

Entrepreneurial Journey of Women with Disabilities in Tamil Nadu: From Service Receiver to Service Provider

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Abstract: This study explores the lived experiences of women entrepreneurs with disabilities in Tamil Nadu, focusing on their socio-economic background, challenges, and empowerment outcomes. Using a qualitative research design, data were collected through in-depth interviews and case studies. Thematic analysis was employed to identify key patterns and insights. The findings of the study reveal that entrepreneurship serves as a pathway to economic independence, self-confidence, and social inclusion. Women face multiple forms of discrimination, they are social stigma, financial constraints, and limited institutional support. The study highlights the critical role of family, community, and organisations in facilitating entrepreneurial activities. Drawing on empowerment and intersectionality frameworks, the study concludes that while entrepreneurship contributes to empowerment, it is shaped by structural barriers that require policy attention. The paper argues for inclusive policies, enhanced financial support, and accessible infrastructure to promote sustainable entrepreneurship among women with disabilities.

Keywords: Women Entrepreneurs; Disability; Empowerment; Lived Experiences; Thematic Analysis; Intersectionality; Inclusive Development.

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I. INTRODUCTION

Entrepreneurship among women with disabilities can be viewed as a process of self-empowerment and economic inclusion, often shaped by social barriers and adaptive strategies to overcome systemic challenges (Roni-spektor, 2007). Entrepreneurship has increasingly emerged as a powerful instrument for socio-economic development, particularly in developing countries like India, where it contributes to employment generation, innovation, and inclusive growth. In recent decades, women's participation in entrepreneurial activities has gained momentum, reflecting a gradual shift in traditional gender roles and economic structures. Regarding this progress, women entrepreneurs continue to represent a small proportion of the overall entrepreneurial ecosystem. According to the sixth economic census, women constitute only about 14% of total entrepreneurs in India, highlighting persistent gender disparities in business ownership and participation (Ministry of Statistics and Programme Implementation, 2018). Among them, women entrepreneurs with Disabilities will still be in the minority.

Tamil Nadu stands out as one of the leading states in promoting women entrepreneurship, with a significant number of women-owned enterprises contributing to the state's economic environment. The state accounts for approximately 5.6 lakh women entrepreneurs and ranks among the top states in India for women's entrepreneurial participation (Vignesh, 2024). Moreover, women-owned enterprises in Tamil Nadu are particularly prominent in the Micro, Small and Medium Enterprise (MSME) sector, reflecting their role in grassroots economic development and livelihood generation. However, despite these advancements, structural challenges such as limited access to finance, socio-cultural constraints, and gender biases continue to hinder the full realisation of women entrepreneurs' potential. (Suresh Kumar & Shobana, 2024)

The intersection of Entrepreneurship and Disability adds an additional layer of complexity. Women with Disabilities often face double Disadvantages due to Social stigma, Limited accessibility, and exclusion from mainstream economic opportunities. Research indicates that entrepreneurs with Disabilities navigate unique

Uncertainties, including barriers related to infrastructure, technology access, and social attitudes, which significantly influence their entrepreneurial journeys (Iytha et al., 2024). When intersecting the gender and disability, these challenges are often intensified, leading to marginalisation within both the entrepreneurial ecosystem and broader socio – economic structures.

The concept of empowerment becomes central to understanding the lived experiences of Women entrepreneurs with Disabilities. Empowerment mainly focused on economic independence to include increased agency, self-confidence, decision making, capacity and social recognition. Entrepreneurship can serve as a transformative pathway, enabling women with disabilities to overcome systemic barriers and assert their identity within society. However, their experiences differ but are deeply shaped by contextual factors such as family support, access to institutional resources, education, and policy frameworks.

Need to explore the lived experiences of women entrepreneurs with Disabilities, particularly in regions like Tamil Nadu, where both entrepreneurial activity and social development initiatives are relatively advanced. Existing literature has largely focused on women entrepreneurs or Disability in isolation, with limited attention to their intersection. Therefore, this study seeks to bridge the gap by analysing how women with disabilities navigate entrepreneurship, face their challenges, and how entrepreneurial engagement contributes to their empowerment.

