial problems encountered were projected in terms of lack of collateral security (10.52% of Polio affected samples) while 90, 100 and 100 per cent of the three cohorts respectively felt limited working capital as a big issue. Support of family members was highly encouraging during facing of such financial glitches for more than 50 per cent of all the groups, while their experience and knowledge gained extended a helping hand for others.

**B.1.6.2. Intrinsic problems:** Being self-employed receives both positive as well as negative prospects among public as presented under Table (23)

**Table 23: Intrinsic problems**

Issues faced	Percent responding		
	Cause of disability		
	Polio (38)	Congenital (10)	Accident (02)
Medical	-	10	50
Negative attitudes of public	26.33	20	-
Lack in progress	44.73	10	-
Immobility	28.94	60	50

Lack of considerable progress, immobility issues and negative attitude of public towards women PwD run enterprises, were problems faced and felt discouraging by polio PwDs while immobility and negative public behaviour were intrinsic problems for the congenital PwD cohort. For the third category, medical issues and immobility were highly depressing factors.

**B.1.6.3. Challenges faced:** Being exposed to both social and familial adverse situations the self-earning members felt being left to face various challenges as explained through Table (24).

**Table 24: Challenges faced**

Origin	Specified issues	Percent responding								
		Status of agreement								
		Strongly agree			Neutral			Strongly disagree		
		P*	C*	A*	P	C	A	P	C	A
Personal	No confidence in personal ability	81.5	90	36.85	15.78	10	36.84	2.63	-	26.31
	Good Work-life balance	7.89	-	-	26.31	50	-	65.79	50	100
Familial	Lack of appreciation	36.85	50	71.06	36.84	10	18.42	26.31	40	10.52
	Male dominance	10.54	-	-	15.78	30	-	73.68	70	100
	Non cooperative attitude	23.68	20	-	42.10	20	-	34.22	60	100
Social	Lack of social contacts	71.06	70	50	18.42	30	50	10.52	-	-
	Fear of social security	60.54	60	50	26.31	30	-	13.15	10	50

P-Polio; C- Congenital; A-Accident PwDs

Regarding personal issues though lack of confidence in personal abilities was strongly agreed upon, enjoying good work life balance was strongly disagreed.

With regard to familial issues lack of appreciation from family members received contradictory views from strongly agree to disagree, presence of male dominance was strongly objected to. Arthur & Richard (1998) analysis had disclosed that business knowledge and co-operation of husband in family matters contributed a lot to pursue the business. Findings of the present study also prove the statement. Further it is clear that the samples enjoyed autonomy in the enterprise-related activities.

Factors related to lack of social contacts and fear of social security were both strongly agreed upon by a majority of the samples. What was perplexing was the response of quite a few who recorded neutral to all these factors. Either their inexperience or their immaturity probably had driven them to respond in the neutral.

As per East Midlands Development Agency (2009), not being employed is projected as a huge push which forces PwD to seek self-employment. Apart from that (need to earn an income), such options being flexible and compatible to their nature of disability is also highlighted. Thus Holub (2001) argument that they take it up to tackle hassles like lack of physical accommodation and flexible time schedules, otherwise faced in traditional jobs is also clarified by the chosen sample's responses.

**B.1.7. Visible outcomes:** These are proof to declare how far the self-employed women have been successful in their endeavour. Hence this part of the study is delineated under the following subheadings:

**B.1.7.1. Turnover realized**

**B.1.7.2. Satisfaction in family life**

**B.1.7.1. Turnover realized:** Turnover is the prime source of income of a business. The following Table (25) illustrates the same

**Table 25: Turnover realized**

Cause of disability	Percent responding		
	Status		
	Increased	Static	Decreased
Polio (38)	68.42	28.94	2.64
Congenital (10)	60	40	-
Accident (2)	50	-	50

Almost 50-68 per cent agreed to have increased their turnover in the last few years, while 28-40 per cent saw no commendable improvement. Of course, there were 2.64 and 50 per cent of polio and accident PwDs who had faced losses or had seen decrease in their turnover. Lack or lesser experience in the field chosen and/or absence of visibility and popularity beyond their near environment can be attributed as reasons. Of late the pandemic had also affected their earning potential. This is almost on par with the observations of Murray & Labanya (2006); Gilbert (2007) that throughout their lifespan, women with disabilities have lower incomes than non-disabled women and their status is often one of poverty, isolation, and lack of social supports.

**B.1.7.2. Satisfaction realized in the family:** Details on enterprise-induced factors contributing or not to satisfaction in the concerned families was enquired and the results pointed to the following presented in Table (26)

**Table 26: Satisfaction realized in the family**

Nature of disability	Percent responding			
	Aspects found satisfactory			
	Improved social status	Smooth going family life	Affected financial status	No change
Polio (38)	39.58	47.36	7.8	5.26
Congenital (10)	40	50	-	-
Accident (2)	50	50	-	-

Though the general understanding is that being self-employed and earning from an one-woman enterprise would be lucrative, and add to their social status only almost 40 - 50 per cent of the samples from all the three cohorts stated so. Similarly, only 47-50 per cent among the same groups agreed that they enjoyed smooth sail in their family life as they had to spend more time for enterprise –related activities and also had to repay loans incurred. Only a few from polio PwDs had issues related to their family financial status plus a sustained state of life with no change also as points of dissatisfaction. These are parallel to Fogel, (2001) viewpoint that for people with disabilities, Self-employment has become a solace while for others it was their livelihood. Hence, H1 set for the study is accepted.

The findings of the study bring to focus that the enterprises were not much profit focused and were more or less a less serious type to spend their time on productive

activity which of course had ended up as a livelihood activity. The sample's sincere feelings to help the family, engage themselves in productive economic activity and facing their near environment with renewed vigour and confidence (thereby forget their disability) had surfaced. Albeit their limitations and multiple constraints they have emerged successful as one-woman entrepreneurs. Their endeavours definitely have to be applauded.

### **B.1.8. Awareness level:**

Generally, PwDs are unprotected by virtue of their wreckage and negative societal attitudes. For successfully initiating and running an enterprise of any capacity, knowledge and awareness on Governmental Schemes for assistance and support is highly essential, which is all the more significant to women with PwD. Hence, this part of the findings is delineated under the following aspects:

#### **B.1.8.1. Awareness on Governmental Assistance/ Schemes**

#### **B.1.8.2. Knowledge on Schemes in vogue**

#### **B.1.8.3. Insight into legal provisions**

#### **B.1.8.1. Awareness on Governmental Assistance/ Schemes**

Only 68.42 and 30 per cent of polio and congenital PwDs were aware of the assistance available for self employed women, (especially disabled) from Government schemes. When requested to state their views on existing schemes they were aware of only this 58 per cent in total expressed willingness to respond, the details of which are tabulated below

**Table 27: Awareness on Government Assistance/ Schemes**

Status of Agreement to support offered	Percent Responding					
	Agree		Neutral		Disagree	
	P*	C*	P	C	P	C
Government policies and assistance /support are favorable and encouraging	53.84	66.66	23.07	33.33	23.07	-
Timely access to incentives and subsidy	53.84	66.66	26.92	33.33	19.23	-
Are target oriented.	57.69	100	30.77	-	11.53	-
Are not reaching the needy self employed	23.07	-	19.23	33.33	57.69	66.66
Lack of awareness still prevails	23.07	-	26.92	66.66	50	33.33

P-Polio; C- Congenital; A-Accident PwDs

Government schemes being favorable, easily available and are target oriented were factors agreed upon by more than one half of the polio and congenital PwDs (among those stated being aware) while 20-33 percent expressed to have neutral views. Majority disagreed to the statement that they were not reaching needy self-employed. Regarding knowledge on various schemes, 23 per cent among polio PwDs agreed that lack of awareness to prevail, while an equal proportion among them and 66 per cent among congenital cohort were neutral in their response. Surprisingly 50 and 33.33 per cent of the two groups respectively disagreed with the proposal that lack of awareness among women self-employed prevails. It is evident therefore that the concerned sample were knowledgeable about such concepts, though a higher proportion were totally unaware of it. Potential Income generating activities should concern activities where women can use skills they already possess. The schemes put forth were not found to be promoting them. This forced enquiring on their awareness on existing Schemes

Boylan & Burchardt (2002) viewpoint that the problems faced in becoming self-employed by differently abled persons to opening an acknowledged business can be grouped into three categories like access problems, unhelpful attitudes of advisers/ professionals/ general public and lack of financial and other support stands justified in this study too.

**B.1.8.2. Knowledge on Schemes in vogue:** Knowledge on the various schemes aiming economic development of beneficiaries was put forth for which all the selected samples had responded. The following Table (28) presents details on the same

**Table 28: Knowledge on Schemes in vogue**

Schemes in vogue	Percent Responding								
	Not at all			Moderate			Very much		
	P	C	A	P	C	A	P	C	A
Motorized sewing machines scheme	-	-	-		20		100	80	100
Micro Enterprises and Bunk Stalls	15.35	-	-	13.15	40	50	71.05	60	50
Prime Minister's Employment Generation Programme	15.80	20	-	55.26	40	50	28.80	40	50
Unemployed Youth Employment Generation Programme	47.28	60	50	44.73	40	50	7.72	-	-
Loan from National Handicapped Finance and Development Corporation (NHFDC)	60.60	30	-	28.84	30	50	10.60	40	50
Providing Subsidy for establishing Aavin Parlour for Differently -abled Persons	18.41	30	-	39.47	20	50	42.11	50	50

P-Polio; C- Congenital; A-Accident PwDs

Schemes regarding provision of sewing machines, micro enterprises and bunk stalls emerged as the only schemes in vogue they were aware of as cited by a majority of 60-100 per cent. Nevertheless, for all other schemes they frankly agreed not to be aware of. As expected, a few were very neutral in their status of awareness. These findings highlight that the assistance programmes or schemes have never touched their targeted reach and earnest efforts to rope such people into their fold becomes imperative. The main drive of the women's development activities would be to aid women in the sustainable foundation of income generating activities to be undertaken in or near the home. Unfortunately, this was found missing in the concerned locales of study contributing to their lack of awareness. According to the Gallup Organization, (2011), females, however, are more aware of their deficiencies in entrepreneurship skills than their male counterparts. Yet if they are not aware of the Schemes that are in their favour is quite a pathetic state of affairs.

