



Inclusive Entrepreneurship: Role of MSMEs in Empowering Divyangjan in India

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Abstract: Divyangjan, the term that cannot be ignored for the agenda of Viksat Bharat which lies also underlies to create an inclusivity for disabled Indians and a way for employability too. The study peeps into the entrepreneurial atmosphere and the governmental data of disabled entrepreneurs along with the transformative potential of Micro, Small, and Medium Enterprises (MSMEs) in empowering Divyangjan entrepreneurs by offering them opportunities for economic independence, social inclusion, and professional growth. The paper further deals with measures towards a conceptual approach to integrate divyangjan at the ground level in the entrepreneurial ecosystem and the focus of Divyangjan towards 'developed Bharat' of 2047. The study has been conducted by using secondary data sources. The data is drawn from various government policies, financial support schemes, MSME success stories, and reports on disability inclusion. Content analysis was used to identify patterns and key themes within the collected documents. These findings underscore the importance of fostering an environment (Institutional Support, Challenges Faced, Success Stories, Government Role) where Divyangjan can thrive as entrepreneurs, thus supported by appropriate government policies, accessible infrastructure, and a culture of inclusion.

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Introduction

The worldwide prevalence of persons with significant disability was 16% of the world's population which accounted for 1.3 billion people on March 7th, 2023, or 1 in 6 of us. India's last census reported 2.68 crore individuals with disabilities, accounting for 2.21% of the population. This includes 1.50 crore males and 1.18 crore females with various disabilities, such as visual, hearing, speech, and locomotor impairments, mental illness, intellectual disabilities, multiple disabilities, and others (Ministry of Social Justice and Empowerment (Divyangjan), 2023)". Since the world is growing at a pace and race of undefined goals to acquire a stability in the real world of existence. The inclusion of the disabled into the sphere of development cannot be ignored therefore it has been observed that we cannot achieve the objective of *Viksit Bharat* unless we provide equal opportunities and assistance to every section of the society including the divyangjan as stated "Entrepreneurship as the central force for economic change requires all to be involved in its operations including men and women, old and young, literate and illiterate, able and disable. Being an important discipline, it should be the affairs of all, devoid of any discrimination be it gender, race, religion, group e.t.c (Chinonye, 2008), (Abodunrin & Komolafe, 2019)".

The initiatives abridged to uplift the entrepreneurship for the specially abled persons in Bharat is sufficient, still the awareness and implementation lacks. Still the following is hindering the total **inclusivity of Divyangjan as Entrepreneurs**:

- Institutional Support: Inadequate financial and technical infrastructure along with limited outreach programs for the promotion of necessary entrepreneurship skills.
- Unaddressed Challenges: lack of assistance in overcoming social and economic barriers, accessing the markets and limited skill development programs to enhance entrepreneurship skills.
- Unrecognised Achievements: Non-sensitised support in showcasing Divyangjan entrepreneurs.
- Disconnected Initiatives: Lack of coordination among government departments and agencies.

Problem of the Study

Insignificant involvement of Divyangjan as entrepreneurs.

Review of Literature

The range of literature reviewed have been retrieved from journal portals, organisational reports, government reports, University reports, Conference and Seminar publications and other websites. **Chieh Hsu, 2016**, "People with disabilities as a group tend to be self-employed more frequently than people without disabilities, yet relevant research in the field still lacks attention from the public. The research found that social entrepreneurs with disabilities have to deal with particular barriers, such as environmental and attitudinal barriers, that entrepreneurs without disabilities do not have to deal with. These barriers create additional obstacles that prevent people with disabilities from participating in the labor market on an equal basis to others".

Klangboonkrong & Baines, 2022, the research indicates that the discrimination that exists in the workplace is the main reason for PWDs being self-employed, and self-employed businessmen started by Divyang entrepreneurs can benefit not only the economy but also create job opportunities for other PWDs, however, there was scarce literature regarding the research on disability entrepreneurship.

Tikhute, 2024, "Entrepreneurship is an important pillar of the modern world and even in the past it can contribute the modern economic development and change of attitudes in the modern society; "Shining the light on entrepreneurship was indeed a good option for the advancement of in-house businesses as well as adapting the work environment for the people with disabilities, through advanced technology among small businesses is an important means of contributing to innovation, to define the stereotypes and to promote awareness of inclusiveness in the modern world. Entrepreneurs with and without disabilities see tremendous profit potential in the latest technology, and an ecommerce marketplace (Strasburg, 2000)". Although discrimination against persons with disabilities has decreased, in the last ten years after the American Disability Act (ADA) passed, people with disabilities are still being judged by their disabilities instead of their capabilities when they apply for employment.

