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Navigating Barriers, Building Ventures: An In - Depth Analysis of Business Behaviour among Differently - Abled Entrepreneurs (DAEs)

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Abstract: ***This study investigates the entrepreneurial behaviour and business challenges faced by Differently - Abled Entrepreneurs (DAEs) in the northern districts of Tamil Nadu. The region, comprising key districts such as Chennai, Tiruvallur, Kancheepuram, Chengalpattu, Vellore, and Krishnagiri, serves as a vibrant hub for economic and social activity. A total of 243 samples were collected during a business meet held in Chennai, using purposive sampling and sample size determination through the Raosoft calculator at a 95% confidence level. The study employed descriptive statistics and ANOVA to analyse differences in business behaviour among DAEs based on the type of disability. The findings reveal that while all DAEs face institutional and infrastructural barriers, significant variations exist in their experiences related to government assistance, emotional discouragement, promotional reach, and support networks. Locomotor, visual, hearing, and other disabilities experience these challenges at differing intensities, necessitating the development of tailored support mechanisms and inclusive policy interventions. This research offers practical approach for policymakers, NGOs, and local government bodies to design more responsive and disability - specific entrepreneurial programs. The researcher sincerely thanks and acknowledges to the AURF (Alagappa University) for providing financial assistance to carry out this project successfully.***

Keywords: Differently - Abled Entrepreneurs (DAEs), Disability Types, Government Assistance, Business Behaviour

1. Introduction

The evolving landscape of entrepreneurship has witnessed the gradual yet significant emergence of Differently - Abled Entrepreneurs (DAEs) who are challenging stereotypes and creating unique value propositions despite formidable barriers (Rathore & Chhabra, 1991; Renuka, 2001). These entrepreneurs often navigate environments not designed for inclusivity, yet they manage to drive innovation and social change. This article presents an in - depth analysis of the behavioral patterns, motivations, strategies, and constraints influencing DAEs in managing their business ventures (Amit & Muller, 1995; Raheem, 2006).

At the core of DAE behavior is resilience, often shaped by lived experiences of exclusion and discrimination. Unlike conventional entrepreneurs, DAEs frequently enter entrepreneurship not solely for profit maximization but as a route to economic independence, dignity, and social participation (Ramadani et al., 2015). This purpose - driven motivation translates into persistent efforts, even in the face of limited resources, inaccessible infrastructure, and societal stigma (Barbara, n. d.; Bahmani Sotos & Gracia, 2012).

DAEs tend to exhibit a strong internal locus of control—a psychological trait where individuals believe they can influence outcomes through their own actions. This is often complemented by high adaptive behavior, wherein DAEs creatively reframe limitations into opportunities (Datta et al., 2012; Shogren, 2012). For example, entrepreneurs with mobility impairments often leverage digital tools for outreach, while those with hearing impairments might focus on design - or product - based ventures that require minimal verbal communication. The study further reveals that self - regulation, risk mitigation, and relationship - building are prominent behavioural traits, often compensating for the lack of formal institutional support (Buntat et al., 2016; Shahid & Irshad, 2016).

However, several external factors influence DAE business behavior. Access to assistive technology, inclusive training, and family support substantially improve entrepreneurial confidence and business sustainability (Rybarczyk & Vernay, 2016; Shanimon & Sunil, 2017). In contrast, systemic barriers—such as unclear government procedures, lack of financial literacy, and minimal awareness of schemes—affect business decision - making (Dakung & Orobia, 2017; Apostolopoulos et al., 2018). DAEs often exhibit cautious financial behavior, preferring low - risk investments and relying heavily on personal savings or informal funding due to limited access to formal credit systems (Priyadarshini & Basariya, 2018; Saxena & Pandya, 2018).

Another notable behavioral aspect is community - centricity. Many DAEs consciously hire other disabled individuals or operate social enterprises aimed at disability inclusion, aligning their models with social entrepreneurship (Dakung et al., 2019). Their ventures often prioritize impact over pure profit, reflecting a deeper social mission (Saranya Devi & Rajamohan, 2019). These entrepreneurs also show a willingness to mentor and support peer networks, creating informal ecosystems of support (Saranya Devi & Rajamohan, 2020).

