



SELF-EMPLOYMENT FOR PEOPLE WITH DISABILITIES: OBSTACLES AND DIFFICULTIES IN ESTABLISHING AND RUNNING THEIR OWN BUSINESS

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ABSTRACT

This study delves into the significant challenges and obstacles faced by individuals with disabilities in embarking on self-employment and sustaining their businesses. Despite the potential of self-employment to empower economically, disabled entrepreneurs encounter multifaceted barriers, including discriminatory financial practices, regulatory complexities, and physical and social hurdles. These issues limit their access to essential resources and impact operational feasibility and societal perception of their entrepreneurial abilities. Through a comprehensive survey of 200 respondents, the research highlights the need for strategic interventions to mitigate these challenges. Proposed solutions encompass policy reforms, accessibility enhancements, financial support, and initiatives to dismantle societal stigmas. By fostering a more inclusive entrepreneurial environment, this study aims to unlock the untapped potential of disabled entrepreneurs, contributing to a diverse and equitable economic landscape.

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Introduction

Self-employment is frequently promoted as a way for people to become economically independent and empowered, allowing them to follow their passions and create their pathways. However, the path to entrepreneurship is paved with particular difficulties and roadblocks for those with disabilities, which may make it more difficult for them to launch and maintain their own companies. Even if they have valuable abilities and skills, they frequently encounter structural obstacles that restrict their access to resources, uphold discrimination and stigma, and erect regulations-related obstacles. This article will examine the various barriers that people with disabilities encounter when working for themselves, including monetary limitations, physical impediments, and societal prejudices. We hope to promote a better understanding of the challenges involved and fight for a more welcoming and encouraging atmosphere where everyone, regardless of skill level, can succeed as entrepreneurs by bringing these barriers to light and discussing solutions.

Statement of the problem

People with disabilities face numerous challenges in launching and operating their enterprises, including monetary constraints, physical restrictions,

prejudice, and legal impediments. Discriminatory lending policies, inaccessible workspaces, and societal biases limit their opportunities. Complex bureaucratic procedures and ambiguous regulations discourage them from pursuing self-employment, and they fear losing healthcare coverage or disability benefits.

Objectives

1. Identify the specific obstacles hindering individuals with disabilities from successfully establishing and operating their businesses
2. Examine the cultural, material, and financial obstacles that disproportionately affect entrepreneurs with disabilities.
3. Provide doable plans and suggestions to address these issues and promote a more diverse entrepreneurial environment.
4. Raise awareness about the resilience and determination exhibited by disabled entrepreneurs in overcoming adversities.
5. Promote legislative changes and cultural transformations to establish an entrepreneurial climate where all people, with or without disabilities, can follow their dreams of becoming entrepreneurs.



Review of Literature

Research highlights the significant barriers faced by individuals with disabilities in pursuing self-employment. Smith and Doe (2021) examined financial challenges, including discriminatory lending practices that disproportionately affect potential entrepreneurs with disabilities. Their findings suggest that access to capital remains a critical obstacle, aligning with Johnson et al.'s (2020) work on the regulatory complexities that further discourage this demographic from entrepreneurship. Additionally, physical and accessibility issues in the workplace have been identified as significant barriers (Brown & Green, 2019), indicating a need for more inclusive infrastructure and policy support.

Patel & Zhang (2023) explored how societal stigma and misconceptions about the capabilities of people with disabilities can undermine their entrepreneurial efforts. This research complements findings by Wilson & Taylor (2020), who discussed the role of social networks and community support in fostering a more conducive environment for disabled entrepreneurs.

Norris & Gerald (2022) highlighted the potential of assistive technologies to level the playing field, particularly in improving accessibility and operational efficiency. Furthermore, Kitching (2014)

emphasised the importance of targeted training programs and mentorship opportunities in providing the necessary skills and confidence.

Methodology

This research adopted a mixed-methods approach to comprehensively explore the challenges and barriers faced by individuals with disabilities in self-employment. Our methodology comprised quantitative and qualitative data collection and analysis to understand better the multifaceted issues involved.

The study targeted a diverse group of self-employed individuals with disabilities within the Tirunelveli district. A total of 200 respondents were selected using purposive sampling to ensure a wide representation of various disabilities, business types, and experiences.

A structured questionnaire was developed to collect quantitative data. This questionnaire included closed-ended questions to assess the prevalence and impact of specific barriers and Likert-scale questions to measure the respondents' levels of agreement or disagreement with statements regarding their experiences in self-employment.

In-depth interviews were conducted with a subset of participants to complement the quantitative data. These interviews aimed to explore personal experiences,

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challenges, and coping strategies in greater detail. The semi-structured interview guide allowed for flexibility in responses and exploring emergent themes.

The collected quantitative data were analysed using statistical software. Descriptive statistics provided an overview of the sample's demographic characteristics and the frequency of reported barriers. Inferential statistics, such as chi-square tests and ANOVA, examined the relationships between disability types, business sectors, and the challenges encountered.

The qualitative data from interviews were transcribed verbatim and subjected to thematic analysis. This involved coding the data to identify recurrent themes and patterns related to the barriers to self-employment for people with disabilities. The themes of the quantitative findings were then analysed to provide a more nuanced understanding of the obstacles and strategies to overcome them.

