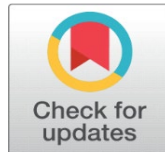
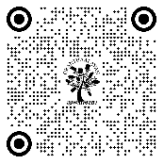


KAIVALYA: PROMOTING FINANCIAL INDEPENDENCE AMONG DIFFERENTLY ABLED IN KOTTAYAM DISTRICT

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ABSTRACT

In an era marked by dynamics and uncertainty, ensuring financial stability and secure sources of income is crucial. Self-employment offers a powerful avenue for achieving personal freedom and empowerment, fostering a vibrant and resilient economy driven by entrepreneurship and innovation. The Kaivalya Self-Employment Scheme, an employment rehabilitation initiative under the National Employment Service (Kerala), aims to support differently-abled individuals to undertake entrepreneurial activities. Despite existing legal provisions and awareness campaigns, many differently-abled persons still face significant barriers to employment. This paper explores the transformative potential of entrepreneurship for differently-abled individuals, focusing on selected case studies from the Kottayam district of Kerala, India. By examining the journeys of four differently-abled entrepreneurs, the study highlights the challenges they faced and the key role of the Kaivalya Self-Employment Scheme in their transitions. The success stories of existing beneficiaries can serve as powerful testimonials, inspiring others to pursue self-employment and thereby enhancing the scheme's impact. The stories excel the importance of proactive government and agency efforts to raise awareness and ensure the full utilization of such schemes. Furthermore

Keywords: Differently Abled, Kaivalya, Entrepreneurship, Self-Employment

1. INTRODUCTION

In today's world of dynamics and uncertainty, financial stability and source of income of people become highly important. Though there are various sources of earnings, self-employment is of significant importance as it provides individuals with autonomy, flexibility and opportunity to pursue their passions besides contributing to economic growth. By working for themselves, individuals can take control of their professional destiny, maintain a healthy work-life balance, foster innovation, create new employment opportunities, adapt to changing market conditions and experience personal growth and fulfilment. The freedom and empowerment that comes with self-employment not only benefits individuals, but also contributes to a dynamic and resilient economy driven by entrepreneurship and innovation.

Disabled population in India constitutes around 2.2percent and for the state of Kerala its 2.3percent of the population(Chanda & Sekher, n.d.). Kaivalya Self-Employment Scheme is an employment rehabilitation program for

differently-abled persons under the National Employment Service (Kerala). The scheme was introduced in the year 2016 with the objective of offering financial assistance and training to differently-abled individuals to establish their own business ventures. The department functions through the Employment Exchange for the Differently Abled, which functions in every district headquarters of Kerala. The scheme offers subsidized and interest-free loan facilities to differently abled people to start any entrepreneurial activity. In cases where candidates are unable to take care of themselves, their father/mother/son/daughter/husband/wife can avail self-employment loans. Each individual is given a maximum loan amount of 50,000 rupees (fifty thousand rupees only). There is a provision to sanction the amount up to one lakh, subject to the feasibility of the project. 50 percent of the loan amount is provided as a subsidy. The repayment period of the balance 50 percent is five years. Government has framed this new scheme which articulates a holistic framework for achieving the goals of social inclusion and equality of opportunity for all citizens with disabilities. The importance of earnings as required for normal persons, it is equally and vitally important for differently-abled to have a dignified life. Encouraging an atmosphere that fosters innovation, creativity, and risk-taking transforms entrepreneurship into a crucial driver of job creation and wealth generation. Identifying and addressing the specific needs of differently abled individuals is essential for achieving inclusive development in our country. Without such recognition, a significant portion of the marginalized population remains underutilized. Entrepreneurship through self-employment, offers a promising path toward fostering financial independence among people with disabilities.

2. REVIEW OF LITERATURE

E. Saranya Devi and S. Rajamohan (2023), through their study "Factors Affecting Entrepreneurship Among Disabled People in Southern Districts of Tamil Nadu - A Study," investigated the various factors influencing entrepreneurship among people with disabilities

(DAEs). Primary data was collected from DAEs in nine districts of Southern Tamil Nadu. The study employed PEST analysis to understand the impact of political, socio-economic, and technical factors on disabled entrepreneurship. It found that socio-economic factors such as loans from District Differently Abled Rehabilitation Centres (DDRC), family support, and financial independence were the primary motivators, with family support being the most significant. The researchers concluded by emphasizing the importance of these motivational factors in fostering entrepreneurship among disabled individuals.

