



Problems Faced by Entrepreneurs with Disabilities in Kerala: An Empirical Study

¹Abdul Manaf K K

Assistant Professor, PG Department of Commerce, GEMS Arts and Science College (Autonomous),
Ramapuram, Malappuram, Kerala

²Shameema A P

Research Scholar, Research and PG Department of Commerce, MES Keveeyam College, Valanchery,
Malappuram, Kerala

³Dr. P C Santhosh Babu

Assistant Professor and Research Supervisor, Research and PG Department of Commerce, MES Keveeyam
College, Valanchery, Malappuram, Kerala

Abstract: In the context of raising a new group of entrepreneurs with disabilities, the present study identified the problems faced by entrepreneurs with disabilities in Kerala. The study covered five aspects of problems, including financial, marketing, legal, operational, and socio-personal. Finally, it is found that entrepreneurs with disabilities face a high degree of such problems in their entrepreneurial activities. Among the different aspects of problems, financial and legal problems are the major problems they face. The study also provides recommendations to eliminate such problems and make their business successful.

Keywords: *Entrepreneur with disabilities, Entrepreneurship, Problems, Disability, Kerala*

I. INTRODUCTION

Entrepreneurship has emerged as a viable avenue for economic empowerment, especially for the marginalized population, including PWDs. Despite the global efforts to promote disability inclusion, PWDs still encounter significant barriers to accessing employment opportunities. According to the World Report on Disability (WRD) released jointly by the World Health Organization (WHO) and the World Bank, one billion people worldwide have some sort of disability, that is 16% of the world's population (Smythe *et al.*, 2024). In India, the 2011 census report estimates the disability population as around 26.8 million (Yadav *et al.*, 2022). It is more than 7 Lakhs in Kerala (Chanda & Sekher, 2023). Disability means a condition of suffering difficulties that limit the functioning of an individual (Altman, 2014; Baart *et al.*, 2023).

When an individual has any impairments, they struggle to get the basic things like education, jobs, equal consideration, etc. It leads to social exclusion and forced unemployment, which causes poverty and isolation among them.

According to the World Report on Disability (WRD) released jointly by the World Health Organization (WHO) and the World Bank, one billion people worldwide have some sort of disability (World Health Organization & The World Bank, 2011) and in India, there are around 26.8 million people having disabilities (Census of India, 2011). Here, disability means a condition of suffering difficulties that limit the functioning of an individual. When an individual has any impairments, they struggle to get the basic things like education, jobs, equal consideration, etc. It leads to social exclusion and forced unemployment, which causes poverty and isolation among them. In the context of such unemployment and the rising number of people with disabilities due to accidents, population growth, and a wide variety of diseases, it is vital to consider those people's welfare and their income-generating means to make them empowered and financially independent.

In light of this, entrepreneurship is the best way of being self-sufficient for people with disabilities because of its flexible nature (Cooney, 2008). Here, entrepreneurship is a great strategy for people with disabilities who strive to build self-confidence in achieving self-sufficiency and independence socially and economically. Moreover, it can make them a survivor and a part of society. However, when they enter this field, they have to face a lot of problems to reach success and achievements due to the attitude of society and the disabling barriers. Thus, this study is conducted to know the problems of entrepreneurs with disabilities in Kerala with special reference to Malappuram district of Kerala in various aspects like financial, marketing, legal, operational, and socio-personal.

In the present scenario, the study is more significant in the social, cultural, educational, and economic life of people with disabilities. It provides empirical evidence of entrepreneurial problems among entrepreneurs with disabilities specifically. The study also contributes to the existing literature focused on disability studies.

II. REVIEW OF LITERATURE

Suguna & Rasika (2021) highlighted the challenges faced by disabled entrepreneurs. Inaccessibility, low representation, barriers to health care, non-inclusion of the education system, attitudinal barriers, inaccessible communication, institutional barriers, poor implementation, lack of confidence and limited aspirations, the benefits trap, lack of business knowledge and skills, consumer discrimination, increased labour costs, lack of appropriate business support services and financial support are the major challenges faced by them in India. Yakiah & Sakriya (2020) stressed the issues and challenges of entrepreneurs with disabilities in India, and also suggested that remedial measures should be taken by the Government to remove barriers for entrepreneurs with disabilities. In this study, the problems identified are the financial and raw material shortage, problems of advertising, hard competition, high production costs, low capacity for risk-taking, society of the patriarchs, lack of training for entrepreneurs, and limited legal measures.

