
HANDHOLDING SUPPORT FOR REHABILITATION AND PROMOTING ENTREPRENEURSHIP AMONG PERSONS WITH DISABILITIES (PWDS)

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ABSTRACT

Indian government has established numerous institutions and supporting programmes for empowerment and opportunities to enable persons with disabilities to engage in several self-employment or entrepreneurial activities. These schemes and programmes aim at exploiting individuals at their fullest level through participation in economic activities and enhancing inclusive development and prosperity of the nation. This study intended to emphasize the government's role and responsibilities in engaging and empowering persons with disabilities through economic rehabilitation and entrepreneurship and the awareness level of schemes and institutions promoting rehabilitation and entrepreneurial support to PWDs. The study was conducted among 120 entrepreneurs with disabilities using cluster sampling to know the awareness level of schemes and institutions supporting rehabilitation and entrepreneurship development. Major policy recommendations for inclusive development and rehabilitation of persons with disabilities can be possible by educating them, providing them with proper skill training, collaborating government policies with NGOs, as well offering loans, tax relief and subsidies to start new ventures.

Keywords: Entrepreneurship, Government policy, Entrepreneurship development, Rehabilitation, Empowerment, Persons with disabilities

1. INTRODUCTION

Entrepreneurship contributes a paramount source of wealth and prosperity to every country. Regardless of gender, caste, creed, or physical differences, each individual should be promoted to engage in entrepreneurship. Several nations globally use entrepreneurship as a tool or strategy for economic development to attain microeconomic benefits (Kashmiri & Akhter, 2017). Women, ethnic minorities, people with disabilities, and those living in economically deprived categories find it more difficult to start businesses and run them successfully (Kitching, n.d.). A developing country like India has a large category of minority communities like women, transgenders, disabled people, SC/ ST etc who still haven't access to the mainstream of society and contribute to the national income. Despite India's 12th five-year plan striving for faster, more inclusive and sustainable growth, many segments of the population still fall behind it. Inclusive growth is not possible without considering the nation's minority communities. One of the ways for inclusive development of our society is possible by encouraging people to enter into entrepreneurship or self-employment. The government through its institutional framework can strengthen these minority communities by offering rehabilitation, vocational training, funds to start entrepreneurship, seminar and workshops etc. In recent years, the Indian government has taken initiatives for facilitating handholding support and rehabilitation for an emerging form of entrepreneurship by differently-abled persons through NHFDC, DDRC, NIEPMD etc. Disability is a big public health concern in India. The issue will worsen in future due to increasing non-communicable diseases and the alteration in the age composition brought by an increase in life expectancy. Issues vary across developed and developing nations, therefore rehabilitation efforts should be tailored to the requirements of the disabled and community participation (Kumar et al., 2012). Indian Independence has recognised the need for promoting PWDs and equality, and regulations of country guarantee equal opportunities and engagement in Indian systems but, unfortunately only a small section of PWD are benefited by the government's sanctioned development activities (Saranya Devi & Rajamohan, 2020). The performance of enterprises, especially those run by disabled people, can be enhanced through support provided by the government in that particular state. Government is the only body that can avoid discrimination against a particular class of people and facilitate balanced regional economic development.

Government is responsible for providing basic amenities to engage in business such as stress-free financial policies, low-cost or interest-free soft loans, political stability, education facilities, and public awareness programmes etc., it not only enhances numerous qualities in people but also fosters a positive impact on the economic development of the nation (Tariq Izhar & Shabib-ul-Hasan, 2015). There is wide range of differences in people with disabilities due to time, type, severity and onset of disability. The supporting schemes and policies for disabled entrepreneurs are generalized

by government. So there is a need for customised, one to one assistance to PWDs for the successful outcomes.(Mohammed & Jamil, 2015). Limited access to start-up capital is one of the biggest obstacles faced by entrepreneurs, as most disabled people face travelling difficulties due to their immobility so this complicated paperwork makes it burdensome to start a business easily. Government should facilitate subsidies and credit facilities for disabled entrepreneurs to easily access start-up capital by integrating with different institutions and organisations(Kefale & Hussein, 2020). People with disabilities are unaware of the support schemes and institutions run by the government for empowering these communities. The goods and services manufactured or produced by disabled people are identified as inferior and low quality with low-status symbols by society. Marketing of products and competing with reputed brands which exist in the market is another severe hurdle faced by the businessman.