**B.1.8.3. Insight into legal provisions:** These factors warranted finding out how far they are familiar with the legal provisions available for their benefit as presented under Table (29)

**Table 29: Insight into legal provisions**

Status of Agreement	Percent Responding								
	Not at all			Moderate			Very much		
	P	C	A	P	C	A	P	C	A
The Person with Disabilities Act, 1995	71.07	60	50	13.15	10	-	15.78	30	50
The Mental Health Act, 1987	84.22	90	100	13.15	10	-	2.63	-	-
The Rehabilitation Council of India, 1992	84.22	100	100	15.78	-	-	-	-	-
The National Trust for Welfare of Persons with Autism, Cerebral Palsy, Mental Retardation, and Multiple Disabilities Act, 1999	86.85	100	100	13.15	-	-	-	-	-
Declaration on the Rights of Mentally Retarded Persons	89.37	90	100	10.63	10	-	-	-	-

P-Polio; C- Congenital; A-Accident PwDs

It was all the more disheartening to note that the samples (80-100%) irrespective of the type of PwD were unaware of the five major legal covenants enacted to protect their issues. In most cases persons with disabilities are not knowledgeable of their rights and potentials. Furthermore, gender and age in disability exacerbates their situation in accessing services accords, Bwire (2009).

Governmental policies and instruments may not be in favour of promoting entrepreneurship among PwDs. It is in the hands of such needy people to develop positive outlook and beliefs to assume appropriate social roles to shape their personal career possibility. Of course, as Oliver (1996); Siminski (2003) point out, they would definitely face great barriers in their domain of self-employment. Very many researchers like Barnes & Mercer (2005); Shier et al (2009) had listed barriers emerging from cultural, attitudinal, economic and physical environments too which can present potential impacts to their access to viable avenues. The findings of the study are in support of these.

It can be concluded that only the pull and push factors had made the samples proactive and forced them to enter self-employment (solo employment) avenues. Had they been made aware and had availed the benefits from Governmental supports they could definitely have flourished well.

All of them agreed that participating in the study had been an eye-opener and they would strive to obtain the support and assistance to enhance their potential and emerge more successful in future.

## **B.2. Status quo of Women (PwD) Enterprise Owners in Rural Locales**

Unlike urban women, status of rural disabled women in self-employment differed. This aspect of the study surveyed rural self-employed disabled women, the findings of which are delineated below under the following headings:

### **B.2.1. Profile of One-woman enterprises owned by rural women with disability**

#### **B.2.2. Family background**

#### **B.2.3. Operational concepts of the enterprise**

#### **B.2.4. Personal attributes found favourable to start solo-enterprises**

#### **B.2.5. Motivators identified as influencing factors**

#### **B.2.6. Satisfaction derived**

#### **B.2.7. Issues and challenges faced**

**B.2.1. Profile of One-woman enterprises owned by rural women with disability:** The following Table (30) portrays the nature of solo - enterprises owned by the selected samples

**Table 30: Profile of One-woman enterprises owned by women with disability**

<b>Avenues chosen</b>	<b>Percent responding (n=25)</b>
Petty shop	37
Tailoring	26
Dress sales	11
Department Stores	7
Fancy shop	4
Perishable goods	4
Milk Business	4

Seventy per cent were engaged in trading and the rest in manufacturing. Running petty shops and tailoring were the most preferred avenues.

### B.2.2. Family background

A majority of 92 per cent of the samples were married, 90 per cent each had set up nuclear families and were Hindus respectively. While more than 60 per cent reported to fall in the age range 31-45 years, a good 25 per cent were above 46 years of age. Similarly, a majority of 86 per cent reported their family size to include four to six members. While 48 per cent had studied up to upper primary level, 35 per cent had done only primary schooling.

**B.2.3. Operational concepts of the enterprise:** Table (31) explains the operational concepts expressed by the samples

**Table 31: Reasons for starting the solo-enterprises**

Reasons stated	Percent responding
Low initial capital	70
Low competition	68
Easy to set up	60
High Profit	35
Availability of technical Know – how/ machineries / Materials	30
Previous Experience	26

Aspects which will be of prime importance for men entrepreneurs like high profit, previous experience or technical know-how etc, never featured as reasons for initiating enterprises by the selected women. Ease in setting up and low competition in the field chosen were the major two aspects highlighted.

Initial investment extended from a Rs,10,000/- to 50,000/- depending on the type of joint started. They had **borrowed loan from Cheshire home or bank or had obtained as donation.** Though the economic situation of the sample was not very enabling, they had received appreciable human resource support and patronage from neighbours.

Majority of 80 per cent sold their products in their own neighbourhood, while the rest expanded to the city locales. Similarly, except 20 per cent who depended on wholesale mediators, the others resorted to direct sales. Hence their social support and rapport created was excellent. It was also heartening to hear more than 60 per cent of the samples to be functioning from their owned premises, specifically their houses. This required them to procure only raw materials for product access and production.

It was heartening to record more than 60 per cent report to have succeeded to increase their income from the enterprise, while 30 per cent stated their income to be static (with no change). Only 11 per cent agreed that their income had decreased.

#### **B.2.4. Personal attributes found favourable to start solo-enterprises**

Enquired on the factors which they found preferable prompting them to take up one-woman enterprises brought out mainly these points, namely enhanced income (34%), being one's own boss (23%), flexi-times to engage in income generating activities (30%) and independence in working. These are reflections which mirror the desire in women, especially PwDs which they feel are highly essential to take up self-employment as not only a livelihood activity, but also for social visibility. The years of service they have been running the solo-woman enterprise was quite surprising as 60 per cent had been in it for 4-5 years, while others reported 6-10 and more than ten years (28 and 10 % respectively).

Seven various personal qualities were identified which had prompted the samples to take up self-employment, among which self-motivation (35%), creativity (24%) and flexibility (18%) received high priority. Passion, vision and diligence were less reported.

Personal attributes found very encouraging were communication skills, organization skills and problem-solving abilities were aptly identified by all of them as supportive attributes. Simultaneously they were able to recognize the entrepreneurial attributes hidden in them like sustainability (to maintain the enterprise) by 45 per cent, enhancing profitability (32%), devising new ideas (28%) and increasing sales. They agreed to have motivation to initiate action and pursue further. Naturally they were well informed regarding the qualities they should possess even when running such micro enterprises.

### B.2.5. Motivators identified as influencing factors

For showing the necessary audacity to start one-woman enterprises, the samples should have identified strong pull and push factors which were real motivators. They are explained under Table (32).

**Table 32: Push and pull factors identified as motivators**

<b>Nature of factors</b>	<b>Factors identified</b>	<b>Percent responding</b>
Push factors	Unable to get other jobs/ No skill	96
	Economic need	94
	Family responsibilities	90
	Encouragement /advice of family	90
	Ambition to be self employed	88
Pull factors	Be independent	100
	Assurance of career/income & family security	100
	Personal satisfaction	100
	Use skills/talents & technical qualification	90
	High profitability	74

Inability to obtain a gainful job coupled with lack of employable skills was cited by more than 75 per cent of the samples as push factors compelling to go for solo - enterprise initiation. Economic need and family responsibilities ranked next. Of course, though not widely agreed upon (as was responded in neutral by quite a reasonable proportion), encouragement from family and ambition to be self-employed had also prompted a good group. These findings reflect an important finding in that the samples were really aware of the push factors which had compelled them to start their enterprises.

Pull factors like being independent, assurance of career/ stable income and family security as livelihood options and personal satisfaction comparatively received strong agreement from the samples. For high profitability as a pull factor 74 per cent came up with showing strong agreement. The nature of family support received is explained under Table (33).

**Table 33: Family Support Received**

<b>Nature of support</b>	<b>Percent responding</b>
Moral support	44
Implementation	22
Guidance	15
Investment	15
Project planning	8
Getting clientele	8

The findings revealed active support from family members only during the initial phases of establishing the units. Support from the family for other aspects was found to be very negligible.

#### **B.2.6. Satisfaction derived**

A good 70 per cent stated that their social status to have improved followed by 50 per cent each who stated that their family income status had increased, while 30 per cent said that they enjoyed a smooth living style after starting the enterprise.

#### **B.2.7. Issues and challenges faced**

More than one half of the sample faced financial problems followed by access to raw materials, marketing and assistance from other members.

