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A Study on Inclusive Entrepreneurship and Business Sustainability Among Persons with Disabilities

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Abstract : *Inclusive entrepreneurship plays a significant role in promoting economic independence, self-reliance and social inclusion among Persons with Disabilities (PwDs). The present study examines inclusive entrepreneurship and business sustainability among PwDs in India, focusing on emerging entrepreneurial opportunities, business-related challenges and institutional support mechanisms. The study adopts a descriptive research design and is qualitative in nature, relying entirely on secondary data collected from academic journals, research papers, government publications, institutional reports and documented case studies. Case studies of entrepreneurs such as Soumita Basu (Zyenika Adaptive Clothing), Simon George (SpecialCare Holidays) and Srikanth Bolla (Bollant Industries) are analysed to understand how innovation, market opportunities and inclusive business practices contribute to entrepreneurial development. The study highlights opportunities in digital commerce, manufacturing, accessible tourism and specialised services, while identifying challenges relating to financial accessibility, infrastructure, market reach and business sustainability. It emphasises the need for affordable finance, inclusive skill development, accessible digital platforms, mentorship and stronger market linkages. The study concludes that an enabling business environment and appropriate institutional support are essential for promoting sustainable entrepreneurship and enhancing the economic participation of PwDs in India.*

Keywords: Inclusive Entrepreneurship, Persons with Disabilities (PwDs), Business Sustainability, Economic Empowerment, Entrepreneurial Opportunities.

I. INTRODUCTION

Inclusive entrepreneurship refers to providing equal opportunities to individuals, including Persons with Disabilities (PwDs), to establish businesses, generate income and participate in economic activities. It promotes economic independence, self-reliance and social inclusion by enabling PwDs to utilise their skills and capabilities. According to the World Health Organization (WHO, 2023), approximately 1.3 billion people, representing 16% of the global population, experience significant disability. In India, the Census 2011 recorded 26.8 million persons with disabilities, accounting for 2.21% of the total population. Their work participation rate was 36.3%, with a gender-wise distribution of 47.2% for males and 22.6% for females. These figures highlight the need for inclusive economic and entrepreneurial opportunities for PwDs.

The changing business environment has created opportunities for PwDs in traditional businesses, e-commerce, digital platforms and service sectors. Digital technologies, social media and online marketplaces can help overcome certain physical and geographical barriers while providing access to wider markets. However, establishing a business is only the first step; its long-term success depends on financial stability, profitability, market accessibility, customer retention and effective resource management. Therefore, promoting inclusive entrepreneurship requires not only opportunities for business establishment but also adequate financial, technological and institutional support to ensure sustainability.

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In this context, the present study examines entrepreneurial opportunities, business challenges, institutional support and factors influencing business sustainability among PwDs in India.

II. RESEARCH OBJECTIVES

1. To understand the concept and importance of inclusive entrepreneurship among Persons with Disabilities.
2. To examine the various entrepreneurial opportunities available to PwDs in India.
3. To identify the major challenges faced by PwD entrepreneurs in establishing and operating businesses.
4. To study the role of financial institutions, government initiatives and support organisations in promoting entrepreneurship among PwDs.
5. To examine the factors influencing business sustainability among entrepreneurs with disabilities.
6. To suggest measures for strengthening inclusive entrepreneurship and sustainable business development.

III. REVIEW OF LITERATURE

Mohammed and Jamil (2015), examined the challenges experienced by entrepreneurs with disabilities in establishing and managing businesses. The study highlighted the importance of entrepreneurship in promoting economic inclusion and reducing the economic disadvantages faced by PwDs. It focused on identifying barriers that restrict their entrepreneurial participation and suggested measures to overcome these difficulties. The study emphasised the need for an inclusive business environment to improve economic opportunities for persons with disabilities.

Sarithambika (2024), examined the socio-economic conditions, entrepreneurial motivation, competencies and support systems of entrepreneurs with disabilities. The study adopted a descriptive and analytical research design using primary and secondary data collected from 276 differently abled entrepreneurs in Kerala. The findings revealed that NGOs provided comparatively greater entrepreneurial support, while government assistance was inadequate. Financial and social barriers also affected business development, whereas organisational learning, entrepreneurial competencies and motivation positively influenced business performance.

