



## PROBLEMS OF DIFFERENTLY-ABLED WOMEN ENTREPRENEURS- ISSUES AND CHALLENGES

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### **Abstract**

*In India and other emerging nations, entrepreneurs play a major role. Differently abled people in this circumstance also started their own company. Even they find it difficult to compete with traditional companies. Individuals face several physical and mental challenges and obstacles in the business environment, such as the absence of a financier of scarcity, marketing difficulties, etc. This article emphasizes the questions, difficulties and challenges encountered by companies with various capabilities. Nowadays, women have developed their own economies, business empires, and have gained full control of their lives. Women's latent entrepreneurial potential has progressively developed as the role and economic position of women have become increasingly evident in society. Women become entrepreneurs for a number of reasons, including their aptitude, experience, and entrepreneurial flexibility. It is concluded that there is a significant difference in the average of the annual income of the respondents, average annual income of the family and experience on the problem of the disabled women entrepreneurs in the study area.*

**Keywords:** *Differently Abled Women Entrepreneurs, Self-Employer, Skill Development, Training.*

### **Introduction**

Differentially competent entrepreneurs are described as individuals or groups of individuals who are physically or psychologically capable of establishing, organizing, and launching enterprises inside a company. The Indians' handicap is no longer viewed as showpieces to be kept at home or as beggars on the road. Additionally, they are affected by globalization, both on a national and worldwide level. The Government of India is ready to provide financial assistance and enough training for those who are eager to take on business difficulties. They are challenging people to compete with regular entrepreneurs and have a balanced daily life. The status of the disabled in relation to their participation in small businesses has grown in recent years even among wealthy nations such as the United Kingdom and the USA. The entrepreneurs in India with various capabilities have distinct characteristics. These individuals are able to handle their whole company. They essentially have excellent management abilities. They confront uncertainty and take chances with confidence. Differently capable entrepreneurs take reasonable risks because they want to succeed. The capacity to create a good organization is the most important talent needed for industrial growth. Confidence is important for entrepreneurs who are different in their daily activities to overcome any obstacles. Disabled businessmen should have the guts to rectify their errors in the business environment.

Women have the capacity and desire to establish, maintain and monitor their own companies in a highly methodical way. Suitable support and incentives from the society as a whole and families in particular are needed to enable them to reach new heights in their economic activities. The appropriate kind of support from the family, community and government may make these female entrepreneurs part of the national economy and contribute to India's economic development in this age of globalization. Empowering women entrepreneurs is important to attaining the sustainable development objectives and eliminating the bottlenecks that impede their growth so that the company may participate fully. Women nowadays are increasingly ready to engage in activities that were previously believed to be a preserve for males and have shown that they are second to none when it comes to contributing to economic development. Women entrepreneurship must be appropriately molded to meet changes in trends, difficulties in global marketplaces and be sufficiently capable to maintain and strive for excellence in the entrepreneurial sphere.



### **Disability Entrepreneurship in India: Challenges and Opportunities**

**Financial shortages:** Entrepreneurs have always faced a need of money. They cannot offer external financing due to a lack of marketable security and loans. Disabled individuals own less property and have less money. Because they lack confidence in the venture's success, handicapped people's families do not want to invest their money on it. Finances are the lifeblood of all company operations, since most entrepreneurs fail owing to inadequate funding.

**Problems of marketing:** In many instances, differently abled businesses depend on profit-sharing middlemen to market their goods. Intermediaries exploit the tasks. It is also tough for such businesses to gain market share and popularity. Advertising costs a lot of money nowadays, with so much competition. Lack of energy and extra efforts to spend and develop consumers' confidence and product popularization. Their goods are always failing them. This is a major problem since it is controlled by inexperienced individuals, including handicapped persons.

**Access to education:** In India, about three-fifths of women are illiterate, and this contributes to socio-economic issues. Women lack business, technological, and market expertise due to a lack of education. Women who lack knowledge are less motivated to succeed. Thus, lack of knowledge hinders women's ability to start and manage businesses.