Challenges faced, by and large by more than 50 - 60 per cent of the samples focused on the following:

- In the personal front the samples felt lack of self-confidence and that too in their own ability and inability to maintain good work-life equilibrium as a primary problem
- In the family situation, lack of appreciation, male dominance and non-cooperative attitude of family members surfaced
- In the social context, lack of adequate social contacts and social insecurity surfaced
- Though almost 90 per cent of the samples were aware of Government Schemes and supporting agencies functioning in their favour and were also aware of legal provisions for women, especially disabled category, only a minimum of 24 per cent had availed of them

### **Phase III. C. Narrative on Case Studies of Women (PwD) Solo- Entrepreneurs**

For an in-depth study on solo-entrepreneurs in Coimbatore, 12 women (PwDs) pursuing solo- income generating activities were surveyed. The findings pointed to the following:

#### **C.1. Nature and Type of Income-Generating Activity Taken Up**

#### **C.2. Entrepreneurs in the Cohort**

#### **C.3. Self-employed in the cohort**

#### **C.4. Conclusive Comments Counteracting popular assumptions**

#### **C.1. Nature and Type of Income-Generating Activity Taken up: Details are presented below:**

- It was evident from the case study conducted that nine of them were self-employed and three were entrepreneurs (who had established and were job-givers).
- Among them two each were exclusively engaged in service-oriented activities (including home service) and trading respectively.
- Those who had taken up manufacturing (4) and trading (1) had combined their activities with essential services too
- There were two self-employed participants who were multi-task-oriented women with a lot of potential
- Presence of a successful Sportsperson (Athletic) and a woman Goldsmith was the highlight.

**C.2. Entrepreneurs in the Cohort:** Success stories of the three entrepreneur participants are presented as exclusive case studies

### **Participant number 1: Dress Designer (Entrepreneur)**

Born to a mill worker and housewife couple in 1977, she has one brother as family. Despite affected with **polio** attack at the age of three, her commitment to face challenges and odds in life prompted her to pursue her education and complete Post graduation. She had in fact settled as an accountant, but her marriage in 2004 followed by arrival of two children



**Plate 1: Participant (1) in Action**

forced her to quit the job. Her passion for being active and engaged in some income generating work at least during hours of leisure motivated her to undergo a Course in dress designing and establish a tailoring unit in 2016. Personal interest and encouragement from her husband and a dress designer friend enabled her choose a line of activity which was also lucrative. She was able enough to get a premise on lease making use of her personal savings. In the initial stages itself she had such good patronage that she had **employed four assistants**. Her passion for work, sincerity and integrity in delivering goods and appreciable work enabled her to get ample clientele and considerable earning urging her **to purchase software for cutting jobs** investing Rs. 45,000/-. Though it didn't take off well and had to suffer losses, she regained her clientele with her usual zeal and commitment.

Her dedication and consistency had made her a successful woman entrepreneur now. Her disability had never been a hindrance to her entrepreneurial spirit. She dedicates her success to the great support and motivation given by her husband in all phases – both gloomy and bright, her education and social support from all clientele. **She is thus a service-minded, manufacturing and designing entrepreneur.**

### **Participant.2: Handloom weaving unit owner (Entrepreneur)**

Born in a handloom family in 1969, could do her schooling only till primary classes. She was keen to learn the nuances of handloom weaving. Married to a person having similar wavelength in handloom weaving, in the year 1992, became the first turning point in her life. Her passion for handloom prompted her father to gift her ten (10) handloom weaving machines in 2004 enabling her to start an industry in a rented premise. This was another turning point, her business grew as she could appoint labour and



**Plate 2: Participant (2) in Action**

expands production, despite facing challenges when her owner asked them to vacate or when her construction work stopped in between for a short while, and nothing deterred her from being proactive. She never lost hope. She sustained all issues and had emerged as a successful entrepreneur producing handloom fabric catering to multiple clientele. Her request especially to Government officials is only to enable ease in access and processing of loans for such disable entrepreneurs like her. According to her hard work never fails.

She dedicates her success to her father for the strong infrastructural support he gave and to her husband. They were pillars of support during all her growth phases, both positive and negative. She proudly admits that her polio-inflicted disability had never been a hindrance to her entrepreneurial journey to success. **She has proved her prowess in the manufacturing and trading sectors**

### **Participant.3: Pizza shop owner**

This participant, presently the owner of a popular Pizza joint in Coimbatore was born in 1988 and was hit by polio three years later. Belonging to a large family with four siblings and a single income earner, managed to get apprentice training in an ITI after her Higher Secondary and specialize in computer science. But that never helped her gain an employment. Subsequent to establishing her own family her foresight to initiate a business venture that too in food industry brought out her audacity and self-confidence. Investing equity and



**Plate 3: Participant (3) in Action**

passion she started her Pizza center in 2018. It was of course a very slow start which forced her visit other pizza centers to learn the nuances of making, serving, delivering and creating a client-friendly ambience to attract customers, which she did with remarkable grace and perseverance. She never expected a metamorphosis. She waited with patience, for clients to seek her products. Advertising through social and print media and creating acquaintances helped her gain the trust of very many customers. Gradually her tie ups with food delivery Apps like Swiggy, Uber and Zomato widened her sales promotion. Though the pandemic was a hard-hit on her in the beginning the goodwill earned through App mode deliveries, sustained her clientele's patronage and several more. She knew the tricks of the trade and whom to target, especially for the product she made – the tastebuds of students, IT professionals, event organizers, hostels, colleges and offices. No wonder she could shine even during the pandemic. Readiness at all times to deliver pizzas, quality, social contacts and her resilience to all situations had won her the necessary goodwill in this business. **She is a successful manufacturing and trading entrepreneur.**

**C.3. Self-employed in the cohort:** The status of this group are also presented as individual case studies

**Participant Number.1: Person with multiple skills (Self-employed)**

This participant is just 30 and is a resident of Sundarapuram in Coimbatore She is the second child and has an elder brother. Her father was a daily wager and her mother, a housewife. She had received utmost care and support from her mother as she was born with mental disability, though her father used to be more of a pampering type. Though born with **deficient intelligence quotient – IQ**, she deserves compliment as she had completed her education till Class X despite her low memory power and poor speaking skills.



**Plate 4: Participant (1) in Action**

Having lived with her mother who sold saris and handmade baskets (done by self) to her neighbours had instilled values of hard work and perseverance in her from young age. Considering her inborn impairment, her parents had approached the Cheshire home and facilitated mentoring in basic life skills like **tailoring and beautician courses** and also values like gaining self-confidence, ability to resolve problems and leadership concepts. This skill orientation and mentoring had transformed her as a self-employed woman PwD and embark on an income generation venture, catering to her passion. Her marriage to a willing Engineering graduate, who was also a differently - abled proved to be of great support in expanding her clientele's reach and widen prospects for gratifying their interests and job work facilities. Next to her parents she considers him as a good mentor in her self - employment line. Using **YouTube Apps**, she had enhanced her potentials in both beautician skills and tailoring. She had also developed interest in Jewelry making and had gone deeply into sale of those too.

For her, disability was never a hindrance to growth and development in life. She had taken all as challenges in life and had overcome as any normal person. Her patience, adaptability to situations, creativity, yearning to learn and earn and to stand on own legs had paid good dividends in her life. Hers is a life of success (despite impairments) molded

by human resource and social support and a strong conviction from her side to achieve an admirable life style. **A service-oriented person.**

**Participant Number.2. Petty Shop owner (self - employed)**

A victim of polio attack from age four, she is now 39 and hails from Vellalore in Coimbatore. Though born as a 15<sup>th</sup> child, she was unfortunate to have lost six of her siblings, who had succumbed to brain fever or polio attack. Among those who had survived she enjoyed living with five brothers and



**Plate 5: Participant (2) in her petty shop**

three sisters. Blessed with rare and loving parents she had the opportunity to live also with five other children adopted by the parents to replace whom they had lost. Hence her childhood, despite her impairment was quite pleasurable which paved way for her to imbibe good human values, flexibility and resilience.

After her fourth year when she became a **polio** victim, another turning point was when she was pursuing her Sixth Standard in a Government School when her father, a Railway employee, lost his arm in an accident. It was then she realized that she should take up the responsibility of adding to the family income. Her mother's hard efforts to meet both ends meet was an eye-opener and forced her to lend a helping hand to her mother to run the family and educate other siblings. She equipped herself by learning tailoring and first worked for hosiery industries, by collecting stock from Tirupur and stitching them at home. She excelled in reusing waste fabric which she made into attractive wall hangings.

Another shortfall from her was her marriage to a person against the wish of the family for which she had to pay a huge price. He was an alcoholic and was not a support to the family. But begetting a daughter rejuvenated her to action. It was then she tried out making homemade masalas, jams and cleaning agents (especially Phenyl). Her neighbourhood appreciated her earnest attempts and patronized her products. Her reach extended up to a School nearby and people started encouraging her by purchasing her products. Such encouragement motivated her to buy four grinders (powdering) and packaging materials which widened her market to sell packaged ready to eat/ readymade

powders and start a petty shop in a premise which she had bought using her savings. Hygienic preparation and ethics in selling helped her earn goodwill of the community nearby. Evidently, she increased the number and nature of items sold in the shop.

Despite her audacity to face challenges, problems chased her and the ultimate thing was when she had to face the complete charring of her petty shop by some known persons who had developed grudge against her development. Her foresight to go legal as she had all necessary documents coupled with being a regular tax payer helped her resolve the issues. Here too she had a divine support in the form of a Good Samaritan, the Director of a renowned Trust who gave his premise free of cost to run her petty shop. Such incidences had reformed her husband, who started helping her out. She had gathered enough strength to conduct the marriage of her daughter and help her financially (who was recovering from a major accident she had endured), repay her loan to get back her mortgaged property and be a friend in need for those who needed help, especially many women PwDs. She of course is very proud about the latter which she does with all soul and spirit.