(Devi & Rajamohan, 2020), Entrepreneurship is widely championed as a key solution to our nation's economic challenges. As vital members of society, Persons with Disabilities (PWDs) possess immense potential to drive economic growth. To foster an entrepreneurial culture among PWDs, we must not only tailor policies to their unique needs but also ensure effective strategy execution. Developing nations, in particular, must urgently promote disability-inclusive entrepreneurship to tap into this underutilized workforce. Although India's independence promised PWDs equal rights, education, and opportunities—backed by legal frameworks—the reality is that only a small fraction currently benefits from government development initiatives. **RPWD ACT 2016, 2017**, "Section 19 of the RPWD Act aims to empower persons with disabilities through economic independence, social inclusion, and professional growth. To attain this, the government must implement enabling provisions that facilitate not only vocational training, self-employment but also inclusive skill development initiatives, which could help them to acquire specific skill required to become a successful entrepreneur; marketing support for products made by persons with disabilities; loans at concessional rates, including microcredit, to facilitate self-employment".

Objectives of the Study

This study aims to explore,

- To explore how well MSMEs are able to offer the platform for Divyangjan to become economically independent, socially inclusive and professionally developed.
- To evaluate different government measures, including financial support and skill training schemes to encourage Divyangjan in entrepreneurial activities.
- To review the journey of the entrepreneurial setup by Divyang entrepreneurs.

Research Methodology

The method adopted in the study combines the analysis of secondary data through document reviews and content analysis to understand the institutional support and success factors for Divyangjan entrepreneurs. The approach provides a comprehensive understanding of how Divyangjan can be integrated into the entrepreneurial ecosystem in India, supporting the vision of a developed Bharat by 2047.

The data has been collected from government reports, policy documents and case study of divyangjan enterprises. Since the research uses secondary data, no sampling of individuals will be done. However, the study will focus:

- The relevant government reports and data available on the official websites.
- The case studies of the successful Divyang entrepreneurs.

Review and Discussion of the Study

The review of the study has been divided into two parts: PART I and PART II

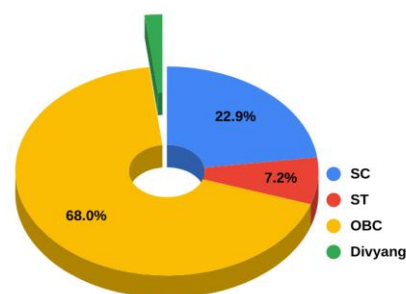
PART I, explains the status of inclusivity of Divyangjan as entrepreneurs on the national level under the MSME/UDYAM registration. The table 1 outlines the total registrations, particularly focusing on the distribution among special focused groups (excluding Divyang), Divyang (persons with disabilities), and others. It is crucial for the categorisation of micro, small, and medium enterprises (MSMEs) in India, offering them access to various government schemes and programs.

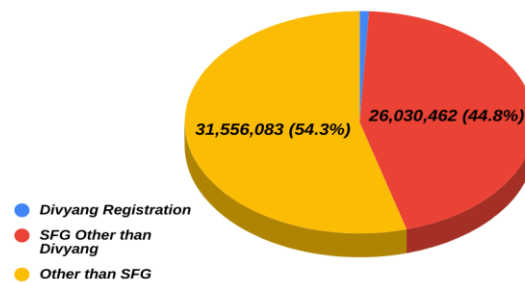
Table 1: Registration Data of Divyang Entrepreneurs in MSMEs (as on 09-01-2025)

Registration Category	No of Registration	Registration Percentage
Divyang Registration	496,242	0.85%
SFG Other than Divyang	26,030,462	44.82%
Other than SFG	31,556,083	54.33%
Total UDYAM Registration	58,082,787	100.00%
Special Focused Groups		
SC	6,075,661	22.90%
ST	1,922,781	7.25%
OBC	18,032,020	67.98%
Divyang	496,242	1.87%
Total SFG Registration	26,526,704	100.00%

Source: <https://dashboard.msme.gov.in/dashboard.aspx#>, @ Jan' 9th, 2025

Registration Data of Special Focused Group



Total MSMEs Registrations as on 09-01-2025

The total UDYAM registrations are at 58,082,787, out of it the large proportion of these registrations belong to non-SFG categories, totaling 31,556,083 (54.33%). This indicates a predominant registration of MSMEs that do not belong to the Special Focused Groups (SFG) and the representation of Divyang entrepreneurs limits to only 0.85% which account for 496,242 registrations. The table also depicts that the representation of the Divyang entrepreneurs within the Special Focused Group is insignificant and shows only 1.87% of registration under SFG category. This percentage is relatively small, signaling a potential gap in the inclusion of Divyang individuals in formal business activities and MSME participation.

Institutional Support and Government Initiatives

The various government institutions (Table. 2) join hands together for the development of MSMEs as well as at the same time, offering support even to Divyang entrepreneurs for training, technology, infrastructure, marketing and financial services.

