

# Disability and Entrepreneur

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*Preeti Singh is an entrepreneur. This article was written directly on the computer by the author, who is visually impaired.*

For most people, a disabled person automatically means a social, physical and an economic burden. This feeling has been so deep rooted, that not much serious thought has been given to change this myth. As a result, even today only one percent of disabled persons are employed!

The situation is a screaming shame. **Disabled people are not useless, they are only physically or mentally challenged, by disability.** Why then there should be a need to think about them as burden? As a disabled person myself, I testify this fact. Disability only destroys or hampers the use of the affected body part or sensory system. The remaining unaffected parts and senses of the body remain perfectly healthy and functional. With proper training and the use of certain specialised methods and equipment, most disabled persons can be socially, physically and economically rehabilitated.

## Education and Training

A very small section of our society appreciates this. There are others who understand the possibility, but deliberately to ignore it. As they are apprehensive that education and/or training someone with handicap means taking extra care, attention, time and money. But I differ with them. The education and training of a disabled person does not mean **extra** care, attention, time and money. It requires the same amount of the above mentioned resources as are needed for educating and training a non-disabled person. Only the efforts have to be made in different ways.

With the sincere efforts made by



*Preeti, working on computer.*

those who were determined to empower the disabled, a few schools and rehabilitation centres have been in operation. I use the term 'a few' as these special schools and centres are no where enough to cater to the massive number of disabled in our country. Thus, the absence of such schools leaves a large and capable section of disabled persons without formal education and training. This makes most of the disabled persons economically dependent on society, and their dependence slowly grows to become an unbearable torture for them and the society.

## Self-Employment

Absence of formal degrees and certificates and presence of disability are enough to deny a human being the basic human right to earn a living. Not many employers want to risk taking a disabled worker. And how can a handicapped person apply for a job without a resume full

of degrees? Therefore, to tackle a hostile employment situation compelled by lack of formal qualifications and the strong urge to relieve oneself from the torturous pain of dependency, few strong willed disabled people turn towards self employment. That is often how a **disabled entrepreneur is born.**

Self-employment means an investment of funds and resources. Lot of handicapped people may wish to step out and employ themselves but they may not have the essential provisions. Whereas if an able bodied person wants to set up her/his own business, s/he is in a much better position to obtain a loan from family, friends, banks or other financing establishments, compared to his/her disabled counterpart. Since not many would trust a disabled entrepreneur to make a success of her/his enterprise. In case someone was kind enough to give a loan to a disabled person

s/he would regard as good as throwing away the money. So faced with all these odds it becomes near impossible for handicapped people to become entrepreneurs. For those who survive and overcome all these hurdles and manage to start walking on the road of self-employment, the going is much harder than it is for the able bodied entrepreneurs.

The situation is totally unfavorable for the disabled entrepreneur for several reasons. Here is a brief insight into this aspect: commuting, being a necessity in running any type of an establishment, poses a major hazard. Our environment is unfriendly to persons with disability. Most of the buildings are not accessible to those with restricted physical mobility. Hardly any mode of public transport is userfriendly. Keeping such hazards in view, the readers can, to an extent visualise the difficulties faced by disabled people keen to become entrepreneurs.

### Disabled Entrepreneurs

Let me give you a few examples: Mr. Nagpal was working in a reputed private sector company in the capacity of purchase manager. He met with an accident which resulted in paraplegia. He was compelled to give up his job, even though he could have continued working in the same capacity since only his lower limbs were affected. He tried looking for another job, but obviously no one wished to engage him. Mr. Nagpal then pulled himself together and borrowed some money from a friend and started out on his own. He purchased and sold chemicals and there by earned his living. Slowly but surely his enterprise grew. He solved his problem of commuting by first purchasing a motorised tricycle and then a hand control car. He is also doing farming. Mr. Nagpal has now 12 persons working for him.

Then there is the case of Mr. Pradeep Lal, MBA from Pilani. He lost the use of his lower limbs due to an accident during an operation performed on his spine. Mr. Lal spent seven long years in bed lying

on his stomach not able to do anything. Here, too, was a healthy mind of a trained professional. The urge to become economically independent made him apply for a gas agency. He was lucky to get one. Today, he runs his gas agency in Kalkaji. Mr. Lal also has overcome the hazard of travel, as he too has acquired a car with hand controls.

Although people like Mr. Nagpal and Mr. Lal have cars that take them from one place to another, they still are faced with major disadvantages when it comes to getting to and out of the automobile to reach the actual destination. As hardly any building or pavement or any place is wheel chair user. So they have to make arrangements to be lifted physically. Such dependency could be avoided.

### Personal Experience

Finally, I would like to share my own experiences, as I have come under the category of 'a disabled entrepreneur, I am visually impaired and run a marketing agency. I too would have gladly settled for a desk job, but the irony is that I never got one. Lack of formal education and the fact that I was blind were the main reasons for my not getting employed. The need to earn a living to support my two children made me plunge into my own enterprise.

I applied for a loan and as luck would have it, got one. I am into the sale of consumer non durables, namely food items. My first product was 'Granny's' Pickles. Now I am launching my next product which is 'Corn for Popcorn'. I am also looking for other food products to market.

I am on the look out for products which preferably would be manufactured by disabled entrepreneurs. I feel this will give more disabled persons a chance to venture out on their own.

For me too, running my own business has been, and still is, an uphill task. I am able to make it a success as I am supported and helped by my colleagues and co-workers. I don't hesitate when it comes to interact with a disabled

entrepreneur. No matter what his/her disability, if at all s/he has stepped into a commercial venture, there must be some underlying strength in the enterprise and the entrepreneur.

All jobs have their pressures. But when it comes to run a concern, plus to overcome a disability, one needs nerves of steel. **Banks and other financial institutions, should not consider it a risk to loan out funds to disabled entrepreneurs.** In fact, these institutions have a greater chance of recovering their loans from disabled persons, as a disabled entrepreneur will work harder and more earnestly than a non disabled entrepreneur. I assert this with confidence because for a disabled entrepreneur much more is at stake along with earning a living : her/his need to prove to the world and that herself/himself that s/he is not a burden; and that s/he can be as efficient and successful as her/his non disabled counterpart.

It is important for more and more qualified and capable disabled persons to be employed, but self employment also is very important. Since unemployment is one of our country's major problem, more capable disabled persons should start their own commercial ventures. Banks and financial institutions must encourage disabled persons to avail of their loans facilities and thereby help solving the massive problem of economic dependency amongst disabled persons. This will not only benefit the disabled but also the able-bodied as both sections will find employment. Running any commercial enterprise is not a job of one single person. It provides job opportunities and employment for many. ■

"In silence we strove for  
the joy of the morrow,  
And watered your seeds  
from the well of our  
sorrow."

— Sarojini Naidu