This participant is really a role model not only for PwD but also other women to face life and its problems boldly. Her life is an example where family and social support was well available. Her patience, hard work, sustained efforts, optimism, commitment, compassion for others (needy and poor), positive attitude to succeed and live on self-earning are values which all women should imbibe for a successful life. For her, disability was never disabling. **She is a successful trader.**

**Participant number. 3: Department Store owner  
(Self-employed)**

This participant, aged 38, was born in kumbakonam as the elder of her two sisters, was disabled by a polio attack in the age of three. Being from a poor family, she quit studying after her 9<sup>th</sup> standard, just when she was 15, and joined her mother in the Banian indu stry where she was also working. From that age she has been helping the family economically. She had never learnt any earning skills. One year after her marriage in 2006,



**Plate 6: Participant (3) in  
her Department store**

she started a Departmental store in Coimbatore, where she had settled. Her motto was not only to earn money but to also get a clientele who had trust in the quality of the products sold. Her husband was a great support in procuring goods for the shop. Though she had started the store with financial support as loans from her relatives, in the 14 years of her experience in running the store had enriched her life, even to the extent of getting her husband's siblings married and providing them financial assistance. Gifted with two children, she motivates them too to become self-employed as she considers this option as the one that assures sustained income for the family. She is not only very enterprising but also very sociable and knowledgeable about day-to-day happenings. Her store was a much sought-after joint especially during the pandemic, thanks to her quality-consciousness and maintenance of hygienic environments in the store. Being thorough with Government policies, she maintains her status as member of a committee for disabled persons. To develop her business further, she became a beneficiary of a special subsidy loan from a **government sponsored Scheme - Micro Enterprises and Bunk Stalls**. Her problem-solving capabilities, intelligent approach, foresightedness, positive attitude and resilience had made her scale higher, of course, with the encouraging support from her family members. Though not skilled in any business line, she had excelled through experiential learning, and is **a successful trader**.

#### **Participant.4: Parlour owner (Self-employed)**

This participant, now aged 44 was born to a poor couple in Kurumbapalayam, Coimbatore District. Being the middle among three girl children she was brought up by her grandmother. Having lost her left leg mobility due to polio when she was just two years old, life was made more challenging when she lost vision in one eye gradually, subsequent to an unfortunate incident. While pursuing her 10<sup>th</sup> standard, she lost her father too. Despite such hurdles, she completed her Higher Secondary. Though awarded a government job considering her educational status and disability, the posting being far away had forced her to decline. She took tuition classes for children nearby and was sort of a social worker and supporter for the village people. But her family situation and the property loans she



**Plate 7: Participant (4) in Action**

had to repay forced her to do Certificate Courses in tailoring, beautician and computer applications from a Women's Polytechnic. With ample confidence gained with the Course Certificates in hand, she had no apprehension to meet officials and obtain sanction of loans. Of course, the Good Samaritan Jayachandra Trust run by Mr. Suresh, the Director, offered the needed support to acquire resources for her parlour, which dealt with tailoring, beauty products and cosmetic jewelry, especially for bridal makeup. She was well-known in the village for her pragmatic services. She was influential enough to see to it that her tuition wards participated/acted in a Film shooting made in their village. Her broad-minded approach to life, not sulking at any adversaries/hardships coming her way and weaving her life around a strategy that gave her mental satisfaction and do things that suited her passion were but a few attributes which proclaim her success as a self-employed PwD woman. She had successfully **combined trading with service**.

#### **Participant.5: Internet Café owner (Self-employed)**

Born in 1984, along with a family of three siblings and parents the participant had left their native place Kerala to settle in Coimbatore. She is a locomotor disabled woman – a victim of polio. She is a living proof for having been oppressed by the employer-class for denying her a job citing her disability as a disqualification, despite her educational status (a Higher Secondary pass out). Several such instances of humiliation, insults and neglect, had forced her to take up self-employment



**Plate 8: Participant (5) in Action**

as a livelihood venture to foster her family. Braving herself to apply for a Bank loan and having obtained it, she started an Internet café in the heart of the city, which flourished well. Once she was asked to vacate the premises, she switched the venue to her house. This enables her to pursue another side business – flower business from which too she could earn well. Her disability was never a hindrance to her mobility and postures she adopted; she would ride a two-wheeler to reach her destinations. Hard work, positive approach to life situations, self-confidence and the commitment to stand on own legs had taken this participant a long way to enjoy her success. She is a **service-oriented person**.

### **Participant.6: A woman Goldsmith (Self-employed)**

The participant is a 32 years old goldsmith hailing from a large family of six members and a single income-earner, her father. Having discontinued her studies after secondary education, fortune had it that she completes her Higher Secondary with a sponsorship from a pragmatic heart. She is quite a different differently abled in that she chose a line less treaded by women, that of a goldsmith and a jewellery designer. Though she was not very successful and had admitted defeat and mistakes, time proved her efficiency and



**Plate 9: Participant (6) in Action**

brought out the designer in her. Now she is a recipient of orders for jewelry from several popular showrooms in the city. Her tenacity, outlook on life from a different perspective and forgetting her disability gives her the strength to cross the extra mile and reach her destination of success and economic stability. Her family, especially her husband who had good experience in black smithy and friends and relatives were pillars of support for her success in the endeavour. **She has created a niche for herself in manufacturing and service.**

### **Participant.7: Beauty parlour owner (Self-employed)**

This 42 years old participant is a successfully practicing Beautician and an owner of a beauty parlour. Her disability was never a hindrance to her growth, aspirations and progress in self-employed life. Hailing from an economically weak family with three siblings also with born disabilities, her commitment and audacity to face life's challenges warrants appreciation. While doing her graduation through distance education she worked for a living in a textile industry. Her passion for becoming a beautician motivated her to do a Certificate course, of course sponsored by a Good Samaritan. Having procured loan from a Commercial Bank she set up a Beauty parlour in



**Plate 10: Participant (7) in Action**

the outskirts of the city. Presence of women's colleges nearby earned her enough

patronage from young girls who acted as silent ambassadors for her. Evidently, she became a popular solo-entrepreneur in that locale with clients belonging to all age groups. Quality work and contented customers were her additional investments in the endeavour. She started beauty parlour along with a fancy shop in college hostels which not only benefited her but also the inmates. Her popularity has now landed her in a position where she primarily takes up home service over and above parlour-based service, enabling her to widen her social networking. To her **work is worship** and holds a strong opinion that self-employment is the best income generation option for women as it helps also to utilize their latent skills and their intrinsic power to establish selves in society and gaining visibility. She has thus created a **self-identity through her service-oriented personality**

#### **Participant.8: Data entry center owner**

This participant is a multi-task-oriented personality with a host of talents/skills; at a time, she is a Data entry operator (professionally skilled), athletic and an aspiring solo-entrepreneur. Born in an economically weak family, she achieved her desire for tertiary education staying in hostels run by sponsors. With her B. Com degree, she had taken up several temporary appointments which her enlarged her worldly knowledge on income generation concepts. Such an experience drove her to excel in Tally software. Meanwhile trying to obtain a Government Job in Sports quota witnessed



**Plate 11: Participant (8) in Action**

her participation in athletic meets in Dubai. On her return India welcomed her with a cash award of Rs. 14,000/- which was topped up with an Award from the then District Collector of Coimbatore with a solid Rs.1,00,000/-. Her smartness and far-sightedness made her invest productively to start a Data entry Centre, which she is successfully carrying it through near her house. She keeps updating her computer and networking knowledge to sustain in the competitive market. Her perseverance to learn through experiential learning from different work situations, though on a temporary basis had taught her tricks of the trade and the nuances to tackle issues. Her hard work, dedication and overcoming her disability proved that she is not only successful but also different. She has proved as a **multi-task oriented person through her skills and service in technology field.**

### **Participant.9: Acupuncture clinic owner (Self-employed)**

This participant also is a **multiple skilled successful self-employed woman**, disabled due to an accident when she lost a leg. Born in 1988, she, a graduate in Arts had also undergone Courses and training in Acupuncture, Dietetics and tailoring. She practices both in the clinic at scheduled times and also takes up home services.



**Plate 12: Participant (9) in Action**

Belonging to a large family of nine dependent members she had dedicated her life and income for the welfare of her kith and kin. Having seen her father practice Ayurvedic medicine, had motivated her to do service to needy patients, which have her a lot of mental satisfaction. Coming from an orthodox family who were reluctant to approve of her schooling even, she had crossed all hurdles with her determination to face life boldly and take up a vocation, much less preferred by even women without any disabilities. Her dedication and scholarship in the field had won many hearts and she does receive several calls online, physical as well as through telephonic counselling. Persons with pragmatic spirit including Cheshire home had come to help her establish her clinic. Commitment to job, selfless service and humane touch in approach project this self-employed as an accepted and appreciated woman by the society. It is well evident from her patient-contacts outside the State too. She is thus well noticed for **her service in health field**.

#### **C.4. Conclusive Comments counteracting popular assumptions**

##### **Assumption 1: Women are dependent and hence lack decision making power/ take time to decide**

The participants surveyed have been highly practical and showed urgency to decide their future and economic independence. They literally desisted dependence. They were assertive and quick to decide. They showcased informed decision-making

##### **Assumption 2: Women are sentimental, hence they take only emotional decisions**

Contrarily the selected participants were very shrewd in their choices and were highly speculative in the sense they even tested the compatibility of their skill sets to the entrepreneurial/self-employment avenues chosen.

### **Assumption 3: Women lack the necessary power to establish as self-employed**

At the individual level, all the women PwDs had personal power, a feeling in control of one's own environment. They strongly held the feeling/ belief that they were powerful.

All personal power, whether possessed and used by individuals, comes from eight sources as reported by Singh (2002). They are: positional power, expertise power, charismatic power, influential power, impressive coercive power, actual coercive power, the power of applied pressure and the power of raw force. The selected sample participants, each of them, in their own way had exuded power to proclaim to the society at large that they are in full control of the income generating activity they had willingly accepted. They have proved that **they are successful differently-abled, solo-entrepreneurs.**

Such assumptions in a way have been instrumental in making it imperative that the **Strengths, Weaknesses, Opportunities** and **Challenges** be analyzed, the details of which are delineated under the next section.