Women's Entrepreneurship in India has been widely recognised as a driver of economic development, yet it continues to be constrained by socio-cultural and financial barriers. Rajani Goyal and Jai Prakash Yadav (2014) highlighted that women entrepreneurs face challenges such as limited access to credit and mobility restrictions. S.S.Khanka (2010) noted that inadequate training and institutional support hinder the growth of women-led enterprises. Studies in Tamil Nadu by J. Suresh Kumar and D.Shobana (2024) further emphasised financial constraints and market Limitations. Entrepreneurs with Disabilities are often seen as a pathway to economic inclusion. Daphne Halabisky (2014) observed that self-employment offers flexibility but is stunted by limited access to finance and support systems. Simon Darcy et al. (2020) identified structural barriers, including inaccessible infrastructure and discrimination. The intersection of Gender and Disability intensifies Marginalization. Anita Ghai (2015) described this as "Double Discrimination", restricting women's participation in economic development. From an empowerment perspective, Naila Kabeer(1999) emphasised that access to entrepreneurship can facilitate. Latest studies reveal that while entrepreneurship enhances self-confidence, it also faces societal barriers and develops skills through the institutional support system. (Meera Iytha et al., 2024). Overall, the literature reveals a lack of focused studies on the lived experiences of women entrepreneurs with disabilities, particularly in the context of Tamil Nadu.

Existing literature has extensively examined women's entrepreneurship and disability as separate areas of study, but limited attention has been given to entrepreneurs with disabilities. While studies by Rajani Goyal and Jai Prakash Yadav (2014) highlight the structural and financial barriers, they did not adequately capture the gendered experiences of entrepreneurs with disabilities. Similarly, the study exposes marginalisation of Entrepreneurs but lacks perspective. (Anita Ghai, 2015). Furthermore, there is limited qualitative research on lived experiences (Case Studies) that explore how women with disabilities navigate entrepreneurship in specific regions, especially in Tamil Nadu. Most studies are either quantitative or general, overlooking personal narratives, coping strategies, and empowerment processes. Hence, this study seeks to fill the gap by focusing on women entrepreneurs with disabilities and examining how entrepreneurship contributes to their empowerment.

➤ *The Objectives of the Study are:*

- To examine the socio-economic and business background of women entrepreneurs with Disabilities
- To document and analyse the lived experiences through case studies of women entrepreneurs with disabilities.
- To analyse how entrepreneurship contributes to the economic and social empowerment of women with disabilities.

II. METHODOLOGY

A qualitative approach is adopted for the present study titled "Entrepreneurial journey of Women with Disabilities in Tamil Nadu: From Service Receiver to Service Provider". An in-depth interview was conducted with the selected women entrepreneurs with disabilities using an interview guide. In this study, Women Entrepreneurs with disabilities are defined as women who have been recognised as disabled, with physical or sensory disabilities, and who are actively generating income through entrepreneurial activities. Lived Experiences in the study refer to knowledge based on someone's perspective, personal identities, and history, beyond their professional or educational experience. It specifically refers to people directly affected by social, health, or other issues. (US Department of Health and Human Services (ASPE, 2023)).

The study employs purposive sampling to select respondents who meet specific criteria related to women entrepreneurs with disabilities. A limited number of respondents are selected from different districts of Tamil Nadu to capture diverse experiences through case studies. The sampling ensures variation in types of disability, nature of enterprise, and socio-economic background.

Thiyagam Women's Trust, Madurai, Tamil Nadu was selected as one of the locations for identifying and accessing women entrepreneurs with disabilities. The organization works towards the empowerment of women with disabilities through skill development, livelihood promotion, and rehabilitation services. Its active engagement with women

beneficiaries provided a suitable platform for collecting relevant primary data for the study.

Balamurgan Special School, Theni, Tamil Nadu was included as the second study location to identify women with disabilities involved in entrepreneurial and livelihood activities. The institution provides educational, vocational and rehabilitation support to persons with disabilities, facilitating their social and economic inclusion. The school served as an important contact point for reaching potential respondents and gathering field level information.

➤ *Primary Data was Collected Through:*

- In-depth interviews to capture personal experiences and challenges
- Case studies to provide detailed insights into entrepreneurial journeys

The study is guided by an intersectional and empowerment framework that examines how gender and disability intersect to shape entrepreneurial experiences. It draws on the empowerment approach, emphasising access to resources, agency, and achievements. The framework considers key influencing factors, such as socio-economic background, support systems (family, community, government, NGOs), and Institutional mechanisms, that shape entrepreneurial outcomes and levels of empowerment. Qualitative data are analysed using thematic analysis. Responses from case studies and interviews are systematically coded and categorised into themes such as

socio-economic conditions, challenges, support systems, and empowerment outcomes. This study helps identify patterns, similarities, and variations in the respondents' lived experiences.

