ECONOMIC CHALLENGES AND ACCESSIBILITY ISSUES FACED BY DIFFERENTLY-ABLED INDIVIDUALS

PROJECT SUBMITTED

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ST TERESA'S COLLEGE (Autonomous), ERNAKULAM.

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IN PARTIAL FULFILMENT OF THE REQUIREMENT FOR THE AWARD

OF THE DEGREE OF

BACHELOR OF ARTS IN ECONOMICS

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MARCH 2026

Evaluated 9/2/2026.

CERTIFICATE

This is to certify that the project titled ECONOMIC CHALLENGES AND ACCESSIBILITY ISSUES FACED BY DIFFERENTLY ABLED INDIVIDUALS' submitted in partial fulfilment of the requirement for the award of the degree of Bachelors of Arts in Economics to St. Teresa's College (Autonomous) (Affiliated to Mahatma Gandhi University, Kottayam) is a Bonafide record of the work done by the project group under my supervision and guidance.

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CHAPTER 1

INTRODUCTION

INTRODUCTION

Normal individuals who do not have physical or mental disabilities have better access to job opportunities.

Most work places are easy to meet theory needs making it easier for them to travel and work. They also more chances to receive higher education and skill training which help them get good job.

Differently Abled Individuals are people who may have physical, mental or sensory challenges but also have unique talent and strength.

In recent times it is important to give equal job opportunities to Differently Abled Individuals. They also have right to work and live their lives like everyone else. Government and private companies' offers more jobs and schemes to support them and train them.

Differently Abled Individuals have the right to work and contribute to society like everyone else. But they face many challenges. Lack of accessible work places, limited transportation facilities and inequality against them make it hard for them to get jobs. Normal individuals and differently abled individuals both face challenges in life, but the difficulties are highly faced by differently abled. Comparing to Differently Abled Individuals normal individuals have easier access to education, transportation and jobs. Differently Abled faces physical barriers and lack of support. When it comes to job opportunities normal individuals have more choices while Differently Abled need special training and have limitations.

Understanding the accessibility and economic challenges faced by differently abled individuals is essential for inclusive society this project aims to explore real life barriers they face in their daily life's and in work place. It also highlights the need for better policies and infrastructure.

1.1 REVIEW OF LITERATURE

Umesh Barki & Siddappa Bagalkot (2025)[1]: *Status of Persons with Disability in India: An Analysis*. Published in EPRA Journals – International Journal of Multidisciplinary Research (2025). Its Purpose is to analyse socio-economic dimensions of persons with disabilities across Indian states, focusing on education, work participation, and demographic trends. Method Used are secondary data analysis using Census of India 2011 and official disability statistics; descriptive statistics (percentages, decadal growth, ranking). The study observed significant interstate variations in disability prevalence, significant educational disadvantages, and notably low work participation rates among PwDs. The authors link socio-economic exclusion with limited access to education which in turn affects employability and income levels underscoring structural inequities in Indian society.

PubMed indexed study (2021):[2] ***Barriers to and Facilitators of Employment of Persons with Disabilities in Low- and Middle-Income Countries (2021).*** The purpose of the study is to explore employment barriers and facilitators for persons with disabilities in LMICs. Method used are scoping review of nine databases; used International Classification of Functioning, Disability and Health (ICF) as a framework for categorizing barriers and facilitators. Findings are that the study documented widespread barriers including lack of accessible environments, discrimination in hiring practices, insufficient education and skills training, and inadequate social protection. It also highlighted supportive factors such as targeted vocational programs, legal protections, and employer incentives that improve employment outcomes for PwDs.

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Mishra, R. S., Mohanty, S. K., Cordes, J., Sahoo, U., Singh, R. R., & Subramanian, S. V. (2021) [3]***Economic gradient of onset of disability in India*****:**

Its purpose is to investigate how economic status (measured by household consumption) correlates with the age of onset of various types of disabilities in India, exploring whether poorer individuals experience disabilities earlier in life compared to wealthier individuals. Analysis of large national survey (NSS 2018), descriptive stats, survival curves, regression models with economic quintiles are used as method. This founded that poorer individuals tend to experience disability earlier than richer ones, indicating strong socioeconomic gradients and unequal health/economic outcomes related to disability.

Sengupta. R (2023). [4]***Employment scenario of people with disability in India:*** The study aims to examine the employment situation of persons with disabilities (PwDs) in India, highlighting how despite legal provisions and diversity policies, PwDs face significant barriers to accessing and retaining employment. The article appears to be a descriptive and analytical study based on literature review and secondary data on employment patterns of persons with disabilities in India. The study from the findings are structural and social barriers including discriminatory recruitment practices, lack of workplace accommodations, limited awareness, and societal attitudes -constrain inclusion in the formal workforce.

