

Self Employment Opportunities of Differently Abled Women and the Major Obstacles: A Literature Review

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ABSTRACT

This review article looks closely at the gendered barriers that women with disabilities face and how gender bias makes them even more susceptible to marginalisation in the sphere of self-employment. Even though there is more recognition around the world regarding the contributions of self-employed women, women with disabilities are still at a disadvantage in two ways: first, because of societal stigma surrounding disability and second, because of the gender stereotypes that curtail their agency significantly. This study analyses research from around the world to understand how gender bias impedes in areas like access to money, use of technology, policy support, and business performance. The paper looks at how assistive technologies can help, the gaps in current institutional frameworks, and the lack of inclusive support systems that all make it harder for disabled women to succeed through self-employment. It also shows how these women are able to turn systemic problems into opportunities for their survival by being strong and creative. The review aims to impart policy suggestions for policymakers and ecosystem stakeholders. It calls for strategies that are sensitive to gender and include people with disabilities, so that everyone has equal access to economic resources and recognition in the larger economy.

Keywords: Differently Abled, Women, Self Employment, Gender, Employment Barriers, Institutional Support.

Introduction

Self-employment is essential in enhancing economic growth and offering individuals a pathway to empowerment and financial independence. While significant research has been conducted on self-employment, there is an increasing interest in studying the experiences of marginalised groups, specifically differently-abled individuals who are entrepreneurs. Disability, as defined by the WHO 2011, is a broad term that includes impairments and limitations in activities. It describes the negative interactions between an individual and their environment, taking into account both health factors and personal circumstances. Among these groups, according to the UN Women Forum, compared to men without disabilities, women with disabilities are two times less likely to be employed, not only due to disability but also due to gender-based barriers, institutional barriers, along with lack of education and insufficient training, often navigating a tangled socio-economic landscape.

This review paper aims to analyse the existing body of knowledge which examines and studies the self-employment opportunities of differently-abled women and their major obstacles. It digs into the

intersectionality of disability and gender, highlighting the unique obstacles these women have to tackle while being employed or searching for self-employment. Additionally, this paper aims to contribute to a deeper insight into how disability and gender influence self-employment outcomes.

By reviewing global and regional studies, this paper seeks to uncover repeated themes and gaps in the literature, providing a detailed overview of the socio-cultural, financial, institutional, and technological challenges these highly marginalised differently-abled women face. Furthermore, this review will explore policy responses designed to mitigate these challenges and promote their success.

Methodology

This paper is based on a detailed review of 17 research studies published between 2014 and 2024. The papers chosen for this study employed various methodologies, including personal interviews, structured questionnaires, mixed-method approaches, and secondary data analysis. Data sources included primary data collected through surveys and interviews and secondary data obtained from academic journals, conference papers, research articles, books, and websites. The studies cover diverse geographical locations worldwide, encompassing both developed and developing nations, which provides a broad perspective on the challenges and experiences faced by women entrepreneurs with disabilities in different contexts.

Results and Discussion

The table provides a detailed overview of various research studies conducted on the self-employment opportunities of differently abled women and the major obstacles they face across the globe. The studies cover a range of objectives, methodologies and findings, offering valuable insight into the socio-cultural, financial, institutional and technological constraints that women with disability face.

Table 1: Shows a detailed overview of various research studies conducted on self-employment opportunities of differently abled women and the major obstacles they faced across the globe

SI No	Title of the Paper	Author/year/country	Objective	Methods Used	Findings
1	Exclusion in development initiatives: A study of women with disabilities in Binga, Zimbabwe	Edson Munsaka 2014 Zimbabwe	To explore the involvement of people with disabilities in development activities. To understand the social practices affecting the participation of people with disabilities. To support the development of disability-inclusive practices.	A qualitative project focused on women with disabilities. Story-telling approach complemented with semi-structured interviews. Focus group discussions with forty-two participants. Non-probability sampling techniques: purposive and snowball sampling. Data was analysed using qualitative content analysis.	Women with disabilities are excluded from taking part in the development activities due to perceived impairment-related complications "They do not see us as people" was the most popular response when asked what role they played in the community. Women with disabilities desire participation in development initiatives. Challenges faced by women with disabilities stem from their disabilities. Exclusion from development committees is prevalent for women with disabilities. Perceived impairment-related complications lead to exclusion decisions. Lack of education hinders the inclusion of women with disabilities. Community representatives often overlook women with disabilities. Social and cultural forces contribute to discrimination against women with disabilities. Policies need practical implementation for inclusive development.