E Saranya Devi, S Rajmohan and A Sathish (2020) conducted a study titled "Self-Employment Free Training Courses for Differently Abled People In Tamil Nadu." The study found that the state offers various schemes for differently abled individuals, such as EDP Programmes, sewing machines for differently abled women, free computer courses, and multimedia animation courses under the Ministry of Social Justice and Empowerment Department. However, the number of beneficiaries of these schemes does not match the number of differently abled persons in the state. The primary reason for this discrepancy is a lack of awareness about these schemes among the target population. The researchers recommend that the government should increase awareness through media outlets such as newspapers and magazines, as well as by organizing camps and job fairs. The study concluded that courses like DMLT, ITI, multimedia courses, and computer courses have good prospects. Therefore, the government should take necessary steps to implement these schemes through various channelizing agencies to benefit the disabled community effectively.

R. Bhuvaneswari and P Natarajan (2016) in their study titled "Entrepreneurial Opportunities for Persons with Disabilities," highlighted the pivotal role of entrepreneurship in mainstreaming differently-abled individuals in India. The study extensively examined schemes administered by entities like NHFDC (National Handicapped Finance and Development Corporation), DDRS(Deendayal Disabled Rehabilitation Scheme), SIPDA (Scheme for Implementation of the Rights of Persons with Disabilities Act), and VRCs(Vocational Rehabilitation Centre for Handicapped), shedding light on their nuances and effectiveness. Despite the emphasis on entrepreneurship, the study underscored the significant challenges faced by differently-abled individuals in initiating and sustaining entrepreneurial ventures. Notably, individuals from Andhra Pradesh exhibited the highest uptake of self-employment assistance from NHFDC. The study concluded that merely encouraging entrepreneurship among differently-abled individuals yielded limited outcomes; instead, policies should prioritize factors such as accessibility and the long-term sustainability of self-employment enterprises.

P Dhanda and A Kumar Mishra (2016) in their article "Constraints Faced by Persons with Disabilities in Employment" explores the challenges individuals with disabilities encounter in accessing employment opportunities. It highlights the need for suitable tasks and environments to excel their abilities. Despite some progress in education and research, significant challenges persist in employment and vocational rehabilitation for disabled individuals. Globally, and in India,

people with disabilities face discrimination and barriers in various aspects of society, including education, healthcare, and employment. The study concluded highlighting the importance of raising awareness thereby removing barriers to create inclusive and supportive work environments for differently-abled individuals.

3. RESEARCH GAP

There is not much studies focusing on the differently abled population. Existing research primarily addresses their difficulties in obtaining employment, factors influencing their entrepreneurship, and the barriers they face in entrepreneurial activities. Despite the presence of various schemes aimed at uplifting the differently abled, this marginalized group often remains unaware of these opportunities. This study examines the life histories of four differently abled individuals, exploring their struggles, their journey to overcome challenges through the Kaivalya self-employment scheme, and their current positions in society.

4. STATEMENT OF THE PROBLEM

The development and welfare of the differently abled population is an integral component of governmental agendas worldwide. Government policies and programs plays a crucial role in creating an environment that promotes the inclusion, empowerment, and well- being of individuals with disabilities (Cabatay & Azizah, 2023). These initiatives encompass a wide range of measures, including employment programs, accessibility regulations, financial support, education and skill development opportunities, awareness campaigns, and legal protections. Despite legal provisions and awareness campaigns, a significant portion of differently abled population still struggles to access meaningful employment opportunities. The problem lies in the lack of tailored support systems and resources to facilitate their integration into the workforce. Existing employment schemes often fail to address the unique needs and challenges faced by differently abled individuals, leading to high rates of unemployment and underutilization of their skills and talents (Ojha et al., 2023). Entrepreneurship, particularly self-employment, offers a promising path toward fostering financial independence among people with disabilities (Avellone et al., 2023). In this context, a detailed case study is proposed to be conducted from four selected respondents from Kottayam district to assess their financial stability subsequent to availing the scheme.

5. OBJECTIVES OF THE STUDY

The present paper focusses on the journey of selected differently abled entrepreneurs in Kottayam district, shedding light on their challenges and transitions facilitated by the Kaivalya Self-Employment Scheme.

6. SCOPE OF THE STUDY

In this paper, the challenges faced by four differently abled persons in Kottayam district and how they become financially independent by starting up new ventures by availing Kaivalya scheme is mentioned. The scope of the study is limited to four case studies in Kottayam District of Kerala, State in India.

7. RESEARCH METHODOLOGY

The study is descriptive in nature. The study is based on primary and secondary data. Primary data is based on direct interviews with the respondents.

8. DISCUSSION

The long journey from Physically Disabled socially neglected community to Differently Abled Entrepreneurs is being discussed here.