Karami, B., Rezaei, S., Gillan, H. D., Akbari, S., Maleki, R., Moradi, F., Jalili, F., Karami, M., & Soltani, S. (2024). [5]***Inpatient healthcare utilization among people with disabilities in Iran: determinants and inequality patterns***: To identify the determinants and patterns of inpatient healthcare utilization among people with disabilities (PWDs) in Iran, with particular focus on how socioeconomic and demographic factors relate to access to and use of hospital services—a key aspect of accessibility and equity in health service delivery for

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persons with disabilities. Methods used are Cross-sectional analysis using secondary data collected from 766 adults (aged 18+) with disabilities enrolled with the Iranian Society with Disabilities (ISD) between September and December 2020. Several socioeconomic and demographic variables were significantly associated with inpatient healthcare use. For example, having certain types of health insurance and severity of disability influenced likelihood of hospitalization.

Nicoletti. L, Sirenko .M & Verma, T. (2022). [6]***Disadvantaged communities have lower access to urban infrastructure. Environment and Planning B: Urban Analytics and City Science, 50(3), 831–849:*** The study's main aim was to measure and understand disparities in spatial accessibility to urban infrastructure across different demographic communities. Specifically, the authors sought to reveal how access to services and infrastructure (e.g., transit, amenities) varies by socioeconomic status, education level, and demographic composition- which has implications for inequality, social mobility, and exclusion. The methods used are an open, data-driven framework to evaluate spatial accessibility across urban infrastructure using open-source geographic and demographic data. Urban Sample: Accessibility was assessed across 54 global cities to determine broad patterns, with a deeper socioeconomic clustering analysis conducted for 10 cities. This study founded out that the communities with lower income, lower education levels, and higher proportions of minority populations consistently showed lower accessibility scores to essential urban infrastructure and services. Urban communities exhibit spatial segregation along socioeconomic lines, meaning disadvantaged groups are often located in areas with fewer services and poorer infrastructure access.

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Overall, this collection of literature highlights the complex and intertwined economic and accessibility challenges faced by differently abled individuals. While legal frameworks exist to support and empower this population, real progress is hindered by deep-rooted structural inequalities and poor implementation. Future research should focus on intersectional issues such as gender, rurality, and age. Policies must shift toward rights-based, inclusive development with active participation from the disability community.

1.2 Research Problem

Economic participation is a fundamental component of an individual's well-being and social integration. However, persons with disabilities often face significant barriers that hinder their ability to attain financial independence and stability. These barriers arise from a range of factors, including limited employment opportunities, wage disparities, inadequate access to education and vocational training, and exclusion from financial systems. Societal biases and infrastructural challenges further compound their marginalization from economic life. This research paper aims to explore the key economic issues affecting persons with disabilities, investigate the root causes of these disparities, and propose practical solutions. By focusing on policy reforms, inclusive employment strategies, financial support mechanisms, and technological innovations, this study seeks to contribute to the development of a more inclusive and equitable economic environment.

1.3 Objectives of the Study

The primary objectives of this study are as follows:

1. To assess the current levels of education and employment among differently abled individuals. This objective aims to evaluate the educational attainment and employment status of differently abled individuals, identifying trends, opportunities, and challenges they face in these areas.

2. To determine the extent and types of government assistance or benefits received

The study seeks to understand the range and adequacy of government schemes, financial aid, and social support provided to differently abled individuals, and how effectively these programs address their needs.

3. To identify barriers and challenges faced in accessing public services, medical care, and social exclusions.

This objective focuses on uncovering the specific obstacles that differently abled individuals encounter when trying to access essential services like in public buildings, transportation, medical care and social inaccessibility.

1.4 Methodology

Our research looks into the challenges faced by differently abled individuals regarding accessibility and economic issues. We specifically focus on finding barriers to employment, healthcare, and transportation. We want to understand their economic limitations and accessibility in daily life. To achieve this, we will use a mixed-methods approach. We will conduct questionnaires, phone interviews and collects data from different organisations and institutions.

Multiple choice questions

Capture demographics such as type of disability, age, gender, location, current employment, sources of income, accessibility of key services transportation and workplaces, and the availability of assistive technologies.

Primary data

We collect authentic insights onto the lived experiences of differently abled individuals. By collecting primary data directly from participants and current realities.

Secondary data

We collect secondary data from government reports and census data available in corporations and welfare association about the population

about differently abled individuals and their employment rates and income levels and health services. Peer reviewed journals, books, and case studies exploring economic and social barriers faced by differently abled individuals in various contexts.

Ethical Considerations

Ethical practices will be prioritized throughout the research. All participants will provide informed consents, and anonymity and confidentially will be maintained for this study. This methodology will generate valuable insights into intersection of disability, accessibility, and economic status, supporting for inclusive policies and improved services for differently abled individuals.

We aim to not only document the prevalence of the issues faced by them but also uncover the underlying reasons behind them, which can inform policies and programs to improve economic inclusions and accessibility.

Sample design

Population: Differently -abled individuals residing in Ernakulum, Kochi, India
Sample Size: 30 respondents
Sampling Method: Google Forms, Purposive Sampling, selecting participants based on specific characteristics (For example, type of disability, employment status, etc) to ensure meaningful data collection.

1.4 LIMITATIONS OF THE STUDY

1. Sampling Bias

The study may be subject to sampling bias, as data collection was likely limited to a specific subset of differently abled individuals, particularly those with access to digital platforms or institutional support. Consequently, the findings may not be fully representative of the broader population, particularly individuals who are marginalized.