Table 2: Institutional Support for MSMEs

Institution Name	Type of Assistance provided
Office of Development Commissioner (MSME)	Supports Divyangjan by offering: • Infrastructure • Consultancy • Technology upgradation • Skill development services
Khadi and Village Industries Commission (KVIC)	Focuses on providing: • Rural employment • Production of saleable goods • Promoting self-reliance. • Training • Raw material supply • Research and marketing, • Financial assistance.
Coir Board	Promotes the coir industry by producing products from coconut husks. • Supports exports • Research, • Market development, • Ensures fair returns for producers, which improve conditions for rural workers.
National Small Industries Corporation (NSIC)	It fosters MSME in growth by providing services in categories like • Marketing (consortia marketing) • Finance (Credit support) • Technology • Raw material distribution • Digital services

National Institute for Micro, Small and Medium Enterprises (NIMSME)	It Provides training and consultancy in • Research, and information services. • Focuses on entrepreneurship development, • technology transfer, • Policy studies while empowering underprivileged groups through enterprise creation.
Mahatma Gandhi Institute for Rural Industrialization (MGIRI)	• It promotes rural industrialization by developing sustainable technologies. • Empowering rural artisans. • Conducts research in areas like food processing, textiles, bio-processing, energy, and crafts to improve productivity and quality for rural industries.

Source: <https://msme.gov.in/about-us/attached-organizations>

PART II focuses on the case study of some of the famous and successful Divyang entrepreneurs and their contribution in the sphere of entrepreneurial development which insights the study. Some of the success stories are:

- Mahantesh G Kivadasannavar:** The Samarthanam trust for the Divyangjan, founded in 1997, It is a charitable organization providing education, accommodation, food, vocational training and placement based rehabilitation. It is situated in Bangalore, India. "It has centers all over India and out of India also. The organisation has affiliation to the World-Blind-Union and received Special United Nations Consultative Status in 2015". The Samarthanam Trust for the Divyangjan was brought by Mahantesh G. Kivadasannavar together with his much affectionate friend, Late. S.P. Nagesh. The two of them being visually challenged at the same time had to face various challenges due to their shortcomings, still they thrived Samarthanam, an organization which caters to people with disabilities", which includes visually impaired and underprivileged. Since education is the basic right of every individual, irrespective of status and disability hence they undertook the steps to provoke the various programmes at different levels as, primary, secondary and higher education and also various other initiatives fully dedicated for the visually challenged people of the country. As the organisation became older and expanded it gained wider acceptance and support. Samarthanam moved on establishing Livelihood Resource Centres, Rehabilitation Centres, Social Enterprises and a Sports Association for the visually challenged people. The Samarthanam is a recognised organisation, offering services to people with disabilities at its foremost concern.
- Srikanth Bolla** (born on 7th July 1991) is an Indian industrialist and the founder Chairman of Bollant Industries. He was the first visually-impaired student in Management Science at the Sloan School of Management of Massachusetts Institute of Technology. Bollant Industries is an eco-friendly packaging company that employs and trains people with disabilities. The company had a turnover of ₹150 crore in 2018 and is valued at approximately ₹500 crore. It has more than 500 employees and four manufacturing plants in Hyderabad, Telangana, and Karnataka. Bolla is also the director of Surge Impact Foundation, which aims to help India achieve the Sustainable Development Goals by 2030. In 2017, he was selected as one of the three Indians on the Forbes 30 under 30 Asia list.
- Pranav Desai** an Engineer, Management Grad, a leader in Global IT business with more than 20 years of experience and also associated with the Department of Empowerment of PwDs, Ministry of Social Justice and Empowerment, Government of India as an advisor. A special needs individual himself, having had polio since the age of 4, Pranav is dedicated to transforming the lives of over 1 billion specially-abled people globally, focusing on turning "Vision to Reality", He is deeply involved with *Voice of SAP (VOSAP)*, a global advocacy organization aimed at changing the perspective of understanding disability. VOSAP emphasizes "ABILITY" and promotes the use of assistive devices to unlock economic opportunities for people with disabilities. The organization's goal is to drive economic expansion by focusing on untapped sectors in the disability space, creating a more inclusive economy in the 21st century. VOSAP holds Special Consultative Status with the UN ECOSOC and is accredited by the UN COSP. It works to implement the United Nations' Sustainable Development Goals (SDGs) and

the UN CRPD (Convention on the Rights of Persons with Disabilities) treaty. VOSAP's advocacy, which is data-driven and includes collaboration with leaders, governments, academia, and global youth, has already benefited over 25,000 persons with disabilities across India and the US. The initiative has been supported by more than a thousand non-residential Indians donors in the US and more than twelve thousand registered volunteers. These collective efforts and the use of cutting-edge assistive technology, known as VOSAP is helping out towards a more inclusive and accessible world.

