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ASIATIC SOCIETY OF MUMBAI
(A UGC - CARE Listed Journal)**

Editors

Parineeta Deshpande

Ambarish Khare

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UNVEILING THE LAYERS: THE MULTI-LAYERED JOURNEY OF DIFFERENTLY-ABLED WOMEN ENTREPRENEUR NAVIGATING LIFE'S COMPLEXITIES

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ABSTRACT

Specially-abled women face unique challenges when they come to venture creation. However, with the right support and resources, they can overcome these challenges and thrive as entrepreneurs. Differently-abled women can be empowered to pursue entrepreneurship and contribute to the economic growth and diversity of society. This study recognizes their achievements towards creating an inclusive and supportive ecosystem for all entrepreneurs. The World Bank estimates that one billion people worldwide live with disabilities. Specially abled women entrepreneurs are making progress through innovation and determination in their ventures. This article explores the experiences of disabled women entrepreneurs in Kerala and their success stories. This article highlights the unique perspectives of **three** specially-abled women entrepreneurs in Kerala. A case study design has been used to identify the traits and capabilities; that affect the entrepreneurial qualities of Specially-abled women entrepreneurs. Data has been collected from the respondents by triangulation technique to ensure the validity of records. The aim of this study is to inspire and support differently-abled entrepreneurs. The analysis of this underexplored topic gives exciting insights into the remarkable success of differently-abled women entrepreneurs to overcome physical and mental challenges through a self-developed mechanism to tackle the Multi-layer of disability. The success of their ventures support wineries in improving the Value-creating process. In particular, compared to the previous studies, this research analyses their self-developed mechanism 'congruent' in venture creation, adoption process to change, positive mind-set, high degree of adaptability, and innovation to create **inclusive and Sustainable** business models.

KEYWORDS: Differently-abled entrepreneur, Disability, Entrepreneurship Development, Congruent, Innovation.

INTRODUCTION

Entrepreneurship is a challenging journey for anyone, but for disabled women entrepreneurs, the path can be even more complex. Navigating the complexities of life as a disabled women and a business owner can be a multi-layered journey that requires resilience, creativity and determination. In this article, it will explore the journey of a disabled woman entrepreneur and the layers she must navigate to achieve success. Society often views disabled women as helpless and incapable of running a business, which can make it difficult for them to find support and funding. Additionally, many disabled women face financial barriers that can prevent them from starting or growing a business. These obstacles can make it challenging for disabled women entrepreneurs to succeed, but with determination and resilience, they can overcome them. One of the layers that disabled women entrepreneurs must navigate is the societal bias against disability. Disabled women often face discrimination and stigma, which can make it challenging to find support and resources. Many people view disabled women as helpless and incapable, which can create a self ful-filling prophecy where

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