2. Self-Reporting Bias

The Data obtained through self-reported instruments such as surveys or interviews, may contain self-reporting bias. Participants might unintentionally misrepresent their experiences due to memory limitations or may provide socially desirable responses. This may affect the accuracy and reliability of the reported economic and accessibility challenges.

3. Age Group Limitation

The study may be limited in scope if a disproportionate number of participants fall within a specific age range. Differently abled individuals of varying age groups may face variety of challenges, particularly in areas such as employment, education, healthcare, and social security. Exclusion of these groups may result in an incomplete understanding of the broader issue.

While this study offers valuable insights into the economic and accessibility challenges faced by differently abled individuals, it is important to acknowledge that certain limitations may have shaped the outcomes. Recognizing these limitations allows us to reflect on the findings and serves as a reminder that there is always more to learn.

Differently abled individuals continue to face significant economic and accessibility challenges that restrict their full participation in social, educational, and economic life. Barriers such as limited employment opportunities, lower income levels, inadequate social security, and inaccessible infrastructure reinforce cycles of exclusion and dependency. Despite policy efforts and technological progress, gaps in implementation, awareness, and inclusive design persist. Addressing these challenges requires a holistic approach that combines inclusive economic policies, accessible physical and digital environments, quality education, and equal employment opportunities. Strengthening social protection systems and promoting societal attitudes that value diversity and inclusion are equally essential. By ensuring equal access and economic empowerment, societies can move toward sustainable development that upholds dignity, independence, and equal rights for differently abled individuals.

CHAPTER 2

AN OVERVIEW OF ECONOMIC CHALLENGES AND ACCESSIBILITY ISSUES FACED BY DIFFERENTLY

2.1 CONCEPT AND OVERVIEW

Disability refers to a condition in which an individual experiences limitations or difficulties in performing certain activities or participating fully in society due to physical, mental, intellectual, or sensory impairments. These limitations arise not only from the impairment itself but also from barriers in the environment, such as inaccessible infrastructure, lack of assistive technologies, and negative social attitudes. Differently abled individuals constitute a significant section of the population, yet they continue to face persistent economic challenges and accessibility barriers that limit their full participation in society. Despite legal frameworks, policy initiatives, and growing awareness about disability rights, many persons with disabilities experience unequal access to education, employment, healthcare, transportation, and public spaces. These challenges are not solely a result of physical or sensory impairments but are largely shaped by structural, economic, and attitudinal barriers present within society.

2.2 INTERNATIONAL CONTEXT

Economic difficulties and accessibility problems faced by differently-abled people at an international level are a major issue, although increasing acknowledgement of disability as a human rights and development issue is happening around the world.

The United Nations estimates indicate there are more than a billion people in the world with some type of disability, and many of these people have long-term economic exclusion and barriers to employment and access to services (Morgan & Price 2017). The primary issues for the ongoing economic exclusion of people with disabilities are structural barriers, such as a lack of access to the physical

built environment, a lack of transport, an exclusionary education system and a lack of access to assistive devices.

In developed countries, while there are now laws and inclusive policies according to international commitments including the UN Convention on the Rights of Persons with Disabilities (UNCRPD), the gap in employment, income and access to the workplace for people with disabilities is still evident. In developing countries, the economic exclusion of people with disabilities is more pronounced, and is a result of poor enforcement of policies, a lack of financial capacity, inadequate social protection systems and a lack of programs to develop skills in an inclusive manner. Therefore, the economically vulnerable population contains a disproportionately high number of people with disabilities.

The majority of research performed on the economic disadvantage of people with disabilities indicate that these disadvantages occur because of systemic inequalities and continued gaps in access, rather than individual inability. As a result, in order to address issues of economic disadvantage for people with disabilities, there needs to be a comprehensive global response to the issues.

2.3 DOMESTIC CONTEXT

In the Indian context, differently-abled individuals continue to face substantial economic and accessibility challenges, despite constitutional safeguards and progressive legislative measures.

According to the *Census of India (2011)*, persons with disabilities constitute a significant proportion of the population, many of whom experience lower educational attainment, limited workforce participation, and higher levels of economic dependency compared to the general population. These challenges are closely linked to structural barriers such as inaccessible public transportation,

inadequate physical infrastructure, limited access to assistive devices, and uneven availability of inclusive educational and healthcare services.

Although India has enacted the *Rights of Persons with Disabilities Act (RPwD),* 2016, in alignment with *the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD)*, implementation gaps persist across states and sectors. Studies indicate that differently-abled individuals in India face disproportionately high unemployment rates and are often engaged in informal, low-paying, and insecure forms of work due to limited skill development opportunities and workplace accessibility barriers *(Mitra & Sambamoorthi, 2014; NITI Aayog, 2021)*. Rural areas, in particular, exhibit pronounced challenges owing to poor infrastructure, limited institutional support, and lack of awareness regarding disability entitlements.

Various schemes implemented by Indian Government to support differently-abled individuals:

- *Sugamya Bharat Abhiyan (2015)* aims to make public buildings, transport and digital platforms accessible to persons with disabilities.