Demographic factors such as type of disability, years of experience, education level, and business sector shape behavior patterns. For instance, entrepreneurs with visual impairments often develop stronger verbal persuasion skills and memory - based strategies, while those with physical impairments might exhibit higher delegation and logistical planning abilities (Saranya Devi & Rajamohan, 2020; Saranya Devi et al., 2020a). Experienced DAEs tend to show

greater strategic planning and policy awareness compared to their novice counterparts (Saranya Devi et al., 2020b).

Despite their strengths, institutional neglect remains a key demotivator. The absence of inclusive financing, training customization, and accessible marketing channels creates frustration and restricts scalability (Saranya Devi et al., 2021). However, DAEs who receive targeted support—especially from NGOs, self - help groups, and localized government schemes—display more proactive, growth - oriented behavior, underscoring the importance of enabling environments.

The behavior of Differently - Abled Entrepreneurs is shaped by a unique blend of psychological traits, social context, and institutional interactions. Their entrepreneurial journeys reflect not only economic pursuits but also deeper battles for inclusion, visibility, and self - worth (Galindo & Ribeiro, 2012; Ramadani et al., 2015). Recognizing and supporting these behavioral patterns through inclusive policies, accessible training, and financial instruments is not merely a matter of empowerment—it is a critical step toward building an equitable entrepreneurial ecosystem.

Objective of the Study

To examine the impact of type of disability on business behavior and management practices.

Socio - Economic Status of the DAEs

The demographic and business - related profile of the respondents in this study provides a meaningful context for understanding the characteristics of Differently - Abled Entrepreneurs (DAEs)

2. Methodology

The study was conducted among Differently - Abled Entrepreneurs (DAEs) located in the northern districts of Tamil Nadu, which are geographically and economically significant due to their proximity to the neighboring states of Andhra Pradesh and Karnataka. The commonly recognized northern districts include Chennai, Tiruvallur, Kancheepuram, Chengalpattu, Ranipet, Vellore, Tirupattur, Tiruvannamalai, Krishnagiri, and Dharmapuri. These districts were selected due to their dense population, economic activity, and concentration of government and private sector initiatives supporting entrepreneurship. The sample size for the study was determined using the Raosoft sample size calculator, ensuring a 95% confidence level and a suitable margin of error for social science research. Primary data was collected from 243 DAEs who participated in a regional business meet organized in Chennai, ensuring representation from various disability types, business sectors, and educational backgrounds across the northern region. This purposive sampling approach ensured that the data reflected the real - time entrepreneurial challenges and experiences of differently - abled individuals operating in these strategic districts.

Table 1: Percentage Analysis of the Socio - Economic Status of DAEs

Particulars		Frequency	Percent
Gender	Male	198	81.5
	Female	45	18.5
	Total	243	100
Age	Below 25 Years	36	14.8
	26 - 35 Years	90	37
	36 - 45 years	81	33.3
	Above 45 years	36	14.8
	Total	243	100
Type of Disability	Locomotor	63	25.9
	Visual Disability	54	22.2
	Hearing Disability	27	11.1
	Others	99	40.7
	Total	243	100
Education Qualification	SSLC/HSC	90	37
	Graduate	81	33.3
	Post Graduate	36	14.8
	Doctorate	18	7.4
	Others	18	7.4
	Total	243	100
Business Type	Retail	81	33.3
	Manufacturing	27	11.1
	Services	36	14.8
	Online/IT - based	72	29.6
	Others	27	11.1
	Total	243	100

Source: Primary data

Out of the total 243 participants surveyed, the majority were male (81.5%), with female representation (18.5%) remaining significantly lower, highlighting a gender disparity among entrepreneurs with disabilities. When considering age distribution, the largest group of respondents fell in the 26–35 years category (37%), followed by those aged 36–45 years (33.3%), indicating that a majority of DAEs are in their prime working age. Both younger entrepreneurs (below 25 years) and older participants (above 45 years) were equally represented at 14.8%, suggesting relatively lesser engagement at the early and late stages of life.