LEELAMMA ISAAC (55 YEARS)

Leelamma was born into an agricultural family in Cherthala. She was born with an orthopedic problem, characterized by weakness in her foot and a lump at the back of her neck, which hindered her ability to walk properly from childhood onwards. Due to their poor economic situation, her family was unable to afford medical treatment for her condition during her childhood. Despite these difficulties, Leelamma managed to pursue her education up to pre-degree level. In 1996, a STD (Subscriber Trunk Dialing) booth was opened near her relative's place during the peak period of their popularity. At that time, apart from postcards, inland letters, and telegrams, telephones were the primary means of

communication as mobile phones were not yet widespread in the country. However, with the rise of mobile phones, the demand for STD booths declined, eventually leading to their closure. Despite these challenges, Leelamma remained an active member of a differently-abled persons association. It was within this association that she met Isaac, who hailed from a nearby village named Kaduthuruthy and also suffered from a locomotor difficulty, experiencing weakness in both feet. Despite opposition from Isaac's family, Leelamma's family took the initiative for their marriage, and they settled in Leelamma's house. However, their lives took a downturn when the STD booth, which was their main source of income, closed down. Their only means of survival became the disability pension and the meager income from Isaac's lottery business. Subsequently, they had two children and relocated to Isaac's native place, Kaduthuruthy. Using the proceeds from the sale of Leelamma's inherited property, they started a small cool bar. However, their financial burdens increased due to their hospital expenses and children's education expenses. Both faced mobility issues and relied on others for assistance with their shop.

In 2016, Leelamma applied for the Kaivalya scheme through the employment exchange, which she learned about through newspapers. With the funding from the Kaivalya scheme, she started a small textile business in 2017, with Isaac's full support. They purchased a tricycle with the earnings from the business, primarily using it for business-related activities. Additionally, they started a small ladies' shop adjacent to the textile shop. Through their hard work, they acquired seven cents of land and built a house for themselves. Currently, their elder son is in his final year of hotel management at Mangalore, while their daughter is in her first year of nursing. Leelamma manages the textile shop and ladies' store, while Isaac runs the lottery business from his tricycle. Both remain active members of the differently-abled association, with Leelamma serving on the association's executive committee. They also participate actively in community-related activities. In 2020, Isaac contested in the Gramapanchayath election. Their entrepreneurial endeavors have made them economically, socially, technically, and politically self-reliant, serving as inspirations to many marginalized individuals. In Leelamma's words, "We don't need sympathy from anybody; we only need opportunities to grow. Our struggle for survival has been lifelong, and we are prepared to face challenges and take risks." The government's Kaivalya scheme provided them with the opportunity to progress.

SREEJITH MOHAN (32 YEARS)

Born into a very poor family in Ayamkudy, Sreejith's parents were illiterate. The four member family including his parents and elder brother survived on the meager income earned by his father from mason work. Sreejith was a hyperactive boy with a tendency to overeat from an early age. His parents initially overlooked these behavioural issues. However, as he reached the age of five, he struggled with speech difficulties. Neighbours and relatives brought this to his parents' attention, urging them to seek medical advice. Acting on their advice, they consulted a paediatrician at the Government Medical College Kottayam, who diagnosed him with autism, a condition that couldn't be treated with medication. Until the age of 10, Sreejith remained mostly confined to home, with his mother caring for him. His hyperactivity and overeating worsened over time, leading to obesity and difficulty in walking. It was during this time that a new school called "Asabhavan" for the differently-abled opened in the area, operated by Catholic sisters. At the age of 13, Sreejith enrolled in this school, where he learned basic life skills. During the Covid-19 pandemic, the school closed indefinitely, and Sreejith struggled to adjust to the home environment, becoming a source of trouble for the family. Financially, the family suffered greatly as Sreejith's father lost his income, and his elder brother, who worked as a driver for a private vehicle, also lost his job. The only source of income during this period was Sreejith's disability pension.

In 2019, while his father visited the employment exchange to register his elder son for employment, officials informed him about the Kaivalya scheme. Recognizing Sreejith's condition, his father applied for the self-employment scheme under the Kaivalya program. Upon approval, he invested the funds into starting a poultry farm. Sreejith found joy in caring for the chickens and managing the poultry house, which became an engaging activity for him and a source of income for the family through egg sales. Currently, the farm houses around 50 chickens. He accompanies his mother to the market to sell the eggs and has made arrangements with local hotels to acquire food waste to feed the chickens. With the establishment of the poultry farm, Sreejith's obesity decreased, and his ability to walk improved. His speech and social interactions also showed significant improvement. Now financially self-reliant, Sreejith has earned respect within his family and society. The Kaivalya scheme played a crucial role in integrating him into the community and providing him with financial independence. For individuals like Sreejith with mental challenges, self-employment offers flexibility and accommodates their unique abilities, empowering them to achieve financial self-sufficiency.