In India, Micro, Small and Medium Enterprises (MSMEs) contribute to a major share of the nation's GDP. MSMEs act as a sound base in providing economic development and growth. Past few decades India witnessed a tremendous economic development and progress due to significant flourishing of MSME's(Subbarayudu & Rao, 2021). Promoting MSMEs helps in the balanced regional development of different regions and different communities where India is a diverse country. Over the last few decades, the Indian government is concentrating more on the development of small-scale sectors and the government has set up several institutions for promoting MSMEs through SIDBI NSIC, and NIMSME. Disabled people are more likely to engage in Small scale industrial sectors or self -employment providing ventures. MSMEs help increases people's standard of living, especially those who are downtrodden in society.

This paper focuses on seeking the answer to the following research questions

- 1) What are the roles and responsibilities played by the Indian government in supporting and empowering people with disabilities?
- 2) To understand the awareness level of schemes and institutions set up by the Indian government to promote and rehabilitate disabled entrepreneurs?

2. OBJECTIVES OF THE STUDY

The study mainly focuses on the following aspects

1. To access the roles and responsibilities played by the government in supporting and empowering PWDs.
2. To evaluate the awareness level schemes and institutions working under the government to rehabilitate and promote entrepreneurship for the PWDs.
3. To suggest remedial measures to enhance an effective handholding support system.

3. RESEARCH METHODOLOGY

The research is based on quantitative data, where paper is descriptive and analytical in nature. The study is mainly based on primary and secondary data. Primary data is collected from 120 Entrepreneurs with physical disabilities from the 3 Districts of state of Kerala, which is selected from the population of 648 entrepreneurs with physical disabilities. Structured interview schedule and questionnaire were used to collect data using clustered sampling method. Data were analysed using percentage, mean deviation, standard deviation. SPSS software 26 is used for the data analysis. Secondary data is mainly collected from Government sources like the annual report of the ministry of social justice and empowerment, NHFDC, DDRC, National policy for the disabled 2015, Statistical profile of disabled 2021, WHO etc. and also collected data from various studies related to disable entrepreneurship and Government support schemes for disabled from national and international journals, magazines, working paper, books, websites etc.

Glance on Policy Framework for Disabilities

Global Perspective

The World Health Organization (WHO) elucidate "Disability as an umbrella term, covering impairments, activity limitations, and participation restrictions. Impairment is a problem in body function or structure; an activity limitation is a difficulty encountered by an individual in executing a task or action; while a participation restriction is a problem experienced by an individual in involvement in life situations. Thus, disability is a complex phenomenon, reflecting an interaction between features of a person's body and features of the society in which he or she lives." World Health organization and word bank, in their world report on disability, says that "around 15 per cent population or a billion people across the world lives with some sort of impairment or disability. Disability is part of human life; most people experience temporary or permanent difficulties at a certain point in their lives(World Health Organization. & World Bank., 2011).It is seen that underdeveloped countries face severally in terms of disability than developed countries due to the outcome of severe poverty, low education, poor health facilities, access to infrastructure facilities, lack of economic participation by the people etc". Globally, several initiatives have been made to strengthen and protect the rights of persons with disabilities. United Nations General assembly adopted an international human rights treaty on 13

December 2016 to protect the rights and dignity of disabled persons. The United Nations has adopted a Convention on the Rights of Persons with Disabilities (UNCRPD), which aims at ensuring full freedom and promoting and protecting the human rights of the disabled at their fullest level. CRPD opt for a social model of disability with dimensions of social development rather than giving mere importance to charity, medical treatment and social protection. The UN general assembly in 1992 proclaimed to observe annually on December 3rd as the international year of disability (Degener, 2017). The theme of 2022 is “Transformative solutions for inclusive development: the role of innovation in fueling an accessible and equitable world”. Millennium development goals point out 8 major concerns like poverty and hunger, gender equality, women’s empowerment etc. appropriate way to achieve MDGs is only possible through the inclusion of persons with disabilities in the policy framework. Sustainable development goals (SDGs) 2015 aims at inclusive development by pledging “no one leaving behind” in Agenda 2030. Its emphasis is on promoting dignity and human rights. Out of 17 SDG’s like eradicating poverty and hunger, equality, quality education, good jobs and economic growth, 11 goals are specifically related to disability. Incheon Strategy is a regional-level cooperation in Asia- pacific region based on UNCRDP, to “make the right real” for the inclusive development of a person with a disability.