- *ADIP Scheme (Assistance to Disabled Persons for Purchase/Fitting of Aids and Appliances, 1981)* provides assistive aids and appliances to improve mobility and independence.

- *Deendayal Disabled Rehabilitation Scheme (DDRS, 1999)* support rehabilitation and vocational training through NGOs.

- *UDID Project (Unique Disability ID, 2016)* helps persons with disabilities access government schemes through a single identity card.

2.4 Kerala Context

In regards to the Kerala context, differently abled people confront peculiar economic and accessibility issues, given its advanced social developmental parameters, literacy rate, and excellent state public health system.

According to the *Census of India (2011)*, Kerala possesses a higher rate of disability prevalence when compared to other states, which could be attributed to better awareness and reporting systems. Nevertheless, disabled individuals face *several* difficulties in terms of employment, accessibility, and public infrastructure, which are obstacles for economic and independent living

Although Kerala has implemented various disability-inclusive welfare schemes and social security measures, employment opportunities for differently-abled individuals remain limited.

Evidence from *National Sample Survey (NSS)* data suggests that labour force participation among persons with disabilities in Kerala is significantly lower than that of the general population, with many engaged in informal or low-income occupations *(National Statistical Office [NSO], 2019)*. Physical inaccessibility of workplaces, lack of reasonable accommodation, and limited vocational training tailored to market needs contribute to persistent economic exclusion.

Various schemes implemented by Kerala Government:

- *Samagra (Special Employment Scheme for Persons with Disabilities 2023).* This scheme provides skill training, career counselling, and job placement support to differently abled job seekers through the Kerala Knowledge Economy Mission helping them gain employment based on their qualifications and interest.
- *Aids and Appliances Distribution and Self*-Employment Subsidies (1979). Through the Kerala State Handicapped Persons Welfare Cooperation, the government provides free or subsidised assistive devices (e.g., tricycles,

wheelchairs) and bank loan subsidies for self-employment to improve mobility and economic participation.

2.5 KOCHI SCENARIO

In Kochi city, differently abled individuals continue to face notable economic challenges and accessibility issues despite urban development and small city initiatives. Limited employment opportunities, workplace discrimination, and dependence on informal or low-income jobs affect their economic stability. Accessibility remains a concern as many public buildings, footpaths, buses, ferry services and metro stations are still partially inaccessible, making daily travel difficult. Inadequate assistive facilities, uneven implementation of inclusive policies, and social attitudes further restrict their full participation in economic and social life in Kochi.

2.6 CONCLUSION

This chapter highlights the economic challenges and accessibility issues faced by differently abled individuals at the international, national, state, and local levels. Despite global commitments and national policies in India, many persons with disabilities continue to face barriers in employment, income, education, and access to public infrastructure. In Kerala and Kochi, although social development is relatively advanced, gaps in inclusive infrastructure and economic opportunities remain. Overall, the chapter emphasizes the need for effective implementation of policies and inclusive practices to ensure equal participation and economic empowerment of differently abled individuals.

CHAPTER 3

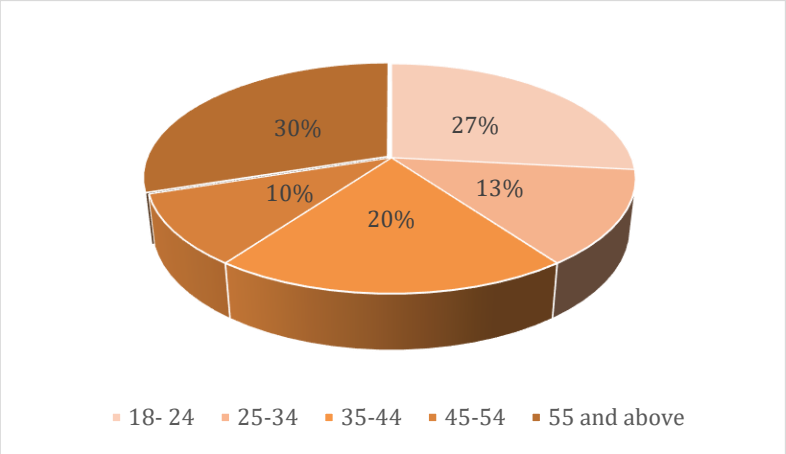
AN ANALYSIS OF ECONOMIC CHALLENGES AND ACCESSIBILITY FACED BY DIFFERENTLY ABLED INDIVIDUALS

INTRODUCTION

This chapter focuses on the analysis of data related to the Economic challenges and accessibility issues faced by differently-abled individuals. Differently abled persons often experience various barriers in their daily lives, particularly in accessing education, employment, transportation, healthcare, and public facilities. Along with physical and social barriers, economic challenges such as unemployment, low income, lack of job security, and limited access to skill development opportunities further affect their standard of living and overall well-being. The main objective of this chapter is to examine the nature and extent of these challenges using primary data collected from respondents. The analyses provided in this chapter are intended to provide a systematic account of how respondents are affected by the availability of support services, accessibility of basic facilities, opportunities for employment and sources of income, and the obstacles encountered in their search for suitable employment. Data presents in graphs, tables, and charts provide clarity and ease of interpretation for those data. The key objective of the analyses presented in this chapter is to identify valuable data on the issues that hinder differently-abled persons from fully participating in the economy and society as equal members. A clear understanding of these issues in paramount in order to identify any existing gaps in current support systems and to propose viable solutions to enhance accessibility, employment opportunities, economic independence for differently-abled persons.