- **Shaliesh Sheth**, the social entrepreneur who pioneered a Project named, "*Antarnaad Project*" and founded Antarnaad to support young disabled entrepreneurs in the city of Ahmedabad, Gujarat. This initiative has been training individuals into enhancing skills with employability for the Divyangjan. The aim helps in promoting better opportunities for the disabled to overcome barriers in their struggle for sustainment of livelihood. One such program is Business Booster under which disabled entrepreneurs are helped in succeeding into their ventures. The program also has included aspects on social inclusion programs under Discover IT giving the power of computers and technology. Still not the least but programs like volunteer opportunities, clean Ahmedabad etc which align with many of the government programs for developing India on a whole basis. The vision helps into a positive approach for the disabled entrepreneurs taking into the account of the community welfare approach too.
- **Remya Raj**: The Digital Arts Academy for the Deaf is an education plus technology product company founded by Remya Raj (completed a Diploma in Computer application in Information Technology from LBS Centre for Science & Technology in 2015), aged 36, and Sulu A Naushad aged 25, for many, physical disability means they have lost the right to lead a meaningful and successful life but Remya Raj, based in Thiruvananthapuram, is currently a Founder and CEO at Digital Arts Academy for the Deaf proved it wrong by her earnest efforts. Remya Raj brings experience from previous roles at Hari Group (OPC) Pvt.Ltd., Deaf Media and C. S. I VHSS FOR THE DEAF.
- **Aarohi Singla** (37 Years), started her venture of Manufacturing and Selling called "Pickles". This entrepreneur started her venture at the age of 35 years with a mission to expand it by providing assurance of good quality homemade pickles to her customers. The only inspiration being her Mother, who also supported her in starting this venture. Her parents provided her emotional as well as financial support for this business. She stuck to the word of mouth publicity and assurance of best quality as her marketing strategy Her future prospect is to strengthen her business venture and remain focused. Aarohi has named her venture Hill Queen Hill Queen: An organic pickle making company that uses fresh organic vegetables and raw materials. The business intends to induce 4 varieties of pickle as of now and has future plans of diversification and introducing amla chocolate in the market. They only targeted the customers who usually shop online. The USP of her venture is that no chemical substances are used in the making and is cost efficient.

Limitations of the Study

- As per the availability of the census of 2011 for the PWDs has been taken for review purpose in the study.
- Data about the Divyang Entrepreneur shows only the total registrations done till date and silent about the different categories based on the gender, level and nature of disability etc.
- As due to time constraints, real-world insights about the challenges faced by Divyang entrepreneurs could not be incorporated in the study.

Conclusion and Suggestions

The study highlights significant disparities in UDYAM registrations, particularly among marginalized groups such as Divyangs (persons with disabilities). While SC, ST, and OBC communities show strong engagement, Divyangs have lower registration figures, suggesting a need for targeted policy support to achieve full inclusive growth for them therefore the government must strategise on bridging the gaps while paying utmost attention towards the following:

- Accessible finance for Divyang entrepreneurs
- Inclusive infrastructure

- Capacity-building programs
- Awareness and outreach initiatives
- Showcasing success stories to inspire others

Although marginalised groups are well-represented, Divyangs remain underrepresented in the MSME sector. Addressing this gap through tailored policies and support mechanisms will encourage greater participation and foster equitable growth.

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Abbreviations

12. ADA- Americans Disability Act
13. C.S.I VHSS-Church of South India Vocational Higher Secondary School.
14. CEO- Chief Executive Officer
15. IT- Information Technology
16. KVIC- Khadi and Village Industries Commission
17. LBS- Lal Bahadur Shastri
18. MGIRI- Mahatma Gandhi Institute for Rural Industrialization
19. MSME- Micro, Small, Medium Enterprises
20. NIMSME- National Institute for Micro, Small and Medium Enterprises
21. NRI- Non Resident Indians
22. NSIC- National Small Industries Corporations
23. OBC- Other Backward Classes
24. OPC- One Person Company
25. PWDs- People with Disabilities
26. RPWD Act- Rights of Persons with Disability Act

- 27. SAP- Specially Abled People
- 28. SC- Scheduled Castes
- 29. SDGs- Sustainable Development Goals
- 30. SFG- Special Focused Groups
- 31. ST- Scheduled Tribes
- 32. UN COSP- United Nations Conference of the States Parties
- 33. UN CRPD- United Nations Convention on the Rights of Persons with Disabilities
- 34. UN ECOSOC-United Nations Economic and Social Council
- 35. USP-Unique Selling Proposition /Unique Selling Point
- 36. VOSAP- Voice of Specially Abled People.