Indian Scenario

As per the Indian Census 2011, 26.8 million (2.25%) Indian population constituted some sort of disability. It is seen an increasing trend of disability of 21.9% million persons from the previous census of 2001. Out of it, 14.9 million comprise men and 11.9 million are women. 18 million reside in rural areas and another 8.1 million reside in urban areas (Persons with Disabilities (Divyangjan) in India-A Statistical Profile : 2021, n.d.). Indian constitution lies down equal social, economic and political rights, justice, and opportunity to each citizen irrespective of caste, creed, gender and disability. Some of the major acts put forward for the uplift of the disabled community are through the way of enacting the rehabilitation council of the Indian Act 1992. In 1995 Indian government enacted the person with disabilities Act which was a major milestone in providing equal opportunity, protection of rights and full participation of persons with disabilities for nation-building. This act undertakes rehabilitation of persons with disabilities by providing education, vocational training, reservation, skill development, allowances, employment etc. It enhances 3% reservation in employment in PSUs and government sectors. Persons with disabilities act 1995 now has been replaced with a new act and renamed as the Right of Persons with Disabilities 2016. Under this act categorization of disabilities has increased from a number 7 to 21. The National Statistical Survey (NSS) made its first attempt to survey the physically handicapped in a rural area in its 15th round survey and extended to urban areas in the 16th round survey. NSS has defined disability in its 76th round survey as “Person with a disability” means a person with long-term physical, mental, intellectual or sensory impairment which, in interaction with barriers, hinders his full and effective participation in society equally with others”. “Barrier means any factor including communicational, cultural, economic, environmental, institutional, political, social, attitudinal or structural factors which hampers the full and effective participation of persons with disabilities in society”(NSS 76 RS Report, n.d.). The government of India has brought forward numerous institutions and schemes for the upliftment and rehabilitation of differently-abled entrepreneurs namely the National handicapped development corporation (NHFDC), District disability rehabilitation Centre (DDRC), and Vocational rehabilitation centre (VRC). and the National Institute for Empowerment of Persons with Multiple Disabilities (NIEPMD). Various schemes and programmes for rehabilitation and entrepreneurship development include Deendayal disabled rehabilitation scheme, the Vishesh micro finance yojana, and Divyangjan Swalamban Yojna’, a national fund for persons with a disability. National policy for persons with disabilities 2005 was formulated by Govt of India to protect the rights of persons with physical and economic rehabilitation of persons with disabilities with a special focus on women and children with disabilities.

Institutional Support and Schemes for Rehabilitation and Employment Generation

A) Institutional Support

1. National Handicapped Finance Development Corporation (NHFDC)

NHFDC is the apex body for economic rehabilitation of differently-abled persons under the central government for promoting a wide range of income-generating activities for the upliftment of persons with disabilities. It is set up as a government company on January 1997 with an authorised capital of 400 crores which is registered as a non-profit organisation under section 25 of the previous companies act 1956 (or section 8 of the new companies act 2013). NHFDC facilitate the generation of loans to entrepreneurs with disabilities to start a new venture, marketing of product and engage in the field of skill development (National handicapped finance development corporation, 2012). One of the major loan disbursement schemes provided under NHFDC is ‘Divyangjan Swalamban Yojna’, various schemes consist of vishesh finance yojana, Vishesh Udayammitra, and ekam fest.

Functions played by NHFDC

- Rendering concessional loan disbursement to disabled persons through state channelising agencies
- Offering training and skill development programmes.
- Aiding in purchasing raw materials and marketing of products and services produced by differently-abled persons.
- Upgradation of technical and entrepreneurial skills in the efficient management of enterprises.
- Creating a platform for the exhibition of products produced by differently-abled persons.
- Promoting self-employment and income-generating activities.
- Aids in purchasing assistive tools and vehicles.
- Extending loans to pursuing higher education at general, technical or professional levels.