➤ *Limitations*

- Due to a lack of time, and based on the availability of the data, only five women entrepreneurs with disabilities were studied.
- The data collected were based on self-reported interviews, which may be subject to biases

III. RESULTS AND DISCUSSION

The study presents the socio-economic background and challenges faced by women entrepreneurs with disabilities in Tamil Nadu. The findings are organised into four sections: profile of women entrepreneurs with disabilities, business profiles, case studies, and thematic analysis. These sections explain the participant's personal and business backgrounds, entrepreneurial experiences, challenges, and support systems. The thematic analysis further highlights the major themes and insights identified from the study.

➤ *Profile of Women Entrepreneurs with Disabilities*

The characteristics of the women entrepreneurs with Disabilities in this study are shown in the following table. It highlights important demographic information, including age, disability type, educational background, occupation and family type.

Table 1 Profile of Women Entrepreneurs with Disabilities

Case	Age (in Years)	Types of Disabilities	Percentage of Disability	Educational Qualification	Occupation	Marital status	Family Pattern
1.	40	Locomotor Disability	80%	Illiterate	Basket Weaving and wire craft production	unmarried	Nuclear family
2.	36	Dwarfism and congenital deafness	90%	10 th	Garment and Embroidery Business	Married	Nuclear family
3.	23	Physically Disability	40%	10 th	Household cleaning product manufacturing	unmarried	Nuclear family
4.	20	Physically Disability	60%	8 th	Garment and Embroidery Business	unmarried	Nuclear family
5.	48	Locomotor Disability	70%	MBA	Tailoring	unmarried	Nuclear family

Table 1 indicates that the female entrepreneurs studied ranged in age from 20 to 48, highlighting their involvement at different life stages. Several forms of disabilities, including loco motor disabilities, dwarfism with congenital deafness and physical disability, are represented, with the extent of disabilities ranging from 40% to 90%. Educational backgrounds ranged from those who cannot read or write to individuals with advanced degrees, suggesting that the path to entrepreneurship is not confined to academic credentials. A significant number of women work in skill-oriented fields, engaging in activities such as garment production, embroidery, and small-scale manufacturing. Most participants were single and came from nuclear family units,

which emphasises the importance of support from close family members.

➤ *Business Profile of Women Entrepreneurs with Disabilities*

Women Entrepreneurs with disabilities demonstrate resilience and innovation across various sectors. They often launch businesses in crafts, services, tailoring, and basket weaving, leveraging unique skills and adaptive strategies despite facing barriers such as accessibility, financing and societal bias. Support systems such as NGOs, Government schemes and peer networks play a vital role in their success.

Table 2 Business Profile of Women Entrepreneurs with Disabilities

Case	Occupation	Income /Per Month	Support/ Benefits	Training Program	Experience of the Entrepreneurs
1.	Basket weaving and wire craft production	Rs.42,000	Thiyagam Women's Trust	Basket weaving, tailoring, and embroidering (DEPwD entrepreneurship Development Programs)	2 Yrs.
2.	Garment and embroidery business	Rs.30,000	Thiyagam Women's Trust	Tailoring, Embroidering (DEPwD Entrepreneurship Development programs)	1 year
3.	Household cleaning product manufacturing	Rs.10,800	Balamurugan Special School	Vocational and crafts (NHFDC)	6 months
4.	Garment and embroidery business	Rs.72,000	Balamurugan Special School	Tailoring and Embroidering (DEPwD entrepreneurship Development Programs)	3 months
5.	Tailoring	Rs.1,14,000	Thiyagam Women's trust	Marketing and collaboration (DEPwD entrepreneurship Development Programs)	4 years

Table 2 states that women entrepreneurs with disabilities are engaged in various income-generating activities, such as Garment Production, basket weaving, and small-scale manufacturing. Their monthly income fluctuates between Rs. 10,800 and Rs. 1, 14,000, reflecting their level of experience and the size of their operations. The majority of the disabled persons involved benefited from assistance from organisations like Thiyagam Women's Trust and Balamurugan Special School. Programmes organised by the DEPwD and NHFDC have played a crucial role in helping them to acquire the skills. Their level of experience ranges from a few months to several years, indicating that adequate support, even for novices, can generate income. In summary, the table emphasises the importance of training, organisational support, and skill development in boosting livelihoods.