In terms of disability types, 'Others' (which could include multiple or less common disabilities) accounted for the largest segment at 40.7%, followed by locomotor disabilities (25.9%), visual impairments (22.2%), and hearing impairments (11.1%). This data reveals that the entrepreneurial ecosystem is not dominated by a single disability type but rather includes a wide range of differently - abled individuals. Regarding educational qualifications, a notable 37% of the respondents had completed SSLC or HSC, while graduates (33.3%) and postgraduates (14.8%) formed a substantial portion. Interestingly, a small but notable segment held doctorates (7.4%), demonstrating that educational attainment among DAEs is diverse, and higher education is pursued despite existing barriers.

From a business perspective, retail entrepreneurship emerged as the most common business type (33.3%), followed by online or IT - based ventures (29.6%), suggesting a growing digital presence among DAEs. Service businesses (14.8%), manufacturing (11.1%), and others (11.1%) comprised the remainder, indicating a variety of sectors being tapped into by these entrepreneurs. Overall, the findings reflect a heterogeneous group of differently - abled individuals who

engage in entrepreneurial activities across various age groups, educational levels, and business types, with emerging trends in digital entrepreneurship and moderate educational achievements playing a significant role.

Business Behaviour among Differently - Abled Entrepreneurs

To examine whether gender has a significant impact on the issues and challenges faced by differently - abled entrepreneurs, the Mann - Whitney U Test was employed. This non - parametric test is suitable for comparing two independent groups — in this case, male and female respondents — when the data does not necessarily follow a normal distribution. The test helps determine whether perceptions or experiences related to various entrepreneurial challenges differ significantly based on gender. The rationale behind using the Mann - Whitney U Test lies in assessing gender - based disparities without assuming normality in the data. Differently - abled entrepreneurs may experience challenges differently based on their gender due to societal roles, access to resources, or cultural norms. The test thus provides insight into whether male and female entrepreneurs report statistically different experiences when it comes to financial accessibility, social attitudes, marketing difficulties, or support networks.

In this study, the test was applied to responses from 243 differently - abled entrepreneurs, comparing male and female participants across key challenge indicators. Variables such as access to training, digital tools, social stigma, and government scheme awareness were examined. By ranking responses and comparing the average ranks between genders, the analysis reveals whether certain barriers are more pronounced for one gender over the other. Identifying gender - specific differences in entrepreneurial challenges is critical for policymakers, NGOs, and support institutions. If the Mann - Whitney U Test results show statistically significant differences, it would indicate the need for gender - sensitive programs and targeted interventions. For instance, training modules, digital access initiatives, or financial assistance schemes could be tailored to address the unique challenges faced by female or male differently - abled entrepreneurs, promoting inclusivity and equitable business environments.

Table 2: Issues and Challenges Faced with Gender of the Respondents - Rank

Ranks				
Particulars	Gender	N	Mean Rank	Sum of Ranks
I face difficulty in obtaining loans or financial support.	Gender	198	115.05	22779.00
	Female	45	152.60	6867.00
	Total	243		
Lack of accessible transport and buildings affects my business activities.	Gender	198	122.82	24318.00
	Female	45	118.40	5328.00
	Total	243		
I am unaware of many government schemes meant for entrepreneurs like me.	Gender	198	129.57	25654.50
	Female	45	88.70	3991.50
	Total	243		
Negative attitudes from society hinder my business growth.	Gender	198	126.30	25006.50
	Female	45	103.10	4639.50
	Total	243		
I have limited access to digital tools and internet services.	Gender	198	125.89	24925.50
	Female	45	104.90	4720.50
	Total	243		
Training programs rarely cater to the needs of differently - abled people.	Gender	198	127.93	25330.50
	Female	45	95.90	4315.50
	Total	243		
I struggle to market my products or services effectively.	Gender	198	103.39	20470.50
	Female	45	203.90	9175.50
	Total	243		
Legal and documentation procedures are difficult for me to handle.	Gender	198	123.84	24520.50
	Female	45	113.90	5125.50
	Total	243		
I feel isolated and lack entrepreneurial support networks.	Gender	198	128.55	25452.00
	Female	45	93.20	4194.00
	Total	243		
I receive adequate support from my family for running the business.	Gender	198	115.25	22819.50
	Female	45	151.70	6826.50
	Total	243		