2. National Institute for Empowerment of Persons with Multiple Disabilities (NIEPMD)

NIEPMD was set up by the Indian government in 2005 in the state of Tamil Nadu to offer empowerment and rehabilitation of persons with multiple disabilities with two or more disabilities. It is Asia's first institute to be set up exclusively for multiple disabilities. The major objective is to rehabilitate and human resource development of persons with multiple disabilities by imparting vocational training, education, employment, occupational therapy, community-based rehabilitation etc.(National Institute for empowerment of persons with multiple disabilities, 2022).

3. The District Disability Rehabilitation Centre (DDRC)

DDRC scheme came into force in 1990 under the ministry of social justice and empowerment, this scheme aims to provide comprehensive service for the disabled community, especially in rural areas through awareness campaigns, and rehabilitation, DDRC was set up under the planning scheme- SIPDA (Scheme for implementation of the persons with Disability Act 1995)(District Disability Rehabilitation centre, 2022).

Functions of DDRC

1. Conducting awareness generation campaigns for early detection, prevention and intervention of disabilities.
2. Assessment of the need for assistive devices, providing assistive devices and follow-up/ repair them.
3. Aiding in enabling disability certificates, bus fare concession and various other concessions
4. Offering loans for self-employment generation through financial institutions.
5. DDRC promotes education and employment among the disabled.
6. Vocational training and placement are provided to the person with a disability to generate employment, thereby making them economically independent and empowered.
7. Providing suitable information about soft loan schemes provided by NHFDC, job placement, and vocational training through Vocational Rehabilitation Centre's

4. National Institute for the Empowerment of Persons with Visual Disabilities (NIEPVD)

It is one of the pioneer institutes for the rehabilitation of visually challenged persons with headquarters at Dehradun. It has one regional centre in Chennai (1988) and two other chapters in Kolkata (1997) and Secundrabad(1997). This institute is establishing trained manpower for meeting visually challenged people's needs by providing vocational training, rehabilitation, and quality-based education. It also offers research and development programmes to make inclusive policies and actions for visually challenged people.

5. Vocational Rehabilitation Centres (VRC)

Presently there are 21 vocational rehabilitation centre's across different parts of the country working under the ministry of labour and employment. One vocational rehabilitation centre situated at Vadodara is exclusively for disabled women. VRC aims at offering training courses for vocational rehabilitation and skill development thereby enhancing employment and self-sufficiency. various courses include computer programming, T.V and mobile repairing, art and craft, tailoring, bead making, Electrical & Electronics etc(Survey, n.d.).

H0: There is no significant difference between awareness level of institutions promoting PWDs with gender and source of finance.

B) Schemes for PWDs Entrepreneurial Development

1.Vishesh Finance Yojana

NHFDC offers prompt and need-based microfinance schemes to beneficiaries for the development of small and micro-level activities by partnering with microfinance institutions and state channelising agencies like NBFC-MFI, NGO-MFI, Institutions included under section 8 MFI, SHGs, state-level government organisation and missions etc. it provides loans up to 60,000 per project with a repayment period of 3 years. NHFDC charges interest rates from implementing agencies from time to time accordingly with 4.5% p.a% to a margin spread up to 8% from implementing agencies. Beneficiaries of persons with disabilities (PWDs) should not charge more than 12.5 % p.a of interest rate 90% share is

contributed by NHFDC rest 10% share should be taken by implementing agencies or organisational partners for accommodating the beneficiaries.

2. Divyagan Swavalamban Yojana

It is the scheme brought forward by the Government of India under the NHFDC institution. This scheme aims at providing financial assistance in the form of concessional long-term loans for disabled persons for the empowerment of the disabled and the economic development of the country. Loans can be used for starting any activities that directly or indirectly generate income and employment opportunities, pursuing higher education after the 12th standard, pursuing vocational and skill development courses and purchasing assistive devices. The loan has sanctioned a maximum of up to 50 lakhs with a varying interest rate of 5 % p.a to 9% with a repayment limit of 10 years. For disabled women, a 1% rebate is provided for loans up to 50,000. Any person with more than 40% disability and an age above 18 years can apply for the loan.