Suguna & Rasika (2020) examined the social and economic position of entrepreneurs having disabilities and also what problems they face in society as well as in business activities. The common problems found among such entrepreneurs that negligence, discrimination, non-recognition from society, transportation problems,

etc. In another study by Kefale & Hussein (2020) identified the major challenges to starting and expanding businesses by persons living with disabilities. They lack start-up capital, personal attitude, and lack of entrepreneurial skills, and face socio-cultural challenges, and found that all these challenges significantly affect their business success.

Rajamohan et al. (2020) stated about the numerous problems and barriers faced by entrepreneurs with disabilities, such as a lack of finance, scarcity of inputs, problems of marketing, and so on.

Maziriri & Madinga (2016) analyzed the entrepreneurial challenges confronted by entrepreneurs living with disabilities. It includes a lack of education and training, a lack of access to finance, inadequate government support, and a lack of equipment. Mohammed & Jamil (2015) found the differences in the barriers experienced by entrepreneurs with disabilities and non-disabled entrepreneurs in India. Entrepreneurs with disabilities face more barriers in their entrepreneurial activities, like market prejudices, difficulty in business contacts, access to finance, lack of experience, role models, self-belief, government support, etc.

III. OBJECTIVE

The major objective of the study is to identify the financial, marketing, legal, operational, and socio-personal problems of entrepreneurs with disabilities in Kerala with special reference to Malappuram district.

IV. RESEARCH METHODOLOGY

The research design adopted for the study is descriptive in nature and based on primary and secondary data. The research was conducted among 60 entrepreneurs with disabilities in the Malappuram district of Kerala, obtained through a convenient sampling method. A schedule of questions was prepared and asked to each respondent, and their response to the questions were collected by visiting their residences and enterprises. Reliability analysis was also done, which shows the Cronbach's Alpha value for the 16 items as .825, which is reliable and acceptable, according to the criteria of an Alpha value is .80 or above is acceptable (Lombard et al., 2002). Then the collected data were analyzed to reveal meaningful findings by employing descriptive statistics using SPSS 26.

V. RESULTS AND DISCUSSION

Table 1: Demographic Profile of Respondents

Demographics		Frequency	Percent
Gender	Male	46	76.7
	Female	14	23.3
	Total	100	
Age	Below 28	3	5.0
	28-38	22	36.7
	38-48	21	35.0
	48-58	11	18.3
	Above 58	3	5.0
	Total	100	
Educational Qualification	Up to SSLS/ equivalent	38	63.3
	+2/Pre Degree	16	26.7
	Degree	5	8.3

	PG and above	1	1.7
	Total	100	
Type of Disability	Visual	5	8.3
	Hearing	2	3.3
	Speech	4	6.7
	Physical	49	81.7
	Total	100	
Percentage of Disability	Up to 40	1	1.7
	40-60	27	45.0
	60-80	28	46.7
	Above 80	4	6.7
	Total		
Cause of Disability	By Birth	19	31.7
	By Accident	13	21.7
	By Gradual	28	46.7
	Total	100	

Source: Primary data

The tables given below show the demographic profile of respondents. Here, it is clear that most of the respondents are male, and 36.7% of the respondents belong to the age group of 28-38. Then the majority of them are married, and most of the respondents are educated up to SSLC level. In the case of disability, the majority of them have a physical disability in a range of 60-80 percent, and most of them caused the disability gradually.

Table 2: Descriptive Statistics of Problems Faced by Entrepreneurs with Disabilities

Aspects	Minimum	Maximum	Mean	Std. Deviation
Financial Problems	2.50	5.00	4.4167	.67124
Marketing Problems	2.00	5.00	4.0033	.60449
Legal Problems	2.67	5.00	4.3444	.66939
Operational Problems	2.00	5.00	3.9083	.76186
Socio-personal Problems	3.25	5.00	4.1583	.49138
Overall mean			4.1662	

Source: Primary data

Here is the result of descriptive statistics on the problems of entrepreneurs with disabilities in various aspects, like financial, marketing, legal, operational, and socio-personal. So, it is clear that the respondents face significant problems across the various aspects. Financial problems are notably high here, with a mean score of 4.4167. Legal, Socio-personal and marketing problems, with a mean of 4.3444, 4.1583 and 4.003 respectively, are also substantial, but slightly lower than financial problems. In case of operational problems, it has a lower mean score of 3.9083 but shows more variability with a standard deviation. deviation of 0.76186. But socio-personal problems are relatively consistent with a lower standard deviation of 0.49138 among other aspects. The overall mean score itself shows 4.1662, which indicates that there exists a high degree of problems in their entrepreneurial journey.