2	Women and disabled entrepreneurs awareness regarding establishing for the support of employment policies.	Hatice Nur Germir Turkey 2015	To assess women's awareness of entrepreneurial activities in Turkey. To evaluate state policies supporting women and disabled entrepreneurs. To analyse the impact of demographic changes on entrepreneurship.	The research is based on data from the Turkish Statistical Institute (TSI) for 2012-2014. The study also includes a qualitative assessment of the state's social responsibility to support entrepreneurial activities among women and disabled individuals.	Women's participation in entrepreneurship is increasing in Turkey. Differently abled individuals are encouraged to start their businesses. Turkey's gender gap ranking declined from 105th to 124th. Financial support for differently abled employees is insufficient. Low labour force participation rates for women and disabled groups.
3	Entrepreneurs hip development among differently-abled people in south India.	Shanimon. S India (2018)	The paper aims to study the socio-economic background of differently-abled persons in India. To know the residual potential, the entrepreneurial traits of differently abled entrepreneurs, their association with their socio-demographic profile, and their influence on their entrepreneurial development.	The study is based on an empirical research design using primary and secondary data. The methodology is descriptive and analytical. The study analyses the innate potentialities of differently-abled persons.	The economic and social costs of being differently abled are significant. Differently-abled individuals face high unemployment and lower earnings when compared to the non-disabled. Rural areas have a higher proportion of the differently-abled population—poverty and unemployment cause social and economic insecurity. The number of male entrepreneurs is greater than the number of female entrepreneurs among the differently-abled. Residual potential is vital for entrepreneurship among differently-abled individuals. Barriers to participation hinder economic development. Entrepreneurship development creates employable skills for the disabled workforce.
4	New Directions for Entrepreneurship through a Gender and Disability Lens	Williams, Jannine & Patterson, Nicola Australia (2019)	To study gender and disability in entrepreneurship research. To develop an intersectional theoretical lens for further studies. To identify theoretical collaboration between gender and disability research. To highlight the experiences and challenges of disabled women	The paper offers an intersectional conceptual lens for the study of differently-abled women entrepreneurs to explore a concern for a particular social group of women at a neglected point of intersection of disability within the social setting of entrepreneurship. Guided by the research question How can gender and feminist	The paper identifies different theoretical collaborations between gender and disability. Economic Rationale: Understanding how economic factors influence the entrepreneurial landscape for disabled women. Flexibility, Individualism, and Meritocracy: Examining how differently-abled women entrepreneurs experience these concepts. Social and Human Capital: how differently-abled Women build and utilize social networks and skills in their enterprises The study reveals that differently-abled women entrepreneurs face distinctive barriers in entrepreneurship. The research criticises unconventional views of entrepreneurial success.

			entrepreneurs	disability theory contribute to developing an intersectional theoretical lens for future entrepreneurship research? The potential for new theoretical insights to emerge in entrepreneurship is identified.	It stresses the importance of social capital for differently-abled women. The study suggests exploring beauty norms affecting differently-abled women.
5	Gender differences of entrepreneurship of people with disabilities	Gracia and captain 2019 Spain	To characterise entrepreneurial activity among people with disabilities. To analyse gender differences in entrepreneurial motivations. To identify factors inhibiting entrepreneurship in this demographic. To assess the impact of gender on entrepreneurial performance.	A survey was conducted on residents with disabilities in Spain. The study took place between November and December 2018. Statistical techniques included Pearson's Chi-squared test and Likelihood Ratio. Descriptive analysis determined factors moderating entrepreneurship in the collective.	Women with disabilities show lower entrepreneurial activity than men. Necessity drives entrepreneurial initiatives more for women than men. Women prioritise lack of resources as a barrier to entrepreneurship. Women have higher abandonment rates in business activities than men. Gender influences motivations and inhibiting factors in entrepreneurship.
6.	Dual Role Conflict and Social Support on the Performance of Women Entrepreneurs with Disabilities During the Covid-19 Pandemic (An Initial Research	Penny Handayani, Benedicta Evienia, Sri Hapsari Wijayanti, Regina Widayani Frenicha 2021 Indonesia	This study aims to explore several key objectives related to the experiences of women entrepreneurs with disabilities during the pandemic.	A qualitative approach was utilised for data collection. The snowball sampling method was employed for participant selection. Open-ended questions were used in interviews. Thematic analysis was applied for data analysis. The descriptive method was used for writing.	Women entrepreneurs' performance increased during the pandemic. Dual role conflicts affect performance, especially with younger children. Social support includes instrumental, informational, emotional, and positive assessments. Support from family helps mitigate dual role conflicts. Women entrepreneurs enhance skills through online learning and experience. Capital access remains a significant challenge for women entrepreneurs.