➤ Case Studies

The case studies prepared through in-depth interviews and observations are presented here.

• Case Study: 1

The case study concerns a woman who is an entrepreneur and has been left with an 80% loss of mobility due to rheumatoid arthritis. She has been using a wheelchair since her young age. She turned her disability into financial independence by starting a home-based business. Despite facing discrimination because of her gender and disability, and despite her family and community doubting her, she founded "a small business" that made baskets for women, phone cases, clothes and handcuffs. Due to the emotional strain of relying on money, she obtained a small loan from the Institution and sought help from loved ones and acquaintances to begin her enterprises. Additionally, she maintained a regular work schedule to ensure her business was running smoothly. The Thiyagam women's trust provided her with skills, confidence and financial support. This financial support helps pay for her mother; it will cover expenses, and perception hinders her business growth. Furthermore, she stresses the importance of education and

good employment for upholding the dignity, independence, and autonomy of women with disabilities.

• Case Study: 2

The case study states that the tailoring business of a 36-year-old woman with dwarfism and congenital deafness is an example of how entrepreneurship through skill-based entrepreneurship can empower disabled women to become independent, confident, and socially engaged. She has been receiving support from her husband and mother, both of whom work for the MGNREGA initiative, and is driven by a strong desire to achieve financial independence, inspired by her mother. Through her role managing clothing production, pricing, and supervising items, she balances domestic responsibilities with her career planning to generate more income during the holidays while also fulfilling her family's financial goals. The majority of her clients are college students and working women, and her reputation for reliability with custom designs has helped build confidence. Since her adolescence, her association with the Thiyagam Women's Trust has provided her with essential training, increased her self-assurance, and opened doors to community involvement, including tailoring for girls with disabilities and for homemakers. She achieved significant personal and societal success by creating almost 1,000 face masks from her home during the COVID-19 pandemic.

• Case Study: 3

This case study traces the Entrepreneurial journey of a 23-year-old woman with 80% Physical disability who operates primarily from her home, producing and selling soap oils and Phenyl. This exhibits how the combination of skill development and family support can promote economic involvement for women with physical challenges. At first, she didn't want to work, but gained confidence through life skills and vocational training at the Balamurugan special school. The success of the school's alumni changed her life, and she saw entrepreneurship as a viable way to earn money. She was inspired by their accomplishments. Her immediate family supports her greatly, as they have full-time jobs in tailoring and carpentry, and she has received constant support,

particularly from her mother. She is responsible for planning production, setting prices, handling packaging, and communicating with customers. Despite facing social stigma, hygiene concerns, and physical limitations due to limited hand movement, her initial progress was gradual and positive until she received her first pay cheque. As her business evolved, she adjusted her merchandise to better suit customer needs, introduced a range of colour choices, and improved sales, all while becoming more popular in her local area. While she received a disability pension of just Rs. 1,500, the income from her business made her feel valued and self-sufficient.

- *Case Study: 4*

The case study showcases the remarkable story, an accident at the age of 14 left a 20-year-old single woman from a ‘nuclear’ family with 80 per cent physical disability. Through her determination and her family's support, she was able to change her circumstances after struggling to walk and receiving only minimal formal education through the 8th grade. After being scared and uncertain about her future, she attended the Balamurugan special school at 18 and found that life was on the bright side. There, she was encouraged by fellow sufferers and gained self-assurance through vocational education. She became proficient in basket weaving and embroidery, eventually able to create over 10 baskets daily while working from her residence. Through the MGNREGA scheme, her parents provided financial and emotional support, including loans, to help her with her entrepreneurial endeavours. Her work's quality gradually earned her recognition, despite an initial social reaction of sympathy and discrimination. She started with small, colourful baskets at the urging of children and expanded her market after being turned down by shops for being biased. Her range included various seasonal items. She secured acceptance and established connections with local businesses thanks to her unwavering determination and consistent work ethic. She spends 10 to 11 hours a day weaving baskets and embroidering while balancing her family's income. However, she still faces obstacles such as a lack of transportation, limited social services and stigma, especially when it comes to navigating the daily routine in a wheelchair. Exceptional resilience, perseverance, and the essential roles of family support, vocational training, and equal opportunities for all disabled individuals are evident in her journey.