Table 3: Descriptive Statistics of the Items of Problem Faced by Entrepreneurs with Disabilities

Aspects	Statements	Mean
Financial	I find it difficult to get a loan due to the discrimination on the part of banks and other financial agencies or institutions.	4.20
	Lack of sufficient subsidies to obtain start-up capital affected the starting of my business	4.63
Marketing	I felt the negligence and discrimination from customers in buying products or services.	3.35
	I feel a lack of a special marketing hub for marketing my products or services.	4.73
	I felt sad because of the difficulty in adopting social media marketing due to limited digital devices.	3.98
	I am facing heavy competition from non-disabled counterparts.	4.07
	I recognized low demand for my products or services due to little or no advertising.	3.88
Legal	I feel distressed due to the lack of special schemes for promoting entrepreneurial activities.	4.73
	I felt difficulties in obtaining a license for my business due to no special consideration.	3.80
	Lack of special complaint cells for registering complaints related to my entrepreneurial activities.	4.50
Operational	Due to the lack of suitable premises, I struggle to access and operate my business activities.	3.98
	I find it difficult to procure manpower in a convenient manner.	3.83
	The lack of special training and skill development programs for my entrepreneurial activities affected the operations of my business negatively.	4.50
Personal & Social	I feel bad when depending on caregivers to perform my business activities.	4.00
	I have to face safety threats like epidemic diseases while operating entrepreneurial activities.	4.52
	I was saddened by the demotivation from relatives and friends for entrepreneurial activities.	3.62

Source: Primary data

The above table exhibits the 16 different problems faced by entrepreneurs with disabilities in different aspects, like financial, marketing, legal, operational, and socio-personal. Here, the hardest problem they faced, based on the highest mean score (4.73), is the “lack of a special marketing hub for marketing products or services” and “lack of special schemes for promoting entrepreneurial activities”. Then another major problem they face

is “the lack of sufficient subsidies to obtain start-up capital affected the starting of business” (4.63). Then the next main problem they face is “safety threats like epidemic diseases while operating entrepreneurial activities” (4.52). The least problems they faced were “difficulties in obtaining the license for business due to no special consideration” (3.80), “demotivation from relatives and friends for entrepreneurial activities” (3.62), “the negligence and discrimination from customers in buying products or services” (3.35), respectively.

VI. CONCLUSION AND RECOMMENDATION

In a developing country like India, entrepreneurship is more suitable for people with disabilities as it is a survival strategy for those people in search of a better livelihood and opportunities. The present study was conducted in Malappuram district with the prime aim to identify the problems of entrepreneurs with disabilities more specifically. So, the study covered five aspects of their problems such as financial, marketing, legal, operational, and socio-personal. The study found that a high degree of such problems exists among the entrepreneurs with disabilities in Malappuram district of Kerala. Amongst those problems, financial problems are the major problems faced by them and then legal problems, socio-personal problems, marketing problems, and operational problems are they suffer most respectively. Under the different aspects of problems, the hardest problem they faced is the lack of a special marketing hub for marketing products or services, the lack of special schemes for promoting entrepreneurial activities, the lack of sufficient subsidies to obtain start-up capital, which affects the starting of their businesses, etc.

As the present research revealed the problems in various aspects which are faced by entrepreneurs with disabilities, the study recommends that there should be strong interventions by the government authorities to eliminate the problems of entrepreneurs with disabilities. Government authorities and non-government organizations should give proper training and skills development programs for better entrepreneurial performance and progress. And also, it is necessary to take necessary steps to develop a complaint cell for them, especially to inform their complaints regarding entrepreneurial activities and a consultancy service for clarifying their doubts and providing advice. To facilitate their marketing of goods and services, local governments should arrange special marketing hubs, and it is inevitable to introduce more schemes and programs to promote entrepreneurs with disabilities to bring them forward and make them competent in the business world.

VII. IMPLICATIONS OF THE STUDY

Getting to know the problem is the prime step to finding the solutions to eliminate such problems. Here, the study focused on identifying the problems faced by entrepreneurs with disabilities in various aspects, such as financial, marketing, legal, operational, and socio-personal. Despite the other studies, the present study found problems faced by such a group of entrepreneurs more specifically. As entrepreneurship is one of the most suitable livelihood activities, it is important to get an idea about their problems and to solve them as much as possible. Government authorities, non-government organizations, and other institutions can make use of the findings of the study, and they can take suitable actions to eliminate or reduce their problems. A set of recommendations is also listed based on the results of the study to make their life and the conduct of entrepreneurial activities better. The best use of available resources, aid from governments, and society at

large will make a positive difference in their lives and hence they can be empowered. The findings as well as the recommendations of this research would help the authorities as well as the government to develop new programs to improve the overall level of success of entrepreneurs with disabilities.

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