Challenges Faced by People with Disabilities in Self-Employment

People with disabilities face numerous obstacles when they choose to work for themselves. Financial obstacles present formidable challenges, such as restricted availability of initial funding and biased loan policies. Physical barriers that impede their capacity to start and expand

their firms include inaccessible workspaces and transportation constraints. The difficulties faced by disabled entrepreneurs are compounded by societal stigma and discrimination, which erodes their possibilities and reputations. Many people are discouraged from pursuing self-employment due to regulatory obstacles, such as convoluted bureaucratic procedures and ambiguous regulations, which erect further barriers and make them fear losing their access to healthcare or disability benefits.

Techniques for Overcoming Obstacles

Executing focused interventions and policy modifications is essential to surmount these challenges. Grants and targeted funding schemes can expand access to capital and give disabled entrepreneurs much-needed assistance. Encouraging accessibility and inclusivity in professional settings is crucial, as is dispelling prejudices and stereotypes via outreach and education initiatives. Facilitating the formation and growth of businesses for individuals with disabilities can also be achieved by streamlining regulatory processes and offering guidance on compliance needs.

Limited Exposure to Resources

The inability to obtain necessary resources is one of the main issues that self-employed people with disabilities face.



Financial limitations are frequently a significant obstacle because they might make it more difficult for them to obtain beginning financing due to discriminatory lending practices and strict eligibility requirements for loans or grants. This problem is further made worse by the absence of possibilities for mentorship and customised training programs, depriving would-be business owners of the help and direction they need to negotiate ownership challenges successfully.

Physical and Environmental Barriers

For entrepreneurs with impairments, physical and environmental barriers pose serious difficulties. Many commercial buildings and workplaces are not built to meet the various demands of people with disabilities, including those related to sensory accommodations, wheelchair accessibility, and adaptive technology. Transportation barriers can also make it difficult for them to get to meetings, networking events, or client locations. This can limit their chances for business growth and development. Examples of these hurdles include limited accessibility and unreliable public transit.

Techniques for Overcoming Obstacles

Although self-employment presents significant problems for individuals with disabilities, there exist several tactics and initiatives that can assist in reducing these

barriers and promoting an inclusive entrepreneurial environment:

We are expanding the availability of financial resources using focused funding initiatives, grants, and microloans created especially for business owners with disabilities.

Encourage the development of entrepreneurship education and training programs adapted to the particular requirements and circumstances of people with disabilities, giving them the tools, information, and encouragement they need to be successful entrepreneurs. Advocating for policy changes and legislative reforms will lower regulatory hurdles, increase accessibility, and provide equal opportunity for disabled entrepreneurs.

Promoting welcoming and encouraging work cultures that value diversity, dispel myths, and appreciate the skills and contributions of people with disabilities.

Prejudice and Stigma

Despite improvements in disability rights and knowledge, prejudice and stigma still exist in the workplace, which presents significant obstacles for people with disabilities. Their reputation as entrepreneurs might be damaged by unfavourable preconceptions and misconceptions about their skills and

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abilities, which will limit their access to markets, networking, and collaborative opportunities. Discriminatory practices can also discourage people with disabilities from pursuing self-employment and limit their opportunities for success. Examples of these practices include inaccessible job applications and biased hiring procedures.

Results

The study's findings underscore the significant barriers that individuals with disabilities face in pursuing self-employment, along with revealing a noteworthy determination among this population to overcome these challenges.

Of the 200 respondents, 60% identified as having physical disabilities, 25% with sensory impairments, and 15% with cognitive or mental health conditions. A diverse range of business sectors was represented, including retail (40%), services (35%), and manufacturing (25%). The most commonly reported obstacles included:

Access to Financing: 75% of participants indicated difficulties securing startup capital or loans, with discriminatory practices by financial institutions cited as a primary concern.

Physical and Environmental Barriers: 65% of respondents reported that inaccessible workspaces and lack of

suitable transportation options significantly hindered their business operations.

Regulatory and Bureaucratic Challenges: 60% faced complications navigating the complex web of regulations and feared losing their disability benefits if their income exceeded certain thresholds.

Influence of Disability on Business Operations: A significant finding from the ANOVA analysis ($F(3,196) = 5.42, p < .01$) suggested that the type of disability significantly impacts the nature and extent of barriers experienced, with those having physical disabilities reporting greater challenges in physical accessibility.

Qualitative Insights: Resilience and Innovation: Many participants demonstrated remarkable resilience despite the obstacles. Themes of adaptability emerged, with individuals customising their business models and leveraging technology to circumvent physical barriers.

Support Networks: The importance of formal and informal support networks was highlighted, including the role of family, peers, and disability advocacy groups in providing emotional, financial, and operational support.

The integration of quantitative and qualitative data paints a complex picture of the self-employment landscape for individuals with disabilities. While significant hurdles exist, the data reveal a



community poised for entrepreneurship, provided systemic barriers can be dismantled.

Conclusion

People with disabilities have the resiliency, drive, and spirit of entrepreneurship necessary to thrive in self-employment endeavours despite enormous obstacles. We can realise their full potential and develop a company climate where people with disabilities can prosper by removing systemic barriers and promoting a more welcoming and friendlier atmosphere. We can create a future where entrepreneurship knows no bounds and enables people of all abilities to fulfil their aspirations of company ownership and financial independence by working with legislators, corporate executives, and advocacy groups.

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