### **Phase IV. SWOC Analysis on the Disabled Self-employed Women**

To analyze the real entrepreneurial potentials of the selected sample the significant factors and values contributing to their success and pitfalls in their ventures were listed out and categorized under the four aspects of Strengths (S), Weaknesses (W), Opportunities (O) and Challenges(C), making up the SWOC analysis. The following Table () and the Exhibit () portray the same.

Such assumptions in a way have been instrumental in making it imperative that the **Strengths, Weaknesses, Opportunities** and **Challenges** be analyzed, the details of which are delineated under the next section.

The following Table (34) and the Exhibit (3) portray the same.

**Table (34): Aspects contributing to SWOC particulars of the selected sample**

<b>Strengths</b>	<b>Weaknesses</b>	<b>Opportunities</b>	<b>Challenges</b>
Location	Gender /age	Livelihood option	Type of disability/severity
One-woman enterprises	Employment/earnings	Government schemes	Government regulations
Self-earning	Access to financial resources	Socio-economic conditions	Access to loans/subsidies
Personal attributes	Access to resources	Training	Social discrimination
Positive motivators	Lack of training	Negative motivators	Impairment - friendly tools/workplaces
Enterprising skills	Low level of education	Problem solving/ decision making	Travel difficulties
Personal skills (organizational, decision making)	Poor guidance from experienced people	Flexibility in work/schedules	Lack of entrepreneurial awareness
Contribute to family income	Push factors (failure to find job)	Appreciable physical accommodation	Adapting to circumstances
Acceptance by society	Fear and ignorance	Streamline to fit around their disability	
Patronage from clients	Lack of access to services/information	Stimulus for innovation	
Pull factors	Societal neglect	Personal development prospects	
Personal satisfaction (desires)	Lack of work experience	Learn unknown skills	
Stand on own legs	Lesser personal contacts	Enlarge friend/ well-wisher circles	
Autonomy		Define personal /family goals	
Family relationships			
Realize			
Self-worth			
Gain personal achievements			
Positive approach to pandemic/lockdown			

**Location, One-woman enterprises, Self-earning, Personal attributes, Positive motivators, enterprising skills Personal skills (organizational, decision making), Contribute to family income, Acceptance by society, Patronage from clients, Pull factors, Personal satisfaction (desires), Stand on own legs, Autonomy, Family relationships, Realize, Self-worth, Gain personal achievements, Positive approach to pandemic/lockdown.**

**S**

**Gender /age, Employment/earnings, Access to financial resources, Access to resources, Lack of training, Low level of education, Poor guidance from experienced people, Push factors (failure to find job), Fear and ignorance, Lack of access to services/information, Societal neglect, Lack of work experience, Lesser personal contacts**

**W**

**Livelihood option, Government schemes, Socio-economic conditions, Training, Negative motivators, Problem solving/ decision making, Flexibility in work/schedules, Appreciable physical accommodation, Streamline to fit around their disability, Stimulus for innovation, Personal development, Socialization prospects, Learn unknown skills, Enlarge friend/ well-wisher circles, Define personal /family goals.**

**O**

**C**

**Type of disability/severity, Government regulations, Access to loans/subsidies, Social discrimination, Impairment - friendly tools/workplaces, Travel difficulties, Lack of entrepreneurial awareness, Adapting to circumstances.**

**Exhibit (3): SWOC analysis of the selected self-employed disabled Women**

## V. SUMMARY AND CONCLUSION

Women to be empowered should have economic independence, autonomy to take decisions and conducive environment/ work situations, whether employed or engaged otherwise is an aspect agreed world over., but what is witnessed is not cent per cent true to these statements. The subjects under consideration if are disabled, it is needless to say that their status is quite pathetic. Nevertheless, with the alarming statistic highlighting the presence of a higher population of differently abled/ disabled women (belonging to all age groups) existing in India, to be specific, warrants a special attention. Overlooking what their status would be unfair. Moreover, reports point to their pitiable position unable to get employment, had forced many to engage in self-employment. Pursuing research in Women's Studies coupled with an urgency to comprehend such women's efforts to meet their economic needs, enthused the scholar to take up a study on disabled self-employed women, a special cohort, yet an essential part of any society. An investigatory study revealed their presence in quite large numbers spread widely in Coimbatore region. The pandemic and allied aspects definitely would have added to their plight. These facts, hence, kindled a natural interest in the scholar (investigator) to study if they have really embarked on self-employment ventures as livelihood activities and had initiated solo – enterprises (one-woman enterprises) in the Coimbatore belt. Hence, this micro-level study on **“Differently-abled Self-employed Women, the Solo Entrepreneurs in Coimbatore – A Micro-level Study”**, was taken up selecting 25 and 50 from rural and urban areas of Coimbatore respectively, adopting purposive sampling. Being disabled and to have started their own solo-enterprises as their fruits of self-employment and those who had put in more than one year of experience (prior to pandemic) and were willing to participate in an online survey only were chosen. This study was undertaken with the following objectives:

- **Identify Differently - abled Women Entrepreneurs in Rural and Urban Locales**
- **Analyse the Social, Economic and Psychological Profile of the Selected Sample**
- **Identify the Type of Business Carried out and Success gained**
- **Assess the Prospects and Challenges Encountered by them**
- **Do an In- depth Case Study on Select Differently - abled Entrepreneurs**

The salient seeking of the study are summarized as stated in the following pages

## **A. Salient Findings of the Survey**

### **1. Avenues preferred**

- ✓ Tailoring, petty shops, sale of dresses, department stores were more popular, though shops selling fancy items, perishable goods and service joints were also taken up. The former three were of high preference irrespective of rural or urban locales.
- ✓ There was representation in all types, namely, manufacturing, trading and service – revealing that there were women trained in various skill sets too in the groups studied (despite being differently abled)

### **2. Database of Differently abled women (Urban locales) in the solo-enterprise milieu**

- ✓ Cause of disability was attributed to polio (76%), congenital (20%) and Accident (4%).
- ✓ Bodily part disabled were reported as locomotor (100, 20 and 50 % of polio, congenital and accident cases), visual impairment for 80 per cent of congenital group and low vision in the remaining accident injured samples.
- ✓ Age-wise classification showed 31- 45 years age range to be maximum represented irrespective of the disability
- ✓ More than 80 per cent from all three groups were Hindus and belonged to nuclear families
- ✓ Maximum representation in family size (4-6 and above 6 members) was reported by polio and congenital cohorts
- ✓ Eighty per cent each of polio and congenital group were married, while a majority among them had two children
- ✓ Unfortunately, more than 60 per cent were found to have studied only up to primary class
- ✓ Thirty per cent each from polio and congenitally affected groups and 50 per cent among accident- based disabled had reported to have been working before initiating the solo-enterprise
- ✓ Thus, it was clear that the personal and familial background of the sample was not very supportive.

► **Rationale for taking up self-employment-introspection on attributes possessed**

- ✓ Factors found preferable prompting them to form one-woman enterprises namely were being one's own boss, flexi-times to involve in income produce activities and independence in working - reflections mirroring the desire of these women specially to receive social visibility over and above engaging in a livelihood activity
- ✓ Among Polio affected samples were there who were totally new to the experience to those who had been in the field for more than a decade
- ✓ Collectively **76 per cent had recorded up to five years or more of experience, showcasing their high will power and endurance, both 'personal human values', cherished with respect**
- ✓ There were seven significant aspects identified as personal qualities like creativity, self-motivation, passion, risk-taking, flexibility, vision and diligence. Polio affected PwDs were found to possess one or other of the qualities. While the congenital group pointed to four of them, the accident injured disabled recorded only flexibility in them as a quality
- ✓ As personal qualities are in a way one's **value –identification**, it was clear that they were not knowledgeable about their own **value-orientations** that motivated action. The polio PwD group was comparatively better off probably because they were affected at a very young age. Their disability had of course been a reason to learn from experience
- ✓ Regarding personal attributes, decision making, organizing skills, problem solving, strategic thinking and communications were a few skill sets possessed by women with polio-related disabilities (though recorded only by lesser proportion), while the other two groups had only two sets each. The **samples, thus, were not appreciable in their managerial acumen**, despite managing their enterprise somehow
- ✓ Self-analysis of the entrepreneurial activities possessed brought out prospects to increase profitability, sales, business ideas and sustainability as realized ones, revealing that the samples were well informed regarding the qualities they should possess even when running such micro enterprises.

► **Solo-Enterprises run and managed**

- ✓ A good majority (58%) had gone in for running trading enterprises like petty shops, departmental stores/fancy stores etc., while the rest had opted for manufacturing. None among the accident inflicted disabled had adopted manufacturing
- ✓ Being run by women, **the enterprises seemed more feminine catering mainly to women's needs**
- ✓ High profit, previous experience or technical know-how (appreciated by men) etc., never featured as reasons for initiating enterprises by the selected women
- ✓ Ease in setting up and low competition in the chosen field were highlighted as reasons for starting the enterprises
- ✓ Inability to obtain a gainful job coupled with lack of employable skills was cited by more than 75 per cent of Polio and congenital PwDs as **push factors** compelling to go for solo- enterprise initiation. Economic need and family responsibilities ranked next
- ✓ Though not widely agreed upon (responded in neutral by quite a reasonable proportion), encouragement from family and ambition to be self-employed had also prompted a good number
- ✓ The samples therefore, were really aware of the push factors which had compelled them to start their enterprises
- ✓ Similarly, **Pull factors** like being independent, assurance of career/ stable income and family security as livelihood options and personal satisfaction comparatively received strong agreement
- ✓ For high profitability as a pull factor more than 30 per cent came up with neutral opinion.