**Raw material scarcity:** The shortage of raw materials is one of the major challenges confronting businesses with various skills. It is tough to get the disabled entrepreneurs in adequate number and quality. The costs of raw materials are very expensive and changing. Different businesses have difficulties with the lack of raw materials.

**Hard contest:** Disabled entrepreneurs confront severe competition from ordinary men and women entrepreneurs with substantial organized industry expertise. Many companies with diverse capabilities are poorly structured. But the individuals in the organized sector are facing severe competition.

**High production costs:** The high cost of manufacturing is another problem that affects efficiency and limits the development of a one-of-a-kind business. To reduce manufacturing costs, greater efficiency and production capacity are needed. The government offers grants and other kinds of financial support to help businesses of all sizes develop and thrive. While improving performance and developing productive capacity are important in the short term, lowering costs is even more important in the long run to ensure long-term viability. Entrepreneurs with disabilities must also deal with labour issues, human resources, legal formalities, and infrastructure.

**Low potential for risk-taking:** When compared to their non-disabled counterparts, disabled entrepreneurs have a lower chance of ability problems since they have lived a more sheltered existence. In reality, they are subjected to prejudice when it comes to entrepreneurship selection and development. The complex of inferiority, unplanned growth, a lack of infrastructure, and a reluctance to make quick choices all contribute to an increase in the risk of loss and the likelihood of losing money.

**Society of the Patriarchs:** One of the most challenging issues in entrepreneurship is ensuring that they will survive in the social environment in which they will have to function and live. Disabled people in India suffer prejudice despite the constitution guaranteeing them equal rights. Those with disabilities face discrimination in India, and the egos of those in the normal-dominated society stand in the way of their achieving their full potential. The notion that persons with disabilities might start their own businesses has long been regarded as a pipe dream by the entrepreneurship community. As soon as a disabled person starts a company, they have to deal with the stock conflict. Confronting such tensions and overcoming the dual role may be a difficult job for someone with a disability.

**Lack of training for entrepreneurs:** Many individuals with disabilities may not have sufficient technical and vocational skills to start a new company. You require certain training information and skills to examine your



employee. The Indian Government organizes a large workshop and creates an awareness programme. However, they may not be aware of the training institutes. This is one of the reasons for the lack of experience..

### **Review of Literature**

Related Literature of the Study Entrepreneurship, entrepreneur, business are complicated phenomena in the contemporary competitive global order. Entrepreneurship is the characteristic of an entrepreneur, entrepreneurs are people with strong accomplishment drive, creative capability, and ability to discover and explore new possibilities. Enterprise is the consequence or effect of entrepreneurship by an entrepreneur or entrepreneurs. Entrepreneurs have the capacity to give much to the community and economy. Entrepreneurs are highly driven, passionate people with complicated nature, and it is extremely difficult to describe all of their behavior using one or more theoretical basis. The entrepreneurial process, functions and activities related with discovery and exploitation of existing possibilities ( Bygrave & Hofer, 1991; Shane and Venkataraman, 2000), has researched extensively, and an attractive subject of academics and researchers. It is generally recognized that the entrepreneurial process and different function are the essential component in the economic development of a nation, society and even a market place. (Rechard Cantillon, So it is essential to have an in depth research and analysis of entrepreneurial characteristics, personalities, talents, attitudes, conditions to their growth and the changes they are created to the society. Research has revealed that certain psychological and social variables or traits are the predictors of entrepreneurial characters

Sathish and Rajamohan (2019) have evaluated contributions from Indian small and medium businesses Each of these industries is low-cost and has a lot of potential for expansion. According to the study, industrial agencies have played an essential role in India's economic development and growth. They are important, according to the results, in closing the wealth gap between the wealthy and the rest of society. We discovered that a range of training facilities should be created to assist companies with training and development. The study also evaluated the contributions of several government-established entrepreneurial development organisations to improving living standards of people through generating employment and stimulating the economy.

Goyal and Yadav (2014) made a review of challenges faced by women entrepreneurs in developing countries like India. According to them, female entrepreneurs confront more difficulties than their male colleagues. For women living in underdeveloped nations, these problems are distinct and more complicated. They discover that women in underdeveloped nations suffer financial barriers, socio-cultural prejudices, and low self-esteem. They claim that underdeveloped nations have institutional gaps and a lack of entrepreneurship education. The author proposed addressing these complicated issues in a holistic way, which may aid policy and research work on female entrepreneurs in developing nations.