7.	Empowering Vulnerable Microfinance Women Through Entrepreneurship: Opportunities, Challenges and the Way Forward	Ranabahu, Nadeera, Tanim Farzana Aman 2021 (Asia, Africa, South America)	The purpose of this study is to explore how vulnerabilities arising from physical impairments, age, widowhood and , forced displacement due to war or natural disasters and sexual orientation affect women's microfinance-related entrepreneurial activities and economic empowerment. To explore vulnerabilities affecting women's microfinance-related entrepreneurship. To assess economic empowerment through agency, resources, and achievements. To identify challenges faced by vulnerable women in entrepreneurship.	This paper is a structured literature review and uses the PRISMA method	'Business as usual' is insufficient for empowering vulnerable women. Institutional practices may have unintended consequences on vulnerable women.
8	Factors Affecting Entrepreneurial Performance by Differently Abled: The Case of Western Province, Sri Lanka	J.M.K. Balasuriya ¹ , P.J. Kumarasinghe Srilanka, 2022	To analyse factors affecting the entrepreneurial performance of differently abled. To examine the moderating effect of gender on performance. To assess the impact of entrepreneurial training on	The study used a descriptive survey plan. Primary data was collected through interviews and questionnaires. A well-structured self-regulatory questionnaire was utilised	Training positively influences entrepreneurial performance. Access to credit facilities impacts entrepreneurial performance significantly. Technological usage has a limited effect on performance. Gender moderates the relationship between training and performance.

			performance. To evaluate access to credit facilities and their effects. To investigate the role of technological usage in performance.		
10	Multi-layered journey of a differently abled women entrepreneur: A study based on thematic analysis.	Dr. Shanimo n.S Nimmy S Kottoor, Dr. Sunil S, Dr. Sunil Raj N V India (2023)	To discover the multi-layered journey of a differently abled woman entrepreneur in her life	The approach used for this study is both exploratory and qualitative. Data were collected by the triangulation technique. Data were analysed through Thematic analysis.	The study identifies self-developed mechanisms for creating and adapting new ventures and overcoming several crucial constraints for success. The research paper highlights the importance of supporting systems and resources. Another important finding of this paper is that differently-abled women entrepreneurs face societal prejudices and financial challenges. Entrepreneurship empowers differently-abled women towards strong financial independence. Thematic analysis reveals complex interactions of disability, gender, and entrepreneurship. The findings of this study give insight into inclusive growth and policy initiatives.
11	The intersectional identity work of entrepreneurs with disabilities: constructing difference through disability, gender, and entrepreneurship	Anna Laura Hidegh, C. Svastics, S. Csillag & Z. Györi 2023 US&UK	To extend intersectional entrepreneurship studies to include disability. To examine the identity navigation of entrepreneurs with disabilities. To reveal the construction of differences in identity work. To investigate the interplay of privileged and marginalised identities	The qualitative research method was employed. Semi-structured in-depth interviews were conducted. A snowball sampling strategy was utilised for participant selection	The study highlights intersectionality in entrepreneurship and disability. It identifies identity threats from ableism and sexism. Four strategies for identity work were discovered: bracketing, reconciling, adjusting, and neglecting. Differently-abled women entrepreneurs use disability as a resource for entrepreneurial identity. Gender stereotypes hinder successful entrepreneurship for differently abled women entrepreneurs. The research emphasises the need for diverse participant representation.
12	Challenges Faced by People with Disability for Getting Jobs: Entrepreneurs hip Solution for Unemployment	Norhasyikin Rozali, Shuhairimi Abdullah Siti Intan Diyana Ishak, Alia Ashrani Azmi, Nurul	To investigate entrepreneurship as a remedy for job difficulties encountered by individuals with disabilities, and to examine the	This paper used secondary data. A structured literature review was used to draw the findings	Employment presents significant challenges for individuals with disabilities. Entrepreneurship offers a proactive solution to these employment issues. Discrimination and negative perceptions often impede disabled individuals from obtaining jobs. Additionally, inadequate infrastructure restricts