LEELA SADAN (49 YEARS)

Leela was born in a middle-class family in Eravamangalam, where her parents worked as daily laborers. After completing her 10th grade, Leela pursued a tailoring course. Subsequently, she established her own tailoring shop, relying on its income for her livelihood. At the age of twenty-one, she married her uncle's son, who worked as a mason. Together, they had two children, a boy and a girl. Their eldest son was deaf and dumb, and he attended a special school in Thalalayolaparambu, where he completed his 10th grade. Throughout these years, Leela did not face any significant physical difficulties. However, at the age of 40, she began experiencing pain and weakness in both legs. Consulting a doctor at Kottayam Medical College revealed that the nerves in both her legs were shrinking, and medication offered limited relief to pain only. The doctor advised not to use the sewing machine any more, as it will worsen the situation. Day by day her ability to walk was also affected. During this time, her husband's earning was the only source of income for the family, and they struggled to cover their daughter's educational expenses and the medical treatment Leela and their son. It was during this difficult time Leela's friend, Alice, told her about Kaivalya self-employment scheme and insisted her to apply for the same.

In 2017, Leela submitted an application under the Kaivalya scheme, and upon receiving the funds, she started an embroidery unit doing embroidery work for sarees and churidars based on customer orders. Based on her existing contacts from her tailoring business, she secured additional orders for embroidery work. Currently, the embroidery unit operates as part of Leela's Tailoring unit, where she hired one staff for tailoring, and two other employees assisting in embroidery related work. Apart from that, her son Suresh, who is differently abled, is also a beneficiary under Kaivalya scheme. With the fund availed from the scheme he is engaged in pot making and handicraft work. The Kaivalya scheme played a pivotal role in enhancing Leela's economic and social position and also enabled her to provide employment opportunities through her unit. With the financial support from the scheme, they were able to renovate their house and was able to meet their daughter's educational expenses. Leela is an active member of the differently-abled association and engaged in various community related services. The transformation of Leela from sole proprietor to entrepreneur who offer employment opportunities to others was possible only with the help of Kaivalya Scheme.

ANILKUMAR (46 YEARS)

Anil Kumar was born in a poor family in Kumarakom and suffered from paralysis in both legs due to polio. He lost his parents at younger age itself and lived under the protection of his elder brother. After completing his 10th grade, he entered into the lottery business for a short period. Anil Kumar actively engages in various political and social activities in his area and played a significant role in establishing the differently-abled persons association. During the tenure of VS Achuthanandan ministry in 2006 -2011, he personally met him requested him to do something positive for the upliftment of the differently abled. . It must be recognized that the activities of people like Anilkumar were one of the reasons for the implementation of Kaivalya scheme. Despite of these things, Anil Kumar's family faced dire financial circumstances, relying solely on his brother's income to support a household of five. To alleviate this, Anil Kumar started a Milma booth inside Kottayam District Hospital, thereby providing a modest income to the family. However, tragedy struck when Anil Kumar was met by a car accident, resulting in a broken hand, further exacerbating their challenges.

Upon the launch of the Kaivalya scheme in 2016, Anil Kumar applied for assistance. With the funds received, he expanded his Milma booth by starting a snack stall within the district hospital. Utilizing the income generated, Anil Kumar purchased a specially equipped autorickshaw, so as to enable him free movement. He began preparing snacks at home with the help of family members and transported them to the stall using his autorickshaw. To manage the stall effectively, he hired an additional staff. During this time, Anil Kumar married Neethu, a native of Vaikom who is having hearing problem. Through his initiatives, Anil Kumar not only achieved financial stability but also provided employment to others. Presently, he serves as the district president of the Disabled Association in Kottayam district. Financial independence through entrepreneurial success empowered him to pursue his passions and serve as a motivating force for others in similar circumstances.

9. IMPLICATIONS OF THE STUDY

The effective implementation of various government schemes for differently abled populations is crucial for achieving inclusive growth. Self-employment stands out as a viable alternative for employment generation. However, the government and its agencies must play a proactive role in raising awareness about these schemes to ensure they are fully utilized. Existing beneficiaries can also significantly contribute by sharing their success stories, thereby demonstrating the benefits of the Kaivalya scheme and encouraging others to pursue entrepreneurship. By working

together, all stakeholders can promote the successful implementation of government initiatives and empower differently abled persons to live a financially independent, confident and dignified life.

CONFLICT OF INTERESTS

None

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