Tiwari and Sonwaney (2026), explored the entrepreneurial experiences of eight persons with disabilities in India. The study identified factors motivating PwDs to pursue entrepreneurship, including employment discrimination, inaccessible workplaces, financial constraints and the desire for independence and self-reliance. It also highlighted the importance of family support, NGO mentoring, microfinance, skill development and digital exposure in supporting entrepreneurial activities. The researchers proposed the ENABLE framework, emphasising economic access, accessible markets, digital upskilling, business support and mentorship to strengthen inclusive and sustainable entrepreneurship.

Iytha, Tiwary and Augustine (2024) examined the experiences and challenges of entrepreneurs with disabilities in India. The study highlights how uncertainty, limited access to resources, social attitudes and accessibility barriers affect the entrepreneurial journey of persons with disabilities. It also discusses the role of technology and social entrepreneurship in creating opportunities for economic participation. The study emphasises the need for stronger institutional support, inclusive business practices and accessible resources to encourage entrepreneurship among PwDs.

IV. RESEARCH METHODOLOGY

The study adopts a descriptive research design to examine inclusive entrepreneurship and business sustainability among Persons with Disabilities (PwDs) in India. The research is qualitative in nature and relies entirely on secondary data collected from academic journals, research papers, government publications, NGO reports, international organisation reports and other relevant published sources. The study focuses on entrepreneurial opportunities, financial accessibility, market participation, institutional support and factors influencing business sustainability among PwDs.

A systematic review of literature and documented case studies of PwD entrepreneurs forms the basis of the study. Case studies of entrepreneurs such as Soumita Basu, Simon George, Srikanth Bolla and others are examined to understand their entrepreneurial journeys, achievements, challenges and strategies for overcoming barriers. The collected

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information is analysed using thematic analysis to identify common patterns, emerging opportunities, business challenges and factors contributing to enterprise sustainability.

V. CASE STUDIES OF ENTREPRENEURS WITH DISABILITIES

1. Soumita Basu – Zyenika Adaptive Clothing

Soumita Basu, who experienced significant mobility loss due to psoriatic arthritis, founded Zyenika Adaptive Clothing along with her mother, Amita Roychowdhury Basu, in 2020. Her personal difficulties in finding comfortable and fashionable clothing led her to identify a gap in the apparel market. Zyenika designs adaptive clothing such as front-opening garments, easy-to-wear sarees and specialised trousers for individuals with physical disabilities and mobility challenges.

From a commercial perspective, Zyenika demonstrates how personal experiences can be transformed into innovative business opportunities. The enterprise addresses an underserved consumer segment through customised products and inclusive fashion. Its business model also creates employment opportunities through tailoring and production activities, demonstrating the potential for combining social impact with commercial sustainability.

2. Simon George – SpecialCare Holidays

Simon George, an engineer who is paralysed from the waist down, established SpecialCare Holidays, a travel company focused on accessible tourism for persons with disabilities and senior citizens. Recognising the difficulties faced by individuals with mobility and other disabilities while travelling, he developed specialised travel packages offering accessible accommodation, wheelchair-friendly vehicles, motorised wheelchairs, trained tour coordinators and other support services. A 2019 report by The New Indian Express stated that more than 500 persons with disabilities and elderly individuals had benefited from its holiday packages.

From a commercial perspective, SpecialCare Holidays illustrates the potential of niche tourism businesses that address the specific needs of underserved customers. By integrating accessibility into travel planning and customer services, the enterprise creates a specialised market opportunity while promoting inclusive tourism. Its approach highlights how understanding customer needs and providing customised services can contribute to business development and social inclusion.