		Husna Akhmar 2017 Malaysia	influence of proactive entrepreneurial strategies on entrepreneurs with disabilities		their access to the job market. Employers frequently underestimate the capabilities of employees with disabilities. It is essential for both non-governmental organizations and the government to strengthen their efforts to promote disabled entrepreneurs.
13	An assessment of gender differences in the operational efficiency of businesses run by persons with disabilities	Madan Mohan G. and Anushree Baruah 2019 India	This study aims to analyse the progress of disabled entrepreneurs, evaluate gender differences in their performance, investigate the impact of education on their success, and assess the need for government measures to empower them.	A descriptive research methodology was utilised. Primary data was obtained through organised interviews. The sample size consisted of 201 disabled entrepreneurs. A snowball sampling method was used for the selection of respondents. Data were analysed using SPSS 21 software.	Entrepreneurship is less common among women with disabilities, who face higher turnover rates compared to men. Illiterate disabled individuals often struggle to sustain their businesses, while better education leads to improved performance. Most disabled entrepreneurs run small businesses, with environmental barriers limiting their potential. Economic empowerment increases confidence and promotes inclusion for disabled individuals.
14	Entrepreneurial Barriers Faced by the Disabled in India	Ahmar Uddin Mohammed & Syed Ahsan Jamil 2015 India	To identify the barriers faced by disabled individuals when starting a business. Compare the challenges of disabled entrepreneurs with those of their non-disabled counterparts. Discuss steps to overcome these barriers.	The study adopted Multinomial logit regression to analyse responses from disabled and other entrepreneurs. Questionnaire developed from literature review and expert interviews. Statistical tests compared the importance of constraints faced by different entrepreneurs.	Disabled entrepreneurs face unique challenges, including economic exclusion and market prejudices that reduce demand for their products. However, entrepreneurship offers flexibility that aids in their economic integration. As the disabled population in India continues to grow, the need for support becomes increasingly important.
15	Implementation of Ciprat Batik Training for Disabled Peoples as Economic Empowerment Efforts	Rahmawati, Rochmat Aldy Purnomo 2024 Indonesia	To promote entrepreneurship education for individuals with disabilities, transforming their attitudes into effective business skills	Historical techniques and unstructured interviews were utilized for gathering information.	The village has a high percentage of residents with intellectual disabilities, partly due to geographical conditions. Social entrepreneurship can enhance their lives and change their attitudes towards entrepreneurship.

			and addressing unemployment among educated individuals.		
16	Self-employment and Entrepreneurship Profile	Lira-Mejia, María Carmen & Gracia-Sandoval, Evangelina 2019 Mexico	Formulate strategies to encourage self-employment opportunities and identify the challenges faced by vulnerable populations in the labour market. Examine the major difficulties encountered by marginalised populations within the labour market.	A study combining quantitative, qualitative, and field research was conducted in the municipalities of Guanajuato. A questionnaire was distributed to 317 participants using stratified probabilistic sampling based on population size.	Self-employment is on the rise despite low salaries and job dismissals. In Mexico, self-employment is growing due to government programs aimed at decreasing unemployment. Women are playing a crucial role in the economic revival of their families and communities. Motivations for self-employment include necessity and the desire for additional income.
17	The prospects of people with disabilities (PWDs) participation in entrepreneurship: The perspective of university students with physical and sensory disabilities.	Muhammad Nur Aizuddin Norafandi, Nurazzura Mohamad Diah 2017 Indonesia	The study aims to describe beliefs about disability entrepreneurship participation.	The research used a qualitative approach with semi-structured interviews to collect significant data, which was then transcribed and analysed qualitatively.	The study emphasises empowerment, security, and exclusivity for disabled entrepreneurs, aligning with Malaysia's Government Transformation Programme for student outcomes. It advocates for a supportive society for individuals with disabilities and encourages their entrepreneurial participation.