AGE-WISE DISTRIBUTION OF RESPONDENTS

Fig 3.1 Age-wise Distribution of Respondents

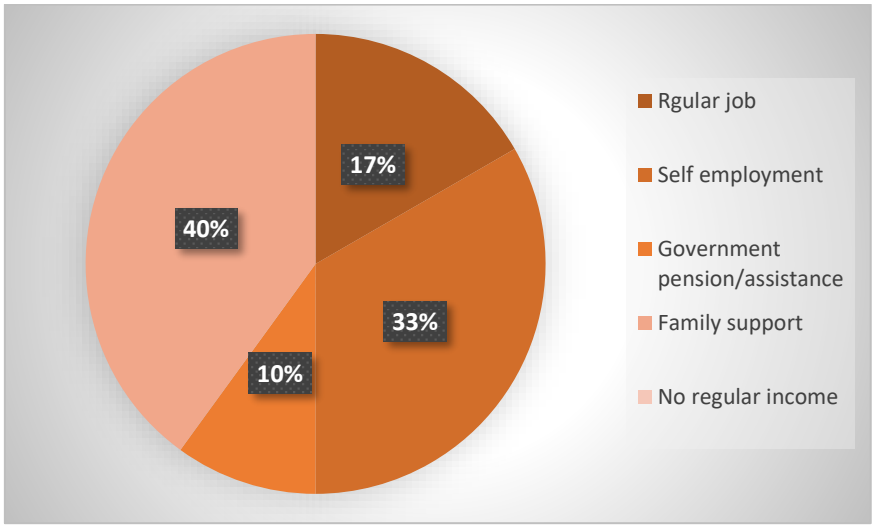


Source: Primary Data

The graph presents the age-wise distribution of respondents who participated in the survey. It provides an overview of how the respondents are spread across different age groups, helping to understand the age profile of the study sample. The above graph clearly indicates that the majority of the of respondents lies within the age group of 18-24 years. The second highest percentage of 27 percent of respondents fall within the age group of 25-34 years. The percentage of 20 percent of respondents fall within the age group of 35-44 years. The 13 percent of respondents, fall between the ages of 45-54 years. The least percentage of 10 percent of respondents fall within the age bracket of 55 years and above. The survey results clearly indicate that the majority of the respondents fall within the younger and middle-aged category.

3.2 Primary Source of Income

3.2 Primary Source of Income



Source: Primary Data

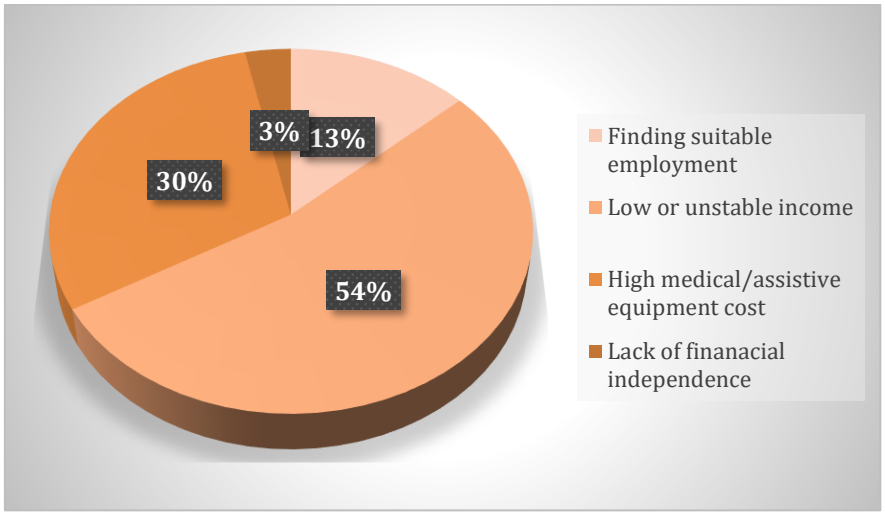
Fig 3.2 shows the main source of income of differently abled individuals.

The study highlights a significant lack of financial independence among the respondents. The largest cohort **(40%)** reports having no regular income, relying instead on external financial support. Specifically, **40%** identify family support as their primary source of income, underscoring a high dependency on relatives due to a lack of independent earning opportunities. Government pensions or assistance support only **10%** of respondents, suggesting potential gaps in the coverage, awareness, or sufficiency of welfare programs.

regarding employment, access to stable, formal work is limited. Only **17%** of respondents hold regular jobs, while **33%** rely on self-employment. This heavy reliance on self-employment and family support points to systemic barriers, such as inaccessible workplaces and a scarcity of inclusive hiring practices. Consequently, there remains a critical shortage of stable, formal employment opportunities for persons with disabilities.