- *Case study: 5*

This case study showcases the successful journey of a single woman aged 48 who has a 70 per cent disability due to congenital limb deficiency. Despite facing physical challenges and social stigma from a young age, she remained determined to achieve financial independence. With the support of her sister and family, she joined the vocational training programmes offered by Thiyagam Women's Trust, where she received training, basket weaving, and jewellery making. Using the skills gained through the trust, she started a small scale enterprise and gradually expanded her business through quality products and market opportunities. Her dedication and entrepreneurial spirit helped her secured regular customers and business orders. Today, she earns nearly Rs.1 lakh per month, achieving financial stability and

self-confidence. Her journey highlights the importance of skill development, family support, and institutional assistance in empowering women with disabilities. It demonstrates how vocational training and market access can transform lives and promote inclusive entrepreneurship.

- *Thematic Analysis*

This study adopts thematic analysis as proposed by Braun and Clarke (2006) to systematically identify, analyse, and report patterns (themes) within qualitative data. It allows for an in-depth understanding of the lived experiences of women entrepreneurs with disabilities.

Using thematic analysis steps, the case study reports were analysed to develop themes and subthemes. Themes and subthemes were analysed using thematic analysis to gain further understanding.

- *Familiarisation with Data*

This phase involves repeated reading of the data to gain a deep understanding of the content.

All five case studies were read multiple times to develop a sustained understanding of economic insecurity, social exclusion, resilience, institutional support, and empowerment transformation. For instance, Case Study 1 reflected emotional distress arising from caregiver dependency and financial vulnerability, whereas Case Study 5 demonstrated leadership development and long-term social commitment through entrepreneurial engagement. This process helped to identify the linkage between baseline vulnerability and empowerment outcomes.

- *Generating Initial Codes*

Codes are the basic units of meaning identified in the data.

Codes such as “economic dependence”, “caregiver dependency”, “vocational training”, “family encouragement”, “social stigma”, “mobility barriers”, “communication difficulty”, “institutional support”, and “self-confidence” emerged from the data. For example, “dependency on caregiver” in case study 1 and “deafness-related communication barriers” in case study 2 were coded under barrier-related experiences, while “training through the Thiyagam trust” was coded under institutional capacity building.

- *Searching for Themes*

Codes are grouped into broader categories, or themes, to explain the entrepreneurial process and empowerment journey.

- ✓ *The Identified Codes were Grouped into Major Themes Such as:*

- Baseline Vulnerability
- Stimulants for change
- Enablers
- Barriers
- Support system

▪ Achievements

For Example,

Codes such as “financial distress”, “caregiver dependency”, and “welfare reliance” came under the group “Baseline vulnerability”, while “desire for independence” and “emotional recovery” were grouped under the stimulants for change.

• *Reviewing Themes*

Themes are reviewed to ensure they accurately represent the data. The themes were refined by comparing them across all case studies. The analysis reflected that vulnerability and barriers were common across participants, though experienced differently depending on disability condition and socio-economic background. Similarly, support systems such as family encouragement, NGO intervention, and welfare schemes consistently emerged as enabling factors. Institutional support from Thiyagam Trust and Balamurugan School was particularly significant in cases 1, 2, 3, and 4, underscoring the importance of a structured capacity-building mechanism for entrepreneurial transition.

• *Defining and Naming Themes*

Each theme is clearly defined and named to reflect its essence.

✓ *Baseline Vulnerability:*

Represents the socio-economic and disability-related disadvantages shaping women’s initial conditions, including disability condition, welfare dependence, and livelihood insecurity.

✓ *Stimulants for Change:*

Refers to the internal motivation for transformation, including the quest for autonomy, emotional recovery, and personal inspiration.

✓ *Enablers:*

Describes the process of capability building through vocational training, institutional learning, and enterprise development.

✓ *Barriers:*

Captures the structural and social barriers women face, including stigma, communication barriers, mobility limitations, and financial constraints.

✓ *Support systems:*

Highlights the enabling the role of family support, NGOs and government schemes in sustaining entrepreneurial participation.

✓ *Achievements:*

Represents the Empowerment outcomes achieved through entrepreneurship, such as economic independence, identity transformation, leadership and social mentoring.