Source: Primary data

The Mann - Whitney U Test results reveal meaningful differences in the way male and female differently - abled entrepreneurs experience key business challenges. Notably, women entrepreneurs have a higher mean rank (152.60) compared to men (115.05) regarding difficulty in obtaining financial support, indicating that they face this issue more severely. Similarly, in terms of marketing struggles, female respondents report significantly greater difficulty, with a mean rank of 203.90 versus 103.39 for males, clearly highlighting a gender - based disparity. In contrast, for some challenges such as lack of accessible infrastructure and legal/documentation hurdles, the mean ranks between genders are relatively close (e. g., 122.82 for males and 118.40 for females for infrastructure), suggesting no

substantial gender - based difference. This implies that certain operational challenges affect entrepreneurs across gender lines more uniformly.

On the other hand, women appear to face less awareness of government schemes and lower access to training programs, as indicated by their lower mean ranks (88.70 and 95.90, respectively), compared to their male counterparts (129.57 and 127.93). These findings indicate a need for targeted interventions to improve informational outreach and capacity building for female entrepreneurs with disabilities in the Northern Region of Tamil Nadu. Bridging these gendered gaps would promote more equitable participation and success in entrepreneurial ventures.

Business Behaviour and Type of Disability among the DAEs:

To understand how different types of disabilities influence the business behaviour of Differently - Abled Entrepreneurs (DAEs), a one - way Analysis of Variance (ANOVA) was conducted. The analysis aimed to determine whether significant differences exist in entrepreneurial challenges, perceptions, and support systems among DAEs based on their specific type of disability—locomotor, visual, hearing, and others. This statistical approach helps identify whether the experiences of these groups vary meaningfully in areas such as government assistance, promotional limitations, market challenges, and psychological barriers. By examining these dimensions, the study seeks to uncover nuanced disparities that may inform the development of targeted policies, support systems, and inclusive interventions for enhancing the entrepreneurial journey of people with different disabilities. The following table presents the ANOVA results and highlights the areas where disability type plays a statistically significant role in shaping entrepreneurial outcomes.

Table 3: Business Behaviour and Type of Disability among the DAEs:

ANOVA						
Business Behaviour and Type of Disability among the DAEs:		Sum of Squares	df	Mean Square	F	Sig.
Disability - specific incentives are insufficient or poorly implemented.	Between Groups	1.816	3	.605	.237	.871
	Within Groups	610.851	239	2.556		
	Total	612.667	242			
Local government bodies do not promote entrepreneurship among PwDs.	Between Groups	3.877	3	1.292	3.586	.014
	Within Groups	86.123	239	.360		
	Total	90.000	242			
My disability makes me feel discouraged from competing with other entrepreneurs.	Between Groups	6.511	3	2.170	17.200	.000
	Within Groups	30.156	239	.126		
	Total	36.667	242			
My business has limited customer reach due to lack of promotion.	Between Groups	33.082	3	11.027	6.907	.000
	Within Groups	381.584	239	1.597		
	Total	414.667	242			
Issues and challenges	Between Groups	2760.916	3	920.305	11.572	.000
	Within Groups	19007.084	239	79.528		
	Total	21768.000	242			
Government Assistance	Between Groups	419.602	3	139.867	19.980	.000
	Within Groups	1673.065	239	7.000		
	Total	2092.667	242			
Market and Business Environment Challenges	Between Groups	88.102	3	29.367	6.568	.000
	Within Groups	1068.565	239	4.471		
	Total	1156.667	242			
I feel isolated and lack entrepreneurial support networks.	Between Groups	76.829	3	25.610	33.294	.000
	Within Groups	183.838	239	.769		
	Total	260.667	242			