3.3 Major Economic Challenges Faced

3.3 Major Economic Challenges Faced



Source: Primary Data

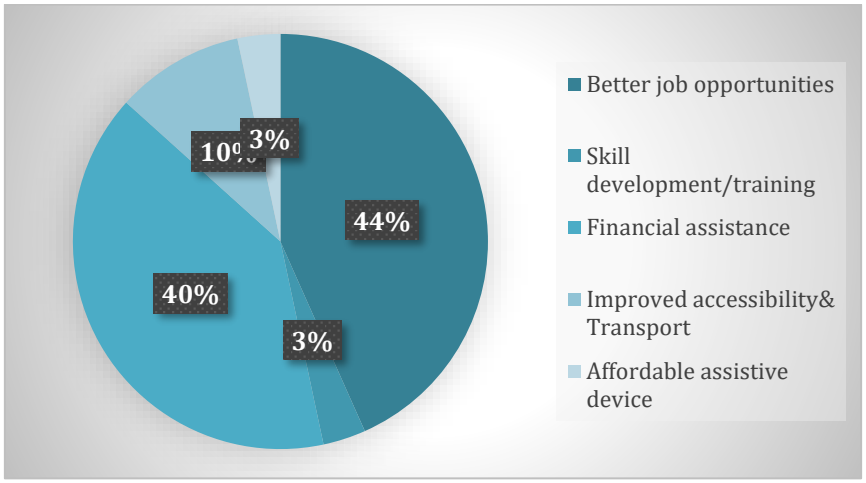
Fig 3.3 shows the graph of major economic challenges faced by differently abled individuals.

A majority of respondents **(54%)** report facing low or unstable income, underscoring a prevalence of financial insecurity and limited earning opportunities. Furthermore, **30%** struggle with high costs related to medical care and assistive equipment, highlighting the "disability tax"—the ongoing financial burden of maintaining health and accessibility. Structural barriers to work are also evident, with **13%** unable to find suitable employment and **3%** lacking financial independence entirely.

These results indicate that the economic struggles faced by differently abled persons are driven by financial insecurity and high disability-related expenditures, rather than a lack of individual capability. The cycle of low income and high costs is a direct result of limited access to stable employment, which exacerbates dependency and deepens overall economic inequality.

3.4 Support Needed to Improve Economic Well-Being

3.4 Support Needed to Improve Economic Well-Being



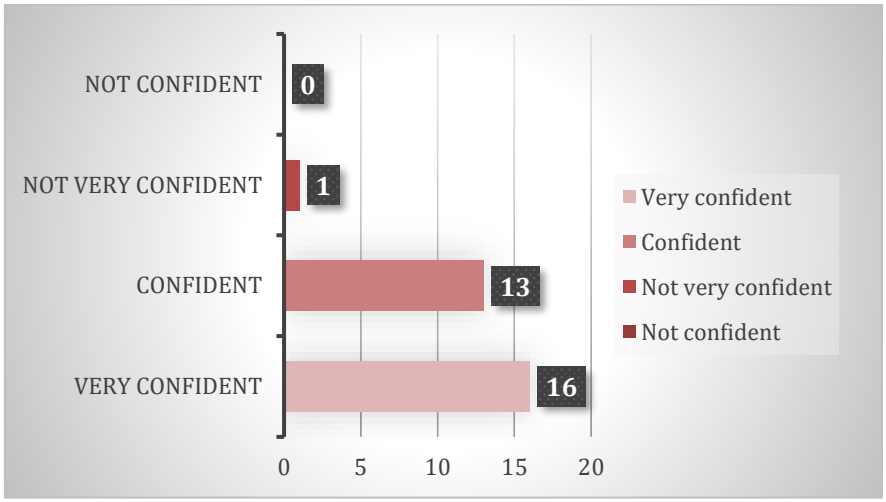
Source: Primary Data

The study analysed the most effective measures to improve their economic condition, the largest group of respondents **(44%)** prioritized access to better job opportunities. This was closely followed by **40%** who cited financial assistance as the primary need, highlighting the urgency of immediate income support. Meanwhile, **10%** emphasized the need for improved accessibility and transport, while skill development and affordable assistive devices were each cited by only **3%** of respondents.

These results suggest that economic struggles are perceived primarily as a systemic lack of employment opportunities rather than a personal lack of skills. While direct financial support remains crucial for meeting immediate needs, the slightly higher preference for employment indicates a strong desire for dignified, independent earning. The low prioritization of training and assistive devices may reflect a lack of awareness regarding their benefits or a scarcity of available support systems in these areas.