• *Producing the Reports*

The final phase involves presenting the analysis with supporting evidence.

The analysis demonstrates that entrepreneurship functions as a pathway from vulnerability to empowerment among women with disabilities. However, this transformation is mediated by intersecting social, structural, and institutional factors. The Conceptual framework illustrates how baselines how baseline vulnerability and adversity are negotiated through enabling pathways such as skill development and support systems, ultimately leading to empowerment outcomes including self-confidence, leadership, and sustainability. For example, case studies 1 and 2 reflected the transition from “trainee” to “trainer”, while case study 5 demonstrated sustained empowerment through social leadership and community engagement.

Table 3 Themes Generated

Main Themes	Sub themes	Illustrative examples from case studies
Baseline vulnerability	<ul style="list-style-type: none"> Economic insecurity Household Livelihood Welfare dependence Disability Condition 	MGNREGA employment-Case1, 2, 4 Disability Pension- Case 1,3
Stimulants for change	<ul style="list-style-type: none"> Quest for autonomy Emotional recovery Personal inspiration 	Case 1: Desire to break caregiver dependency; Case 2: Inspired by maternal figure
Enablers	<ul style="list-style-type: none"> Institutional capacity building Skill acquisition Enterprise learning Business expansion 	Case 1-4: Structured training via Thiyagam trust and Balamurugan School
Barriers	<ul style="list-style-type: none"> Social Stigma, mobility issues, communication barriers, financial constraints 	Case 2: Profound deafness as a communication barriers; Case 3: Public Stigma
Support systems	<ul style="list-style-type: none"> Family encouragement Institutional guidance Scheme assistance 	Case 5: Direct synergy between sibling support and NGO leadership

Achievements	<ul style="list-style-type: none"> • Economic uplift • Identity transformation • Social mentoring/ Leadership 	Case 1 & 2 : Moving from “Trainee” to “Trainer”
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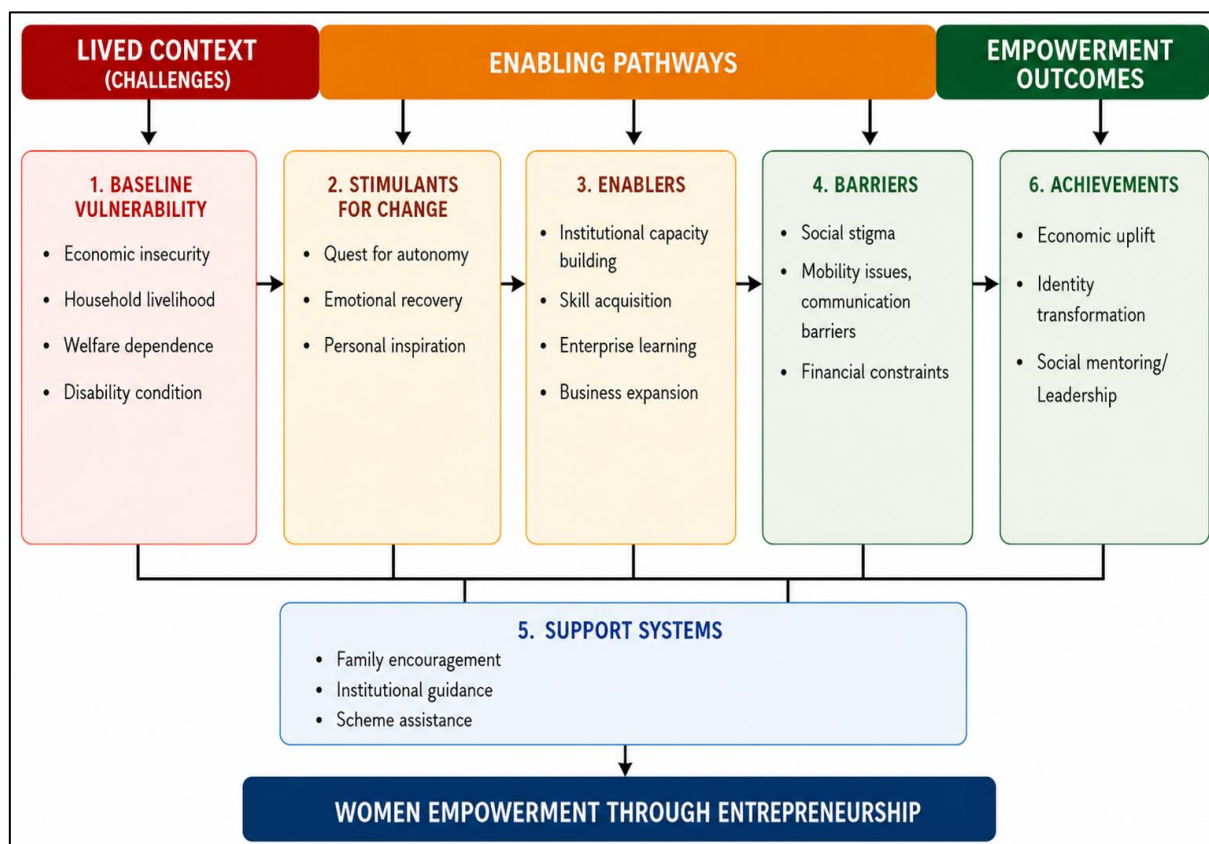