► **Access to resources for initiating the solo-enterprise**

- ✓ True to their magnitude of business done, none of them had incurred huge capital investments
- ✓ Maximum representation on investment focused between Rs. 30 – 50,000/-. Naturally all the units belonged to tiny scale
- ✓ A good 24 and 50 per cent of polio and congenital PwDs had even started their enterprise with a least investment of Rs.10.000/-
- ✓ A minority of 15.8 per cent of polio victims alone had contributed equity

- ✓ The rest had depended on loans or donations from relatives or had borrowed as loan from commercial banks - proof enough that the **economic situation of the sample was not very enabling.**

► **Operational strategies adopted**

- ✓ Samples operated the enterprise in their own premises (houses) except a few who had to hire for rent. Hence, they alone had to meet separate overhead expenses
- ✓ Except a small proportion among congenital PwDs all others spent more than 5-10 hours daily on enterprise-related activities An enterprise which taxes more than 5- 10 hours of an owner's time is not considered a small scale one. Hence it is concluded that without any assistance these women were running a commendably big enterprise. They were not marginal units
- ✓ The produce or the sales promotion made from the units had patronage only within their neighbourhood (almost for 80 %) followed by city limits.
- ✓ Even those dealing with non-perishable goods (60%) marketed their products/ services within that near environment
- ✓ Majority (80 %) preferred direct sales
- ✓ Almost 74-80 per cent of the polio and congenital PwDs operated from their home environments, while the rest were functional in commercial places.
- ✓ Active support from family members was acknowledged only during the initial phases of establishing the units
- ✓ Support from the family for other aspects was found to be very negligible – proving that the enterprises **were run only by the select differently abled women solo-entrepreneurs.**

► **Tackling cross cutting issues**

- ✓ Extrinsic, intrinsic factors and challenges which had dampened their spirits were enquired of.
- ✓ Extrinsic problems - mainly financial encountered were projected in terms of lack of collateral security (10.52% of Polio affected samples) while 90, 100 and 100 per cent of the three chosen cohorts respectively felt limited working capital as a big issue

- ✓ Intrinsic factors - Lack of considerable progress, immobility issues and negative attitude of public towards women PwD run enterprises, were problems faced and felt discouraging by polio PwDs while immobility and negative public behaviour were intrinsic problems for the congenital PwD cohort. For the third category, medical issues and immobility were highly depressing factors
- ✓ Challenges faced: Regarding personal issues though lack of confidence in personal abilities was strongly agreed upon, enjoying good work life balance was strongly disagreed
- ✓ With regard to familial issues lack of appreciation from family members received contradictory views from strongly agree to disagree; presence of male dominance was strongly objected to. It is clear that the samples enjoyed autonomy in the enterprise-related activities.
- ✓ Factors related to lack of social contacts and fear of social security were both strongly agreed upon by a majority of the samples.

■ **Tangible outcomes realized from the solo-enterprises**

- ✓ More than one half of the samples under each type of disability (68,60 and 50 per cent among polio, congenital and accident PwD's respectively) agreed that their income had increased post initiation of the enterprises, while 29 and 40 per cent among first two groups stated it to be static., that is they could sustain a regular income. The rest in the groups reported decrease in the income
- ✓ Almost 40 -50 per cent of the samples from all the three cohorts stated that their one-woman enterprise was lucrative and had added to their social status
- ✓ Likewise, only 47-50 per cent among the same groups agreed that they enjoyed smooth sail in their family life as they had to spend more time for enterprise –related activities and also had to repay loans incurred
- ✓ The study brought to focus that the enterprises were not much profit focused and were more or less, a less serious type to spend their time on productive activity which of course had ended up as an **income generating (livelihood) activity and as a bridge between the women and the society**
- ✓ The sample's sincere feelings to help the family, engage themselves in productive economic activity and face their near environment with renewed vigour and confidence (thereby forget their disability) had surfaced

- ✓ Albeit their limitations and multiple constraints they had emerged successful as one-woman entrepreneurs. Based on these facts the first hypothesis (**H<sub>1</sub>**) set for the study is accepted.

■ **Knowledge on Government Schemes and legal provisions**

- ✓ Only 68 and 30 per cent of polio and congenitally affected samples were aware of Governmental schemes and assistance available for self-employed, specifically disabled women
- ✓ Government schemes being favorable, easily available and target oriented were factors agreed upon by more than one half of the polio and congenital PwDs (among those stated being aware)
- ✓ Nevertheless, 50 and 33.33 per cent among the two groups respectively disagreed with the proposal that lack of awareness among women self-employed prevailed
- ✓ It was evident that though more than one half of the concerned sample were knowledgeable about such concepts an equal proportion was totally unaware of it
- ✓ Schemes regarding provision of sewing machines, micro enterprises and bunk stalls emerged as the only schemes in vogue they were aware of as cited by a majority of 60-100 per cent
- ✓ It was disheartening to note that the samples (80-100%) irrespective of the type of PwD were unaware of the five major legal covenants enacted to protect their issues
- ✓ It is therefore conclusive that **only the pull and push factors had made the Urban samples proactive and forced them to enter self-employment (solo employment) avenues**, as the role of Governmental inputs was found to be negligible.

**3. Database of Differently abled women (Rural locales) in the solo-enterprise milieu**

Twenty-five Polio affected women in the rural areas of Coimbatore was selected for this part of the study, mainly to know if there are bold women PwDS engaged in establishing solo-enterprises there too. Salient findings are summarized as under:

► **Sample's personal portfolio**

- ✓ Seventy per cent were engaged in trading and the rest in manufacturing. Running petty shops (37%) and tailoring (25%) were the most preferred avenues
- ✓ A majority of 92 per cent of the samples were married, 90 per cent each had set up nuclear families and were Hindus respectively
- ✓ While more than 60 per cent reported to fall in the age range 31-45 years, a good 25 per cent were above 46 years of age
- ✓ A majority of 86 per cent reported their family size to include four to six members
- ✓ While 48 per cent had studied up to upper primary level, 35 per cent had done only primary schooling.

► **Logistics behind setting up one-woman enterprises**

- ✓ Like their urban counterparts, ease in setting up and low competition in the chosen field were highlighted for initiating the enterprises
- ✓ Initial investment extended from a Rs,10,000/- to 50,000/- depending on the type of joint started
- ✓ They had **borrowed loan from Cheshire home or bank or had obtained as donation**
- ✓ Albeit belonging to less enabling economic situations, the samples had received appreciable human resource support and patronage from neighbours.

► **Operational tactics**

- ✓ Majority of 80 per cent sold their products in their own neighbourhood, while the rest expanded to the city locales
- ✓ Twenty per cent depended on wholesale mediators, while the others resorted to direct sales
- ✓ The social networking and rapport created was excellent
- ✓ More than 60 per cent of the samples operated from their owned premises, specifically their houses
- ✓ Had to commute only to procure raw materials for product access and production.

► **Turnover from the units**

- ✓ More than 60 per cent had succeeded to increase their income from the enterprise, though 30 per cent stated their income to be static (with no change). Only 11 per cent agreed that their income had decreased.

► **Personal attributes showcased**

- ✓ The years of service they have been running the solo-woman enterprise was quite surprising as 60 per cent had been in it for 4-5 years, while others reported 6-10 and more than ten years (28 and 10 % respectively), unlike urban groups who were novices to this
- ✓ Factors found preferable prompting initiation of one-woman enterprises brought out enhanced income (34%), being one's own boss (23%), flexi-times to engage in income generating activities (30%) and independence in working
- ✓ Three among seven various personal qualities were identified which had prompted action like self-motivation, creativity and flexibility (35, 24 and 18% respectively) that received high priority. Passion, vision and diligence were less reported
- ✓ Supportive attributes like communication, organization and problem-solving skills were reported as to be possessed by which they displayed selves as informed personnel on entrepreneurial attributes they should possess
- ✓ Recognition of the entrepreneurial attributes hidden in them like sustainability (to maintain the enterprise) by 45 per cent, enhancing profitability (32%), devising new ideas (28%) and increasing sales definitely stand testimony to it.

► **Motivators found influential**

- ✓ Push factors were almost similar to those expressed by their urban counterparts. **Lucrative jobs being not accessible, citing their disability surfaced as blatant truth.**
- ✓ Pull factors like being independent, assurance of career/ stable income and family security as livelihood options and personal satisfaction comparatively received strong agreement from the samples.

- ✓ For high profitability as a pull factor, 74 per cent came up showing strong agreement
- ✓ As with urban solo-entrepreneurs, this cohort too received family support only during the initiation stages.

■ **Personal satisfaction**

- ✓ More than three-fourths of the sample stated that their social status to have improved followed by 50 per cent each who stated that their family income status had increased, while 30 per cent said that they enjoyed a smooth living style after starting the enterprise.