3.5 Confidence in Achieving Financial Independence with Support

3.5 Confidence in Achieving Financial Independence with Support



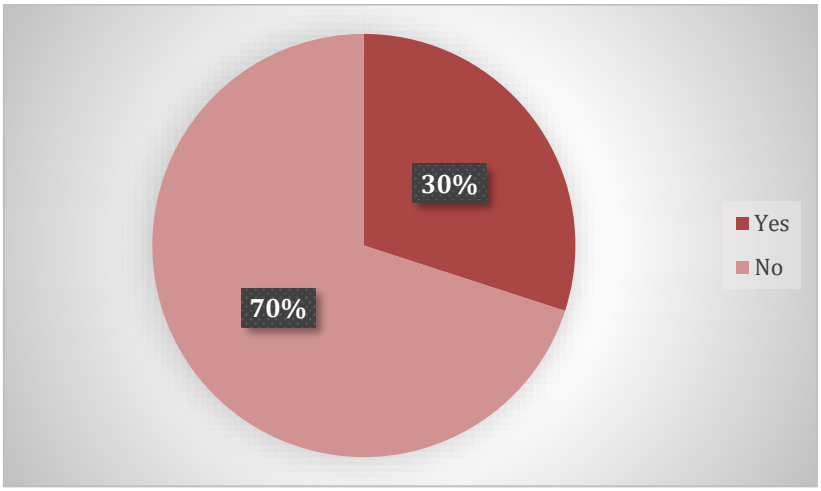
Source: Primary Data

Fig 3.5 shows the graph of confidence level of achieving financial independence by differently-abled individuals if they are properly trained and supported.

The data reveals a high degree of self-efficacy among respondents regarding their potential for financial independence. A combined 97% expressed confidence in their ability to become self-sufficient if provided with adequate training and support, with 54% reporting they are "very confident" and 43% "confident." Conversely, only 3% felt a lack of confidence, and no respondents identified as being "not confident at all." These results demonstrate that financial dependence is not rooted in a lack of individual motivation or capability; rather, it is a direct consequence of systemic gaps in accessible support and vocational training.

3.6 Equal Access to Education and Training Opportunities

Fig 3.6 Equal Access to Education and Training Opportunities



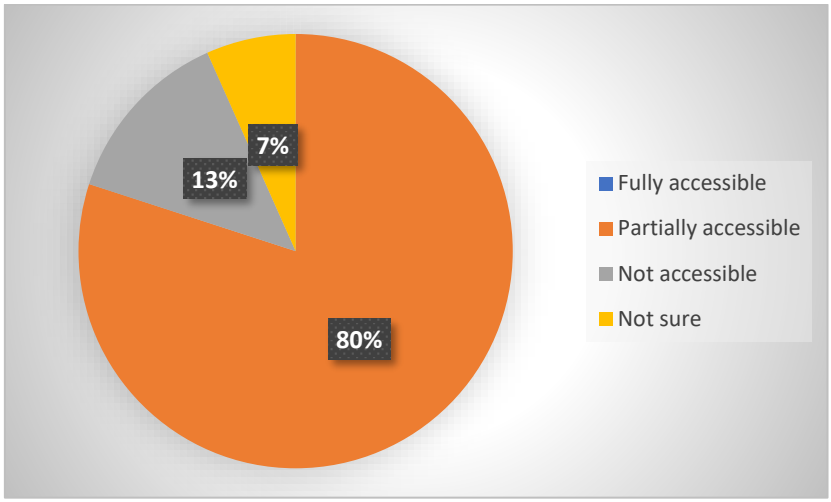
Source: Primary Data

Fig 3.6 shows the equal access to educational and training opportunities of differently abled individuals.

The study reveals a significant disparity in how respondents perceive access to education and training. A substantial majority **(70%)** believe that these opportunities are not equally available to them, while only **30%** feel that equitable access exists. This overwhelming negative response suggests that current educational and training frameworks are largely viewed as exclusionary. These findings indicate an "implementation gap," where inclusive policies may exist in theory but fail in practice due to systemic barriers such as physical inaccessibility, a lack of assistive technology, inadequately trained staff, and persistent social stigma. The minority **(30%)** who perceive the system as equal likely reflect isolated successes or specific institutions rather than a broad, inclusive reality.

3.7 Accessibility of Educational Facilities

Fig 3.7 Accessibility of Educational Facilities



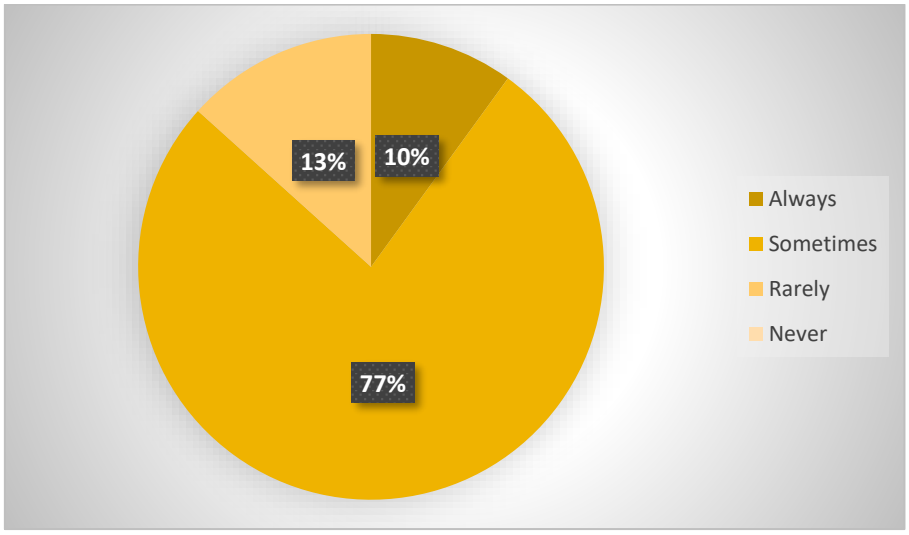
Source: Primary Data

Fig 3.7 shows that the accessibility of educational facilities for differently abled individuals.