3. Deendayal Disabled Rehabilitation Scheme

In 1999, a centrally sponsored programme was implemented by the ministry of social justice and empowerment for providing financial assistance to NGOs working in the field of rehabilitation and empowerment of disabled communities in the field of education, skill development, training etc. From 2003 onwards “Scheme to Promote Voluntary Action for Person with Disabilities” was revised and renamed as the “Deendayal Disabled Rehabilitation Scheme”. The major objective of the DDRS schemes ensures equity, social justice and the environment for equal opportunities for the empowerment of person with disabilities and also to promote voluntary action for the effective execution of the Right of Person with disabilities 2016.

4. National Action Plan for Skill Development

A new scheme was launched by the central government in 2015 for enhancing the skill development of a person with a disability (PWDs) to empower them for a productive part of the country. Skill development training is delivered through various institutions like NGOs, empanelled training partners (ETPs) and government organisations. In march 2021, recognition for prior learning was introduced. Another new initiative brought forward was the Association of Sector Skill Councils (SSCs) and MoU with various e-commerce handling companies for availing skill training and employment in the e-Commerce platform.

5. National Award for the Empowerment of Persons with Disabilities.

On the occasion of the international day of disability, each year on Dec 3rd Government of India under the department of empowerment of people with disabilities honour's with national awards for those who work in the field of outstanding performance of the empowerment of disabilities such as individuals, institutions, and state-level organizations. Awards are given to 14 different categories by the president of India such as best employee/ employer, best self-employee with a disability, best individual/institution working for the development of disabled people, research & development or product development for the improvement of lives of person with disabilities, best district, state or agencies for empowerment and rehabilitation of disabled persons etc.

6. Vishesh Udayami Mitra

NHFDC launched the Vishesh Udayami scheme for providing handholding support to disabled entrepreneurs to start self-employment ventures in form of concessional credit through State channelising agencies, training organisations, NGOs, Banking and insurance sector, various entrepreneurial development institutions like NEISBUD etc, For the needy beneficiaries the information, support, guidance, documentation procedures for easy availing of credit.

7. Divya Kala Mela

Every year, the Department of social justice and Empowerment organises a one-week exhibition in the capital city to showcase the products and craftsmanship of numerous differently-abled entrepreneurs and artisans across the country. This mela provides a platform to display and sell products of diverse categories like home decor, toys and gifts, food products, craftwork, hand embroidery, handlooms, textiles, eco-friendly products, cosmetics and jewellery etc.

H0: Awareness level of schemes offered by government in promoting PWDs is not significantly different with that of gender and source of finance.

4. RESULT AND DISCUSSIONS

Certain key initiatives for disabled entrepreneurs in India include setting up the National handicapped financial development corporation (NHFDC), The District Disability Rehabilitation Centre (DDRC) Vocational Rehabilitation Centres (VRC), Divyagan swavalamban yojana, skill Development and Training, Deendayal disabled rehabilitation scheme etc. Over the last few decades NHFDC, the apex institution for the upliftment of the disabled community of the

country plays a pivotal role in offering concessional loans, initiatives for entrepreneurial growth and supporting programmes for income-generating activities. The paper examines the awareness level of major 5 institutions such as NHFDC, DDRC, NIEPMD, NIEPVD, VRC as well as 7 major schemes offered by government which helps in rehabilitating the entrepreneurs. 120 samples of entrepreneurs were taken with physical disability from 648 population of disabled entrepreneurs. Mean, standard deviation and t -test were used to analyse the quantitative data of 120 samples using SPSS software version 26.

Table 1- Awareness level of institutions

| Institutions | Mean | Standard deviation |
|---|--------|--------------------|
| NHFDC | 4.0500 | .6197 |
| District Disability Rehabilitation Centre | 3.2000 | .96667 |
| NIEPMD | 2.8583 | .95527 |
| NIEPVD | 2.5833 | .91287 |
| Vocational Rehabilitation Centre | 4.0417 | .88304 |

Source: primary data- The above table 1 reveals the PWDs are more aware about institutions like NHFDC, Vocational Rehabilitation Centre and District Disability Rehabilitation Centre with a mean score, and Standard deviation of 4.0500(.6197), 4.0417(.88304) and 3.2000(.96667) and least aware about National Institute for Empowerment of Persons with Multiple Disabilities and National Institute for Empowerment of Persons with visual Disabilities with score of 2.8583(.95527) and .25833(.91287) respectively.