Source: Primary data

Table 3 presents the results of a one - way ANOVA test conducted to examine whether the type of disability significantly influences various aspects of business behaviour among Differently - Abled Entrepreneurs (DAEs). The findings reveal that perceptions and experiences differ notably across disability types for most business - related challenges. Notably, the statement "Disability - specific incentives are insufficient or poorly implemented" shows no statistically significant difference between groups ($F = 0.237$, $p = .871$), indicating that all disability categories share a similar viewpoint on this issue. However, a significant difference exists in the perception that "Local government bodies do not promote entrepreneurship among PwDs" ($F = 3.586$, $p = .014$), suggesting that experiences with local government support vary by type of disability.

More critically, highly significant differences are observed in several key areas. For instance, DAEs responded very differently regarding the belief that "My disability makes me feel discouraged from competing with other entrepreneurs" ($F = 17.200$, $p < .001$), implying that some disability types face more psychological or competitive barriers than others. Similar disparities exist in the perception of limited customer reach due to lack of promotion ($F = 6.907$, $p < .001$), and in overall issues and challenges faced ($F = 11.572$, $p < .001$), clearly demonstrating that the type of disability plays a crucial role in shaping business experiences and obstacles.

Further, statistically significant variations are noted in attitudes toward government assistance ($F = 19.980$, $p < .001$) and market and business environment challenges ($F = 6.568$, $p < .001$), reflecting unequal access to resources and differing

external business conditions across disability groups. Perhaps most striking is the variance in the feeling of isolation and lack of entrepreneurial support networks, which shows a very strong significance ($F = 33.294$, $p < .001$), suggesting that certain disabilities may be associated with heightened feelings of social exclusion or weaker peer networks.

In summary, while some institutional barriers are perceived similarly across disability types, the ANOVA analysis reveals that the type of disability significantly impacts key areas of business behaviour, emotional outlook, and access to support, underlining the need for tailored interventions and inclusive policies to accommodate the diverse experiences of DAEs.

3. Conclusion

To assess how the type of disability influences the entrepreneurial experience of Differently - Abled Entrepreneurs (DAEs), a one - way ANOVA was conducted on various aspects of their business behaviour. The analysis explored differences in perceptions regarding institutional support, promotional reach, emotional challenges, and market - related issues among entrepreneurs with locomotor, visual, hearing, and other disabilities. The results revealed that while some challenges are commonly experienced, several critical aspects significantly vary depending on the nature of the disability. For instance, there was no significant difference among groups in their view that disability - specific incentives are insufficient or poorly implemented, indicating a universally shared dissatisfaction in that area. However, substantial differences were found in how disability groups perceived local government support, psychological discouragement in competition, market reach limitations, and feelings of social isolation.

Key findings from the ANOVA results highlight that emotional and market challenges are deeply influenced by the type of disability. Participants with certain disabilities reported stronger feelings of discouragement when competing with non - disabled entrepreneurs, and many expressed limited customer reach due to a lack of promotional tools tailored to their abilities. There were also stark differences in how groups perceived government assistance, business environment challenges, and access to support networks. These findings suggest the need for targeted and disability - specific support strategies. It is essential that policymakers and institutions avoid one - size - fits - all approaches and instead implement customized interventions—such as awareness campaigns, inclusive marketing platforms, and mentorship programs—to bridge the gaps experienced by various disability groups. Local governments must also enhance their visibility and effectiveness in promoting entrepreneurship among PwDs by collaborating with disability welfare organizations and grassroots networks.

In conclusion, the study establishes a clear link between the type of disability and the nature of challenges faced in entrepreneurial pursuits. While some structural and policy barriers are uniformly felt, the emotional, operational, and social experiences differ significantly across disability categories. To foster an inclusive entrepreneurial ecosystem, stakeholders must develop differentiated support systems that reflect the unique needs of each group. This includes improving access to government schemes, promoting psychological empowerment, strengthening peer networks, and addressing digital marketing gaps. Empowering DAEs through such targeted interventions will not only enhance their business performance but also contribute meaningfully to inclusive economic development and social equity.

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