■ **Cross cutting issues faced**

- ✓ More than one half of the sample faced financial problems followed by access to raw materials, marketing and assistance from other members
- ✓ In the personal front the samples felt lack of self-confidence and that too in their own ability and inability to maintain good work-life balance as a primary issue
- ✓ In the family situation, lack of appreciation, male dominance and non-cooperative attitude of family members surfaced
- ✓ In the social context, lack of adequate social contacts and social insecurity surfaced
- ✓ Though almost 90 per cent of the samples were aware of Government Schemes and supporting agencies functioning in their favour and were also aware of legal provisions for women, especially disabled category, only a minimum of 24 per cent had availed of them
- ✓ It was evident from the study that the women PwDs from rural belt were more well-informed than the urban group. Probably the economic situations in those families warranted such proactive endeavours
- ✓ Above all the pandemic and the enforced lockdown had set a trend to be more self-reliant and self-sufficient, at the same time being more socially responsible

## **B. Reflections on case studies done on differently abled women solo-entrepreneurs**

For an in-depth study on solo-entrepreneurs in Coimbatore, 12 women (PwDs) pursuing solo- income generating activities were surveyed. Salient findings point to the following summarized facts:

- Nine out of the 12 were self-employed and three were entrepreneurs (who had established and were job-givers)
  - Among them two each were exclusively engaged in service-oriented activities (including home service) and trading respectively
  - Those who had taken up manufacturing (4) and trading (1) had combined their activities with essential services too
  - There were two self-employed participants who were multi-task-oriented women with a lot of potential
  - Presence of a successful Sportsperson (Athletic) and a woman Goldsmith was the highlight
  - A dress designer, a handloom weaving unit owner and a pizza shop owner composed the entrepreneur group surveyed
- 
- ✓ Tailor cum beauticians, petty shop/department store/ fancy shop owners, engaged in trading and service comprised one group of self-employed samples
  - ✓ The others were more skillful and professionally qualified running joints like beauty parlour, internet café, Data entry centre, Acupuncture clinic and even a gold smithy
  - ✓ They exposed vibrant energy and learned potential in the jobs taken up and were extremely happy to have grown in their economic and social status
  - ✓ Opportunity to be on their own and do activity that suited their passion and being of service to others was their trump card.
  - ✓ They stood testimony to their self-earned social and economic status, thus proving the second hypothesis (H2) set for the study - Efficiency and productivity tend to increase with corresponding decrease in economic dependence.

### **C. Indicators featuring in the SWOC analysis**

The indicators contributing to the sample's Strengths, Weaknesses, Opportunities and Challenges were jotted down from the responses received from the differently abled women solo - entrepreneurs chosen for the study

There were 18 indicators depicting their strengths, 13 facts focusing their weaknesses, 15 aspects as opportunities and eight concepts as challenges for them to face. As their strengths were more prominent than their weaknesses and challenges, evidently, they have emerged as successful solo- entrepreneurs despite their disabilities.

### **Conclusion**

The fact that the selected sample has been running the enterprises for more than five years and their long standing in the chosen avenues, acceptance and patronage from the social contacts they deal with are proof enough to state that they have been successful in their endeavours. Another factor to buttress their success is the way they had sustained their business especially during the pandemic and lockdown. The enterprises actually served as livelihood options which helped them partner in maintaining the family, boost their morale in the society as women who were independent and gave the much sought-after economic independence to a certain degree. In addition, it helped them to forget their disability and forced vulnerability. Patronage from friends, neighbours and social acquaintances along with financial support from Cheshire homes, relatives and commercial banks, though only in a limited score was well appreciated. Of course, the pandemic was a hindrance to their progress, but they had hope to expand and flourish well in future.

Though these facts are quite encouraging, the existence of very many differently abled women in the chosen locale of study (despite having chosen only a fraction of the population), is quite depressing. It is also clear that appropriate intervention from the Government and the society needs special address and action to improve their plight. Hence the following recommendations are put forth

#### **► Recommendations**

##### **For Governmental action**

- ✓ Locate, design and execute intervention programmes to enhance the quality of living of such differently abled women based on census data

- ✓ Enable resource access – finance (loans/subsidy), infrastructure, equipment etc., - through proper pipeline processes specifically focusing on their economic and productivity enhancements
- ✓ Arrange product outlets and sales promotion to cater to their productive capacities

#### **For Academicians/ Researchers**

- ✓ Draft proposals to locate and identify entrepreneurial potentials in differently abled women in different locales of the city as follow-up studies
- ✓ Organize training programmes and workshops to enhance various skill sets to enable them contribute to the economic mainstream
- ✓ Generate awareness among such population on Governmental programmes/ schemes floated in their favor by conducting campaigns

It is hoped that the study has thrown light on a group of disadvantaged women who have overridden all adversaries, learnt skillsets on their own and have shown the society that they may be differently abled, but are definitely “differently abled”, and have proved they can be on par or even above those who are with no disabilities. The avenues chosen and audacity with which they have tided over the lockdown and had cooperated for the study is ample evidence to proclaim they are really great and need an applause. In an era where “Atmanirbharata” (self-reliance) is highly propagated and deeply appreciated, the chosen sample have proved they are the ones who are truly self-reliant and powerful. They have internalized the following quote and acted appropriately.

**“To deny we need and want power is to deny that we hope to be effective”**

The findings brought to light that the samples were really proactive in their efforts to run enterprises on their own, though they had not reaped many benefits.

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## APPENDICES

### Appendix I

#### Interview schedule to elicit details on status and operation of solo enterprises run by differently abled women in Coimbatore

##### Personal Profile of the samples

Please furnish the following particulars in respect of your personal data  
(Please tick ( ) in the appropriate boxes)

1. Name of the interviewee:
2. Age (in years):  
 18 to 30             31 to 45             Above 46
3. Literacy level:  
 Primary     upper primary     High School  
 higher secondary             Diploma     Graduate completed  
 Professional
4. Religion:  
 Hindu             Christian             Muslim
5. Marital status:  
 Single     Married     Divorced     Widowed
6. Type of family:  
 Nuclear             Joint
7. Size of family (no. of members):  
 Below three     Three     Four to six     above six
8. Number of Children:  
 None     One     Two     Three     More than three
9. Occupation before entering into venture?  
 Student             Job             House wife

10. Indicate the number of years that you have been self-employed:

- Less than one year    1 -3 years    4 - 5 years    6 -10 years  
 More than 10 years

11. Contribution to the family income in monthly:

- Below 5000    5001-10000    10001-25000  
 25001-40000    40001-50000    Above 50001

12. Are you first generation Women Entrepreneurs?

- Yes    No

13. Nature of identification:.....

**Personality Traits:**

14. Which qualities do you think you have that make you self employed?

Sl.No	Category	Please Tick
1	Creativity	
2	Self-motivation	
3	Passion	
4	Risk taking	
5	Flexibility	
6	Vision	
7	<u>Diligence</u>	

15. How were those qualities helpful to you in the creation and development of your business?

- Increase profitability  
 Increase sales  
 New business ideas  
 business sustainability

**Motivators:**

16. What is your main reason for starting your own business?

Sl.No	Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	Family responsibilities					
2	Economic need					
3	Desire to be independent					
4	Encouragement and advice of family members					
5	Assurance of career and family security					
6	Non-ability to find suitable job or work					
7	Personal satisfaction					
8	Desire to utilize own skills and talent/technical qualification					
9	High profitability					
10	Aim to become an entrepreneur					

17. Why do you prefer self-employment over being under someone else's employment?

- Being own boss
- Flexible schedule
- Expecting more income
- Independent

18. What leadership skills and personal or professional experiences do you share?

- Decision making
- Organising Skills
- Problem solving
- Strategic thinking skills
- Communication skills

**Business Information:**

19. What type of business do you own? .....

20. In which nature of enterprise does your business operate?

Trading (Retail trade, Wholesale trade)

Manufacturing (clothing and textiles, electronics computers  
 transportation, food production, metal manufacturing, wood, leather and paper)

Services

(Please specify the type of service).....

21. How much was your capital investment? : .....

22. Type of production Unit

Main Unit

Supplementary Unit

23. Why did you establish this specific type of business?

Sl.No	Category	Please Tick
1	Easy to set up	
2	Low initial capital	
3	High Profit	
4	Previous Experience	
5	Low Competition	
6	Family Business	
7	Availability of technical Know / how machineries / Materials	

24. Is it registered?  Yes  No

If yes where and where have you registered? .....

25. Indicate the legal status of your business (form of business ownership)

Sole Proprietorship

Partnership

Private limited Company

26. Indicate your source of start-up funding

- Personal savings
- Borrowed or gifted (donated) from relative or friend
- Bank loan

Did you get loan under any specific scheme  
 & please specify name of scheme: .....  
 What is EMI and for how many generate? .....

27. How would you describe your business sales turnover over the last three years?

- Has increased
- Has remained the same
- Has decreased

28. In what way your family is contributing to your business?

Sl.No	Category	Please Tick
1	Investment	
2	Planning the project	
3	Implementing	
4	Guiding	
5	Client gathering	
6	Moral Support	

**Workplace:**

29. Indicate the business premises (from where does the business operate?)

- Home-Based Business
- Retail Business
- Mobile Business
- Commercial Space
- Industrial Site

30. At the Business building?

- Owned
- Leased
- Rented

31. Do you have employees in your Business?

- Yes  No

32. How much time is spent in your business place by you?

- Less than 5 hours  
 More than 5 hours  
 More than 10 hours

33. Where you do market your product?

- Local area  
 CoimbatoreCity  
 Tamil nadu state

34. How do you market your product?

- Direct selling  
 Through whole sale agents  
 Through retailers  
 All the above

**Problems:**

35. What types of problems have you faced as an self employee?

- Personal Problems  
 Financial Problems  
 Raw-materials Problems  
 Marketing Problems  
 Human Resources Problems

36. Do you face any financial Problems as a self employee?

- Lack of collateral security  
 Limited working capital

37. How do you solve your various problems as an your business? How can you these help?

- With own experience & knowledge

- With the co-operation of family members
- With the co-operation of friends
- With the advice of experts in respective fields

38. Do you face any Social Problems as an self employed?

Sl. No	Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	Lack of confidence in personal's ability					
2	Lack of appreciation in the family					
3	Lack of social contacts					
4	Fear of social security					
5	Dual role in home & business					
6	Male dominance					
7	Non-co-operative attitude of family					

39. How has being an self employment affected your family life?

- Societal status improved
- Family life is going smooth
- Affected financial situation and family life
- Same situation

40. Being a self employee with disability, what are the obstacles faced by you?

- Medical problems
- Negative attitudes of people
- Absence of equal importance
- Lack in progress
- Impotent in travelling

## Government Scheme

41. Are you aware of various schemes of assistance which the government has launched for women self employment?

Yes

No

42. State you view the support agencies:

Sl. No	Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	Government policies and assistance to women self employment are favourable and encouraging					
2	Government incentives and subsidy are easily availed and in time.					
3	Is government assistance are target oriented.					
4	Government assistance are not reaching the needy self employment.					
5	Lack of awareness prevails regarding various governments' Schemes and assistance					

43. Are you aware of various schemes of Economic Development for person with disability?

Sl.No	Category	Not at all	A little	Moderate	Much	Very Much
1	Motorised sewing machines					
2	Micro Enterprises and Bunk Stalls					
3	Prime Minister's Employment Generation Programme					
4	Unemployment Youth Employment Generation Programme					
5	Loan Assistance from National Handicapped Finance and Development Corporation (NHFDC)					
6	Providing Subsidy for establishing Aavin Parlour For Differently Abled Persons					

44. Have you claimed any one of the above schemes given?

Yes  No

(Is yes please specify the schemes).....