Main Inferences Drawn

Gender and Employment Opportunities: Differently-abled women face multiple layers of discrimination in employment. Gender and disability intersect to create unique barriers (UN Women, n.d.). Gender is consistently identified as a major barrier for women, particularly differently-abled women, (Balasuriya & Kumarasinghe, 2022; García & Capitán, 2019; Germir, 2015; Handayani et al., 2021; Hidegh et al., 2023; Munsaka, 2015; Ranabahu & Tanim, 2022; S et al., 2023; Williams & Patterson, 2019). The study (Norafandi et al., 2017) indicates that societal attitudes often perceive certain groups as less capable. As a result, employers frequently overlook their potential due to prevailing stereotypes. Workplace policies rarely take their specific needs into account, which ultimately contributes to lower participation rates in formal employment (UN Women, n.d.). Employment challenges for individuals with disabilities highlight the need for entrepreneurship as a viable solution. Discrimination, such as gender and negative perceptions, often prevents them from securing jobs, while inadequate infrastructure limits their access to the job market.

- **Societal Norms and Family Responsibilities:** Several studies highlight socio-cultural barriers apart from gender that differently-abled women who are looking for self-employment face. These include societal norms, (Munsaka, 2015) and family responsibilities (Handayani et al., 2021) that obstruct their self-employment activity. In particular, women from developing countries face more pronounced socio-cultural challenges as studied by (Munsaka, 2015). The author has identified from the available literature that both developed countries, like Australia,

the US, the UK, and Spain and developing countries, like India, Africa, Indonesia, and Sri Lanka, are impaired by the above-mentioned challenge.

- **Financial Constraints and Accessibility to Resources:** Financial issues and accessibility to resources are some of the major constraints experienced by differently-abled women. Studies by (Balasuriya & Kumarasinghe, 2022; Dhar et al., 2022; Germir, 2015) explains the difficulties differently-abled women face in accessing capital, and the studies of (S et al., 2023) narrating the difficulty in getting financial resources. Lack of credit facilities prevents their ability to succeed in businesses (Balasuriya & Kumarasinghe, 2022). In addition, a study (S, 2018) shows that differently-abled entrepreneurs earn less money, and they have to bear extra costs resulting from disability.
- **Education and Training:** Women with disabilities are less likely to be entrepreneurs, facing higher turnover rates than men. Illiterate individuals with disabilities often struggle to maintain their businesses, while those with better education tend to perform better (Mohan G. & Baruah, 2019). Lack of education and proper training made them “the marginalised” limiting their access to knowledge, essential skills and technology. Without proper training, they may struggle to compete, innovate, and upgrade their venture. As in the study of (Munsaka, 2015) lack of education and training hinders women with disabilities from performing entrepreneurial activities. The apparent lack and inadequacy of proper education and training as an issue has been highlighted in developing countries like India, Africa, Sri Lanka and Indonesia.
- **Institutional Support and Awareness:** The studies by (Munsaka, 2015) and Ranabahu and Tanima give insight into the lack of institutional support hindering marginalised women's growth. They need more robust outreach and support mechanisms to bridge this gap (S et al., 2023). The study of (Munsaka, 2015) clearly states that “they do not see us as people” and that women with disability are excluded from taking part in developmental activities. Research of (NITI Aayog, 2022) revealed that scheme had considerable information asymmetry and lacked details on how to apply, where to apply, and whom to contact to avail of the benefits under the scheme. Institutional support is an indispensable factor in creating entrepreneurial outcomes, and the awareness regarding its availability is either negligible or null in developing countries, as exemplified in the literature.
- **Technological Adoption:** Nowadays, running a business without a firm grasp of technology is challenging. For differently-abled entrepreneurs, a lack of technological upgrades can significantly hinder their work. A study supports this assertion (Balasuriya & Kumarasinghe, 2022). Additionally, research indicates that the use of technology among differently-abled women has increased following the COVID-19 pandemic. These women can enhance their skills through online learning and practical experiences (Handayani et al., 2021). Technological adoption, an obvious mainstay in developed countries, is a sharp contrast to its lack thereof in developing countries.