Fig 1 Thematic Map

➤ *Findings:*

The case studies reveal that entrepreneurship serves as an important pathway for economic independence, self-worth, and social participation among women with Disabilities. Across rural and urban contexts, women entered entrepreneurship primarily due to limited access to formal employment, disability related barriers, and a strong desire for self-reliance. The findings further highlight the intersectionality of gender and disability, where women experience multiple forms of social, economic, and structural exclusion that influence their entrepreneurial journeys and empowerment outcomes.

➤ *Key Findings:*

The findings indicate that entrepreneurship acts as a significant pathway for the empowerment of women with disabilities, enabling economic independence, self-confidence, and social recognition. In line with the empowerment framework of Naila Kabeer (1999), participants demonstrated improved access to resources, enhanced agency, and measurable achievements through their entrepreneurial activities.

However, the study highlights the intersectional challenges faced by women, supporting the concept of Kimberle Crenshaw (1989). Participants experienced multiple forms of discrimination related to gender and

disability, including stigma, mobility barriers, and financial constraints and structural barriers continue to limit the full realization of empowerment. Thus, the study concludes that while entrepreneurship fosters empowerment, it remains shaped by broader socio-economic and institutional contexts.

➤ *Policy Implications:*

• *Awareness, Inclusion, and Intersectionality Based Sensitisation:*

Conduct awareness programmes to reduce gender and disability based stigma and promote inclusive attitudes towards women entrepreneurs with disabilities. Intersectionality based sensitisation should be encouraged among families, communities, and institutions in Tamil Nadu.

• *Need Based Skill Development and Training:*

Establish accessible vocational training centres with inclusive infrastructure in rural and semi urban areas. Training should focus on market oriented skills, digital literacy and enterprise development based on needs of women with Disabilities.

• *Accessible Financial Support and Credit Assistance:*

Provide low interest loans, collateral free credit, enhanced disability pensions for women with Disabilities.

Financial inclusion measures should address the combined challenges of gender, disability, and poverty.

- *Market Linkages and Enterprise Promotion:*

Create digital and local market platforms to promote products made by women entrepreneurs with disabilities. Participation in exhibitions, trade fairs, and e-commerce platforms should be encouraged to improve business sustainability.

- *Strengthening Institutional Support:*

NGOs, SHGs, and support organisations should be provide continuous mentoring, entrepreneurial guidance, and psychological support. Family and community support systems should also be strengthened to encourage enterprise development.

- *Effective Policy Implementation:*

Strengthen the convergence of disability, women development, and MSME schemes through proper coordination and monitoring. Policy should adopt a gender and disability intersectionality approach to ensure inclusive entrepreneurial development.

IV. CONCLUSION

This study highlights that entrepreneurship plays a significant role in enhancing the economic independence, self-confidence, and social inclusion of women with disabilities in Tamil Nadu. Through their lived experiences, the participants demonstrate resilience and the ability to overcome multiple forms of marginalization. However, their entrepreneurial journeys are shaped by intersecting challenges related to gender, disability, and socio-economic conditions. While entrepreneurship has enabled a degree of empowerment, it remains constrained by structural inequalities, inadequate policy implementation, and societal attitudes. The study underscores the need for a more inclusive and supportive ecosystem that not only promotes entrepreneurship but also addresses the systematic barriers faced by women with disabilities.

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