Table 2- Awareness level of institution with regard to gender and source of finance

| Gender | N | Mean | S.D | t- value | Sig | Decision |
|---------------|-----|---------|--------|----------|------|-----------|
| Male | 105 | 3.3371 | .40508 | .668 | .505 | Accept H0 |
| Female | 15 | 3.41233 | .46884 | | | |
| Source | N | Mean | S.D | t- value | Sig | Decision |
| Government | 42 | 3.5333 | .38677 | 3.845 | .000 | Reject H0 |
| Other sources | 78 | 3.2462 | .39203 | | | |

Source: Primary data- Table 2, shows analysis related with independent sample t- test, it is observed that there is no significant difference between awareness level of institution based on gender. The significance value is above .05(P=.505), which means the null hypothesis is accepted. There is no significant difference in awareness level of institution among male and female. The source of finance of running enterprise is obtained through Government sources or schemes by 42 entrepreneurs and 78 PWDs obtain source of finance through other sources for running their enterprise. The analysis of independent sample t-test with that of source of finance and institutional awareness shows that there is significant difference among awareness level of Government source of finance and other source with a significant value less than 0.05. Hence rejected the null hypothesis there shows their significant difference in awareness among person who obtain funds from government source than who obtain funds through other source.

Table 3- Awareness level of schemes

| Government schemes | Mean | Std. Deviation |
|--|--------|----------------|
| Vishesh Finance Yojana | 4.0000 | .78857 |
| Deendayal Disabled Rehabilitation Scheme | 4.0333 | .69164 |
| Divyagan Swavalamban Yojana | 4.0750 | .66310 |
| Vishesh Udayami Mitra | 4.0250 | .69164 |
| National Action Plan for Skill Development | 3.0917 | 1.2091 |
| Divya Kala Mela | 3.8583 | .66310 |
| National Awards | 3.2000 | .9667 |

source: Primary data- From the table 3 it reveals about the awareness level of seven government sponsored schemes under Central government of India for disabled entrepreneurs for their rehabilitation. PWDs are more aware about the

schemes likes Divyagan Swavalamban yojana (DSY), Deendayal disabled rehabilitation scheme (DDRS), Vishesh Udayami Yojana (VUY) with mean score and SD of 4.0750(.66310), 4.0333(.69164) and 4.0250(.69164).

Table 4- Awareness level of schemes with regard to gender and source of finance

| Gender | N | Mean | S.D | t- value | Sig | Decision |
|---------------|-----|--------|--------|----------|-------|-----------|
| Male | 105 | 5.3238 | .44834 | .062 | 0.141 | Accpt H0 |
| Female | 15 | 5.2205 | .65407 | | | |
| Source | N | Mean | S.D | t- value | Sig | Decision |
| Government | 42 | 5.229 | .48980 | 2.053 | .042 | Reject H0 |
| Other sources | 78 | 5.4933 | .47982 | | | |

Source: Primary data

Table 4 shows that there is no difference among the awareness level of schemes among 105 male and 15 female PWDs entrepreneurs showing a significant value above 0.05 with value of .41 and t value .062.

The result of independent sample t-test reveals that there is difference in the opinion about the awareness level based on source of finance since the P value is less than 0.05(P=0.00). The respondents with difference in source of finance obtained from government and through other source significantly difference in their awareness level of various schemes provided by government and hence reject the null hypothesis with significant value of 0.042.

5. CONCLUSION

Even though people with disabilities are more versatile than the abled ones, their abilities are not recognized. They are marginalized and stigmatized by all societies and thereby treated as the most vulnerable section of any country. They are discriminated against in the basic needs of education, employment, opportunities and accessibility. Worldwide, the UNCRPD treaty is one of the landmarks in providing human rights to persons with disabilities and social development. MDGs and SDGs also took vigorous efforts to include and empower disabled communities.

This study has emphasized on how the Government of India is prioritizing handholding support to persons with disabilities in India through centrally sponsored schemes and institutions. There are numerous institutions set up by the state for economic rehabilitation and encouraging entrepreneurship and self-employment such as NHFDC, NIEPMD, DDRC VRC etc.

NHFDC is a leading institution that offers several entrepreneurial development schemes with the help of state channelising agencies such as the vishesh finance yojana, Divyagan swavalamban yojana, and Vishesh Udayami Mitra. Government should make more awareness and easy accessible of these schemes to PWDs.

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