Recommendations

- **Promoting Self-Employment:** Employment presents significant challenges for women with disabilities (Rozali et al., 2017) As in the study of (María Carmen Lira-Mejía et al., 2019) Self-employment is on the rise despite low salaries and job dismissals. In Mexico, self-employment is growing due to government programs aimed at decreasing unemployment. Women are playing a crucial role in the economic revival of their families and communities. Motivations for self-employment include necessity and the desire for additional income (Rozali et al., 2017) says this in another way, employment is often challenging for women with disabilities, as negative perceptions and discrimination hinder their job opportunities. Entrepreneurship provides an active solution, and it is essential for both the government and NGOs to enhance support for inclusivity. (Rahmawati Rahmawati et al., 2024) said social entrepreneurship can enhance their lives and change their attitudes towards entrepreneurship.
- **Institutional Support:** The need for institutional support is a continual recommendation in several studies (Cooney, 2008; darcy simon et al., 2020; Ranabahu & Tanima, 2022; S et al., 2023). Governmental and non-governmental organisations should offer targeted training, financial support, and mentorship programs to help women and individuals with disabilities overcome these barriers.

- **Education and Training:** Educational programs are essential for empowering women entrepreneurs with disabilities. Studies by (Selvi & Anitha Rathna, 2023) and (Raheja Garg, 2018) highlight the significance of vocational training and entrepreneurship education in enhancing confidence and skills among these women. The importance of entrepreneurial education for individuals with disabilities was also studied by (Darcy et al., 2020; Rajamohan & Devi, 2020; S et al., 2020). Poor entrepreneurial education in many economies indicates the need for improvement reported by (Global Entrepreneurship Monitor [GEM], 2023) says this marginalised group can greatly improve by acquiring skills through online learning. So, it is evident from the various studies that better entrepreneurial education and training can positively affect business performance. Women with disabilities are less likely to be entrepreneurs, facing higher turnover rates than men. Illiterate individuals with disabilities often struggle to maintain their businesses, while those with better education tend to perform better.
- **Policy and Advocacy:** Advocating for women's entrepreneurship is essential for lasting change. (Jahanshahi et al., 2010) Highlight how policy changes can promote gender equality in entrepreneurship and foster a more supportive environment for women entrepreneurs. Recommendations for policy actions to support disabled entrepreneurs, particularly women is provided in the study of (Vaziri, D., et al., 2014), and beneficiaries should have an option for end-to-end digital as well as physical or assisted access to all schemes in the (NITI Aayog, 2022) report.
- **Accessibility to Technology:** Digital tools can support differently-abled women entrepreneurs by providing better and more accessible platforms and assistive technologies like voice recognition, screen reading and digital payment systems, enabling them to manage businesses smoothly. Furthermore, these tools enable computerisation and remote work, and they also promote flexibility and inclusivity to those differently abled women who understand the potential of digital technologies. The study of (Ughetto et al., 2020) gives an insight into the potential of digitalisation for creating opportunities for the marginalised.

Conclusion

The entrepreneurship of differently-abled women across the globe reveals a consistent pattern of challenges, intertwined with unique regional nuances. Common barriers include sociocultural obstacles and financial constraints in both developed and developing countries. On the contrary, lack of education and training, limited government support, and inadequate technological knowledge are the common hindrances in developing countries. Despite these challenges, this group demonstrates strong motivation and resilience, driven by a desire for independence and economic empowerment. These women often face multiple forms of discrimination and structural obstacles in accessing formal employment opportunities, which is the result of gender inequality coupled with the stigma associated with disability. To support women entrepreneurs effectively, a multifaceted approach is crucial. Enhancing training and education can positively influence entrepreneurial performance by improving access to finance through inclusive policies, as in the study of (Balasuriya & Kumarasinghe, 2022). Implementing supportive government policies can unlock the untapped potential of differently-abled women entrepreneurs. In the study conducted by NITI Ayog noted that these action plans would lead to significant economic growth and societal progress. As in the study of (Lira-Mejía and García-Sandoval 2019), self-employment is a major solution to the employment barrier for disabled women. Self-employment has become widely recognised as a practical and empowering solution for women with disabilities who face difficulty being employed. By focusing on these areas, stakeholders can create a more inclusive entrepreneurial ecosystem that empowers these women, leverages their capabilities, and fosters sustainable development.

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