### **Statement of problem**

Entrepreneurship is one of the key elements of industrialization; industrialization cannot occur in the absence of entrepreneurship. Entrepreneurs play an essential part in the undeveloped country's economic growth. The capabilities and know-how of women, their talents and skills in business and the strong desire to accomplish something good are some of the reasons why women entrepreneurs establish industries. According to the World Bank, investing more in women's businesses than in males leads to increased country growth. Empowering women in business brings about breaking inequities and poverty reduction. Entrepreneurship plays an essential part in a rapidly growing nation such as India's development society. In this way, the research seeks to undertake women's entrepreneurial growth, emphasize their motivation and their connection between women entrepreneurs' socio-economic background, motivating variables and their current business characteristics.

### **Significance of the Study**

There is a general belief that the handicapped are incompetent—including criminal-cultural, spiritual, moral, mental, martial, physical, mental and social separation. The ideology of the ghetto, which confirms the human inhumanity, is the cornerstone of societal cruelty for the victims of underhanded handicaps. Many of them are current or prospective geniuses in many areas, particularly in the realm of entrepreneurship. Modern civilization



has the means and scientific knowledge to blast down such beliefs about delay, paralysis and cretinism. In a large democratic community such as India, social legitimization, literacy and mobilisation of resources should succeed in preparing them for competition with contemporary developed societies.

### Objectives

- To analyze the socio-economic status of differently-abled women entrepreneurs in Krishnagiri District
- To examine the problems faced by the differently-abled women entrepreneurs in Krishnagiri District

### Need for the Study

In our society today, the image of women as the weaker sex continues to dominate in industrialized nations with a few exceptions. The researcher believed that the new possibilities and conventional handicaps of women might be grasped in the proper perspective via a female study in an area where maximal business efforts and hard work, namely the field of entrepreneurship, are needed. Self-employment in our nation is more important due to the rising and serious issues of unemployment. Employment pressure has been increasing, and women are increasingly demanding jobs and unemployment issues in India are expected to intensify in the near future.

### Scope of the study

The research focuses on women entrepreneurs in chosen districts of Krishnagiri, Tamilnadu selected is amazing according on industrial development. The chosen areas with their excellent infrastructure provide good possibilities for industrial growth. The scope of the research includes women entrepreneurs in Krishnagiri District and women entrepreneurs who are involved in the establishment of a new business. The research is confined to women entrepreneurs in certain Erode district groups alone.

**Methodology:** The study was carried out in Krishnagiri District of Tamil Nadu during the month of July 2021. The sample respondents are selected by using snowball technique. Totally 125 sample respondents were selected from the study area. The required primary data were collected using interview schedule.

### Socio-Economic characteristics of the of the respondents

The age, number of family members, annual income, annual income of their family, level of expenditure made in their family, wealth, experience in their business and the level of disability of the selected 125 sample respondents have been observed. The detail is given below.

**Table 1: Profile of the respondents: Descriptive Statistics (N-125)**

Socio-Economic characteristics	Mean	Std. Deviation
Age	34.09	9.137
Number of family members	4.29	1.197
Annual Income	74396.00	20229.460
Annual Income of the family	331872.00	123330.266
Family expenditure	13300.00	13414.342
Wealth	509760.00	402266.691
Experience	8.48	4.660
Level of disability	37.48	14.146

From the 125 sample respondents, it is found that the average age is 34.09, average number of family members are 4.29, their average annual income is Rs. 74,396, the average annual family income is Rs. 3,31,872, average monthly expenditure of their family is Rs, 13,300, Value of the wealth is Rs. 5,09,760, average experience of the respondents is 8.48 years and their average level of disability is 37.48%.

### Problems of disabled women entrepreneurs

It is an attempt to analyse various problems faced by the disabled women entrepreneurs in the Krishnagiri district. Financial problem, marketing problem, poor education, inadequate raw material supply, competition



prevail in the market, cost of materials and other sources, risk taking ability of the entrepreneurs, domination of the society and lack of training regarding to the business are considered as the problems. Kendall's W test is used to know the level of each problem faced by them.