3. Srikanth Bolla – Bollant Industries

Srikanth Bolla, who was born blind, is the co-founder and Chairman of Bollant Industries, established in 2012. The company manufactures eco-friendly packaging products, disposable paper products and other sustainable materials. Despite facing social and educational barriers, he pursued higher education at the Massachusetts Institute of Technology (MIT), USA, and subsequently established a successful manufacturing enterprise. According to his official website, Bollant Industries has more than 500 employees, of whom approximately 36% are persons with disabilities.

From a commercial perspective, Bollant Industries demonstrates how business profitability can be integrated with environmental sustainability and inclusive employment. The company uses recycled materials and promotes environmentally responsible manufacturing practices while providing employment opportunities to persons with disabilities. Its business model highlights the potential of inclusive workforce participation, sustainable production and responsible business practices in building a commercially viable enterprise.

VI. FINDINGS OF THE STUDY

Entrepreneurial Opportunities

- Growing awareness of inclusive products and services creates business opportunities in adaptive clothing, accessible tourism, handicrafts and specialised services.
- E-commerce platforms, social media and digital payment systems enable PwDs to promote products, reach customers and operate businesses with fewer geographical limitations.

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- Assistive technologies and innovative business models help PwDs overcome certain operational barriers and participate in diverse commercial activities.
- Enterprises established by PwDs can generate employment opportunities for other persons with disabilities, promoting economic independence and social inclusion.
- Government initiatives, financial institutions, NGOs and entrepreneurship development programmes provide opportunities for business training, financial assistance and enterprise development.

VII. ENTREPRENEURIAL CHALLENGES

- Difficulty in obtaining loans, credit facilities and adequate investment restricts business establishment and expansion.
- Inadequate accessible workplaces, transportation and business facilities create operational difficulties.
- Difficulty in reaching customers, establishing distribution networks and competing with established businesses affects business growth.
- Limited access to specialised entrepreneurship training, professional guidance and business networks creates challenges in managing enterprises.
- High operational costs, technological limitations, market competition and inconsistent revenue affect the long-term survival and profitability of enterprises owned by PwDs.

VIII. RECOMMENDATIONS

- Banks and financial institutions should provide affordable loans, flexible repayment options and accessible credit facilities to encourage PwDs to establish and expand their businesses.
- Specialised training programmes should be organised to develop business management, financial literacy, marketing, digital and entrepreneurial skills among PwDs.
- E-commerce platforms and digital marketplaces should adopt accessible features and user-friendly technologies to enable entrepreneurs with disabilities to promote and sell their products and services.
- Entrepreneurship development institutions, NGOs and academic institutions should provide mentoring, business guidance and incubation facilities to support PwDs in starting and managing enterprises.
- Opportunities should be created for PwD entrepreneurs to connect with suppliers, customers, distributors, investors and other business networks to expand their market reach.
- Corporates should collaborate with enterprises owned by PwDs through procurement opportunities, supply-chain partnerships, CSR initiatives and business development programmes.
- Awareness programmes should be conducted among businesses, financial institutions and consumers to promote disability inclusion, reduce social barriers and encourage equal participation of PwDs in commercial activities.

IX. LIMITATIONS OF STUDY

1. The study is based entirely on secondary data and does not include primary responses from PwD entrepreneurs.
2. The availability of reliable and updated information on entrepreneurship among PwDs in India is limited.
3. The case studies cover only selected entrepreneurs and may not represent the experiences of all PwD entrepreneurs.
4. The study focuses on the Indian context; therefore, its findings may not be generalisable to other countries.

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X. CONCLUSION

Inclusive entrepreneurship plays an important role in promoting economic independence, self-reliance and social inclusion among Persons with Disabilities (PwDs). The study highlights that emerging business opportunities in digital commerce, manufacturing and service sectors can enable PwDs to establish and sustain enterprises. However, challenges relating to finance, market accessibility, infrastructure and business support continue to affect their entrepreneurial growth. The case studies demonstrate that with innovation, institutional support and an inclusive business environment, PwDs can successfully contribute to economic development. Therefore, strengthening financial assistance, skill development, market linkages and accessible business opportunities is essential for promoting sustainable and inclusive entrepreneurship in India.

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