45. Did you get any subsidy for your business from Government?

Yes  No

Is yes please specify.....

46. Are you aware of several of the legal provisions that are specially made for person with disability?

Sl. No	Statement	Not at all	A little	Moderate	Much	Very Much
1	The Person with Disabilities Act, 1995					
2	The Mental Health Act, 1987					
3	The Rehabilitation Council of India, 1992					
4	The National Trust for Welfare of Persons with Autism, Cerebral Palsy, Mental Retardation, and Multiple Disabilities Act, 1999					
5	Declaration on the Rights of Mentally Retarded Persons					

## APPENDIX - II

### Ethical Clearance Certificate

#### INSTITUTIONAL HUMAN ETHICS COMMITTEE



### *Avinashilingam*

Institute for Home Science and Higher Education for Women  
(Deemed to be University under Category 'A' by MHRD, Estd. u/s 3  
of UGC Act 1956) Re-accredited with 'A+' Grade by NAAC.  
Recognised by UGC Under Section 12 B  
Coimbatore-641 043, Tamil Nadu, India

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Principal, PSG Institute  
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Dr.S. Muthulakshmi  
Dr.G.Victoria Naomi  
Dr. Judith Justin  
Dr.Anitha Subash

20<sup>th</sup> January 2020

To  
Ms. Jothipriya P  
Department of Women's Studies  
Avinashilingam Institute for Home Science and  
Higher Education for Women  
Coimbatore – 641 043

Dear Jothipriya P,

Ref: Your proposal No. IHEC /19-20/WS /01 entitled "A  
Study on Differently Abled Women Entrepreneurs" submitted for  
approval to the IHEC on 30.10.2019.

The Institutional Human Ethics Committee of our University hereby  
grants approval to your research proposal No. IHEC /19-20/WS /01  
entitled "A Study on Differently Abled Women Entrepreneurs"  
submitted by you. The Approval number for the same is AUW/  
IHEC/WS-19-20/XPD/01.

We wish you all the best in your research endeavours.,

Regards,

*S. Uma Mageshwari*  
Dr.S.Uma Mageshwari  
Member Secretary





**SARDAR PATEL INSTITUTE OF  
ECONOMIC AND SOCIAL RESEARCH**

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Authored by

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Coimbatore – 641

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Dress sales	11
Department Stores	7
Fancy shop	4
Perishable goods	4
Milk Business	4

Seventy per cent were engaged in trading and the rest in manufacturing. Running petty shops and tailoring were the most preferred avenues.



Figure 2: Self employed in action

## 2. Family background

A majority of 92 per cent of the samples were married, 90 per cent each had set up nuclear families and were Hindus respectively. While more than 60 per cent reported to fall in the age range 31-45 years, a good 25 per cent were above 46 years of age. Similarly, a majority of 86 per cent reported their family size to include four to six members. While 48 per cent had studied up to upper primary level, 35 per cent had done only primary schooling.

## 3. Operational concepts of the enterprise

Table 2: Explains the operational concepts expressed by the samples

Table 2: Reasons for starting the solo-enterprises

Reasons stated	Percent responding
Low initial capital	70
Low competition	68
Easy to set up	60
High Profit	35
Availability of technical Know – how/ machineries / Materials	30
Previous Experience	26

Aspects which will be of prime importance for men entrepreneurs like high profit, previous experience or technical know-how etc, never featured as reasons for initiating enterprises by the selected women. Ease in setting up and low competition in the field chosen were the major two aspects highlighted.

Initial investment extended from a Rs,10,000/- to 50,000/- depending on the type of joint started. They had **borrowed loan from Cheshire home or bank or had obtained as donation.** Though the economic situation of the sample was not very enabling, they had received appreciable human resource support and patronage from neighbours.

Majority of 80 per cent sold their products in their own neighbourhood, while the rest expanded to the city locales. Similarly, except 20 per cent who depended on wholesale mediators, the others resorted to direct sales. Hence their social support and rapport created was excellent. It was also heartening to hear more than 60 per cent of the samples to be functioning from their owned premises, specifically their houses. This required them to procure only raw materials for product access and production.

It was heartening to record more than 60 per cent report to have succeeded to increase their income from the enterprise, while 30 per cent stated their income to be static (with no change). Only 11 per cent agreed that their income had decreased.

#### 4. Personal attributes found favourable to start solo-enterprises

Enquired on the factors which they found preferable prompting them to take up one-woman enterprises brought out mainly these points, namely enhanced income (34%), being one's own boss (23%), flexi-times to engage in income generating activities (30%) and independence in working. These are reflections which mirror the desire in women, especially PWDs which they feel are highly essential to take up self-employment as not only a livelihood activity, but also for social visibility. The years of service they have been running the solo-woman enterprise was quite surprising as 60 per cent had been in it for 4-5 years, while others reported 6-10 and more than ten years (28 and 10 % respectively).

Seven various personal qualities were identified which had prompted the samples to take up self-employment, among which self-motivation (35%), creativity (24%) and flexibility (18%) received high priority. Passion, vision and diligence were less reported.

Personal attributes found very encouraging were communication skills, organization skills and problem-solving abilities were aptly identified by all of them as supportive attributes. Simultaneously they were able to recognize the entrepreneurial attributes hidden in them like sustainability (to maintain the enterprise) by 45 per cent, , enhancing profitability (32%), devising new ideas (28%) and increasing sales. They agreed to have motivation to initiate action and pursue further. Naturally they were well informed regarding the qualities they should possess even when running such micro enterprises.

#### 5. Motivators identified as influencing factors

For showing the necessary audacity to start one-woman enterprises, the samples should have identified strong pull and push factors which were real motivators. They are explained under Table.3

**Table 3: Push and pull factors identified as motivators**

Nature of factors	Factors identified	Percent responding
<b>Push factors</b>	Unable to get other jobs/ No skill	96
	Economic need	94
	Family responsibilities	90
	Encouragement /advice of family	90
	Ambition to be self employed	88
<b>Pull factors</b>	Be independent	100
	Assurance of career/income & family security	100
	Personal satisfaction	100
	Use skills/talents & technical qualification	90
	High profitability	74

Inability to obtain a gainful job coupled with lack of employable skills was cited by more than 75 per cent of the samples as push factors compelling to go for solo - enterprise initiation. Economic need and family responsibilities ranked next. Of course, though not widely agreed upon (as was responded in neutral by quite a reasonable proportion), encouragement from family and ambition to be self-employed had also prompted a good group. These findings reflect an important finding in that the samples were really aware of the push factors which had compelled them to start their enterprises.

Pull factors like being independent, assurance of career/ stable income and family security as livelihood options and personal satisfaction comparatively received strong agreement from the samples. For high profitability as a pull factor 74 per cent came up with showing strong agreement. The nature of family support received is explained under Table 5.

**Table 5: Family Support Received**

Nature of support	Percent responding
-------------------	--------------------

Moral support	44
Implementation	22
Guidance	15
Investment	15
Project planning	8
Getting clientele	8

The findings revealed active support from family members only during the initial phases of establishing the units. Support from the family for other aspects was found to be very negligible.

### 6. Satisfaction derived

A good 70 per cent stated that their social status to have improved followed by 50 per cent each who stated that their family income status had increased, while 30 per cent said that they enjoyed a smooth living style after starting the enterprise.

### 7. Issues and challenges faced

More than one half of the sample faced financial problems followed by access to raw materials, marketing and assistance from other members.

**Challenges faced**, by and large by more than 50 - 60 per cent of the samples focused on the following:

In the personal front the samples felt lack of self-confidence and that too in their own ability and inability to maintain good work-life balance as a primary issue

In the family situation, lack of appreciation, male dominance and non-cooperative attitude of family members surfaced

In the social context, lack of adequate social contacts and social insecurity surfaced

Though almost 90 per cent of the samples were aware of Government Schemes and supporting agencies functioning in their favour and were also aware of legal provisions for women, especially disabled category, only a minimum of 24 per cent had availed of them

### Conclusion

The findings brought to light that the samples were really proactive in their efforts to run enterprises on their own, though they had not reaped much benefits. The enterprises actually served as livelihood options which helped them partner in maintaining the family, boost their morale in the society as women who were independent and gave the much sought-after economic independence to a certain degree. In addition, it helped them to forget their disability and forced vulnerability. Patronage from friends, neighbours and social acquaintances along with financial support from Cheshire homes, relatives and commercial banks was well appreciated. Of course, the pandemic was a hindrance to their progress, but they had hope to expand and flourish well in future.

Differently - Abled Self-Employed Women,  
the Solo Entrepreneurs in  
Coimbatore – A Micro-Level Study

*by* Jothipriya P

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