**Table 2: problems of the disabled women entrepreneurs: Mean Rank**

Problems	Mean	Std. Deviation	Mean Rank
Financial problem	4.13	1.012	6.97
Marketing problem	3.13	0.718	4.12
Lack of Educational support	2.73	0.807	3.15
Inadequate raw material	3.12	0.433	3.96
Competition	3.10	0.418	3.91
Cost of production	3.79	0.699	6.21
Risk taking ability	3.22	0.789	4.24
Society of the Patriarchs	3.98	0.268	7.05
Lack of Training	3.62	1.030	5.38

From the above table, the mean of the problem shows that financial of the disabled women entrepreneurs is the biggest problem among the various problems considered in the study (4.13). The domination from the society on the female and disabled entrepreneurs is found another big problem according its mean (3.98). But the mean rank from the Kendall's W test shows that patriarchs of the society is the big problem (7.05) followed by the financial problem (6.97). Cost of the production is ranked third (6.21). Lack training to the disabled women entrepreneurs by the government is the fourth biggest problem (5.38). the following table shows the significance of the result.

**Table 3: Kendall's W test**

N	125
Kendall's W Coefficient of Concordance	0.345
Chi-Square	345.213
Degree of freedom	8
Significance	0.000

The result indicates that the difference in the mean rank is significant ( $p < 0.01$ ) at 1% level. Hence, it is concluded that the patriarchs from the society and the financial problems are found biggest problem of the disabled women entrepreneurs.

### The socio-economic characteristics of the respondents and their level of problem

The influence of the selected socio-economic characteristics on the opinion of the respondents about their problem is studied with the help of discriminant analysis. For which total problems is computed by adding the score of the all factors considered. From the total score the respondents are grouped into three according to their score, ie., Low, moderate and high. The result is given below.

**Table 4: Group Statistics**

Level of problem	Socio-Economic characters	Mean	Std. Deviation
Low	Age	32.68	7.635
	Size of family	4.15	1.234
	Annual Income	74485.29	13949.305
	Annual Income of the family	321558.82	83280.538
	Family expenditure	13802.94	16023.061
	Wealth	456176.47	344656.304



	Experience	7.15	2.808
	Level of disability	38.68	16.366
Moderate	Age	34.05	9.615
	Size of family	4.35	1.202
	Annual Income	77186.67	21516.614
	Annual Income of the family	353613.33	135771.260
	Family expenditure	13892.00	13451.783
	Wealth	540933.33	426570.780
	Experience	8.57	4.771
	Level of disability	37.04	13.518
High	Age	37.25	9.518
	Size of family	4.31	1.138
	Annual Income	61125.00	21074.076
	Annual Income of the family	251875.00	100546.424
	Family expenditure	9500.00	3507.136
	Wealth	477500.00	407684.519
	Experience	10.88	6.302
	Level of disability	37.00	12.607
Total	Age	34.09	9.137
	Size of family	4.29	1.197
	Annual Income	74396.00	20229.460
	Annual Income of the family	331872.00	123330.266
	Family expenditure	13300.00	13414.342
	Wealth	509760.00	402266.691
	Experience	8.48	4.660
	Level of disability	37.48	14.146

From the Table 4, it is clear that the age of the respondents increases to the level of problem rising. The average of the respondents who belong to the low level is 32.68, moderate level is 34.05 and high level is 37.25. The problem is low where less number of member in their family (4.15) when little lesser than other groups. The problem level according to their annual income shows that the problem is high for less earning respondents. The average annual income of the respondents from low level of problem is Rs.74,485, moderate level is Rs. 77, 187 and the high level of problem is Rs. 61,125. The average annual family income is also found higher in the moderate level (Rs. 3,53,513) and less in the high level of problem (Rs. 2,51,875).

It is found that a moderate increase in the level of problem when their family income reduces. The average monthly family expenditure is around Rs. 13,800 of the respondents who belong to the low and moderate level of problems. But it is found less in the high level of problem (Rs. 9,500). The result shows that more value wealth possessing the respondents are coming in the moderate level of problem. The less value of wealth owning respondents are in the low and high level of problems. The experience of the respondents shows a significant increase in their level of problem. The average experience of the respondents in the low level of problem is 7.15, moderate level is 8.57 and high level is 10.88. The percentage of disability of the respondents does not influence on the level of their problem.

**Table 5: Tests of Equality of Group Means**

Variables	Wilks' Lambda	F	df1	df2	Sig.
Age	0.978	1.373	2	122	0.257
Size of family	0.995	0.326	2	122	0.723



Annual Income	0.933	4.384	2	122	0.015**
Annual Income of the family	0.925	4.946	2	122	0.009*
Family expenditure	0.988	0.736	2	122	0.481
Wealth	0.991	0.574	2	122	0.565
Experience	0.943	3.670	2	122	0.028**
Level of disability	0.997	0.165	2	122	0.848

The result of the Wilks' Lambda test for equality of group means proves that significant difference in the level of problem of the respondents according to their annual income (5% level), annual income of the family (1% level) and experience at 5% level. The difference in the average of the age, number of family members, family expenditure, wealth and level of disability are found insignificant. The F values of the average annual income of the respondents, their annual family income and their experience are greater than the table value for the degree of freedom 2.

**Table 6: Test Results**

Box's M		163.386
F	Approx.	1.919
	df1	72
	df2	6432.813
	Sig.	0.000
Tests null hypothesis of equal population covariance matrices.		

The Box's test result in the above table shows that the overall mean of the variables across three levels of problems are significant.

**Table 7: Structure Matrix**

Variables	Function	
	1	2
Age	0.709*	0.263
Size of family	0.684*	0.024
Annual Income	0.276*	-0.082
Annual Income of the family	-0.437	0.740*
Family expenditure	-0.302	0.389*
Wealth	0.125	0.353*
Experience	0.018	0.307*
Level of disability	0.007	-0.219*

The Table 7 reveals that according to the function 1, the age, size of family, annual income are significantly influence on the problem of the respondents. in function 2, the annual income of the family is significant.

**Table 8: Classification Results**

Classification	Level of problem	Predicted Group Membership			Total	
		1.00	2.00	3.00		
Original	Count	Low	19	11	4	34
		Moderate	23	36	16	75
		High	4	3	9	16
	%	Low	55.9	32.4	11.8	100.0
		Moderate	30.7	48.0	21.3	100.0
		High	25.0	18.8	56.3	100.0
Cross-validated	Count	Low	15	14	5	34
		Moderate	27	30	18	75



		High	4	4	8	16
	%	Low	44.1	41.2	14.7	100.0
		Moderate	36.0	40.0	24.0	100.0
		High	25.0	25.0	50.0	100.0

The distribution of the respondents according to the level of problem has a hit ratio of 51.2%. High percentage of the respondents from the first group falls in the low level (55.9%), second group (48.0%) in moderate level and 56.3% of the third group in the high level. Hence, it is concluded that there is a significant difference in the average of the annual income of the respondents, average annual income of the family and experience on the problem of the disabled women entrepreneurs in the study area.

### Conclusion

Women have the capacity and desire to establish, run, and manage their own companies in a very organized and systematic manner, where the males lack. Their importance has been recognized, and measures may be taken to assist disabled entrepreneurs to start their own businesses. In this day and age, the revival of entrepreneurship is an urgent need. The entrepreneurial characteristics and skills of disabled entrepreneurs must be developed in order for them to be able to face the changing global market trends and challenges while still being competent and competitive in the local economic arena. The role of women entrepreneurs to economic growth is also being acknowledged, and efforts are being made to encourage women to start their own businesses. The need of the hour is to educate the female strata of the population, to spread awareness and consciousness among women so that they can shine in the field of enterprise, and to empower them to recognize their own strengths, their significant role in society, and the significant contribution they can make to both their industry and the overall economy. It is concluded that there is a significant difference in the average of the annual income of the respondents, average annual income of the family and experience on the problem of the disabled women entrepreneurs in the study area.

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