The graph indicates that 80 Per cent of respondents consider their classrooms, buildings, and campus facilities to be fully accessible. Meanwhile, 13 Per cent reported partial accessibility, and 7 Per cent indicate that facilities are either not accessible or they are unsure about accessibility. The findings states that while most educational institutions have made significant progress in providing accessible facilities, a notable minority still experience barriers. Partial or unclear accessibility points to inconsistencies in infrastructure or lack of proper information and guidance.

3.8 Support and Understanding from Teachers and Staff

3.8 Support and Understanding from Teachers and Staff



Source: Primary Data

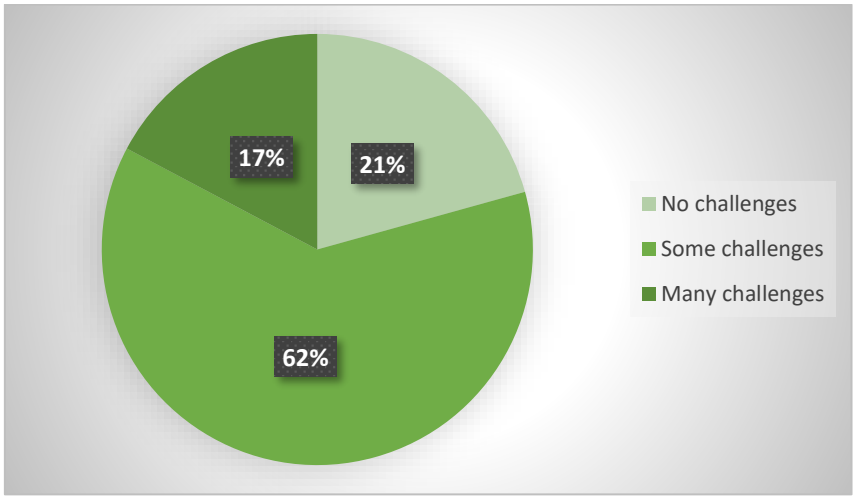
Fig 3.8 shows the graph indicates support and understanding that differently abled people receive from teachers and staffs of their school or workplace.

The survey data indicates that while academic support for differently-abled students is available, its delivery is significantly inconsistent. A large majority of respondents (77%) reported that teachers and staff only "sometimes" understand their needs or provide assistance. In contrast, only 10% reported "always" receiving help, while 13% noted that such support is "rarely" provided. Notably, no respondents reported a total absence of help.

These findings suggest that staff understanding of diverse learning needs is fragmented rather than systemic. The low percentage of students receiving consistent support points to a lack of formalized inclusive teaching practices. Ultimately, this highlights a critical need for a transition from individualized, occasional efforts to a structured, inclusive support system that ensures equitable assistance for all students.

3.9 Challenges in Traveling to Educational Institutions

3.9 Challenges in Travelling to Educational Institutions



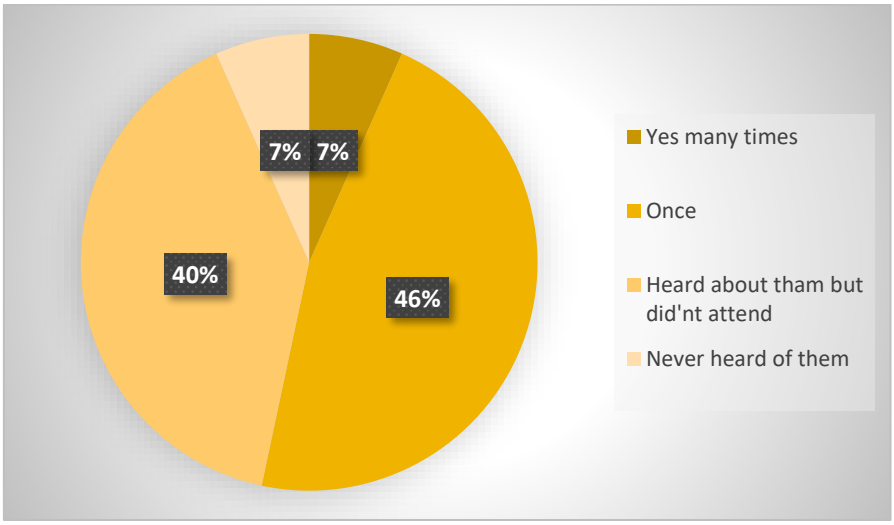
Source: Primary Data

Fig 3.9 shows that the challenges in travelling to educational institutions for differently abled individuals.

The graph shows that 62 Per cent of respondents face some challenges while traveling to school or college, while 17 Per cent experience many challenges. Only 21 Per cent report no travel-related difficulties, indicating that transportation is a common concern for most students. These findings suggest that although some students manage daily travel without major issues, the majority encounter obstacles such as accessibility, safety, or transport availability. The presence of significant challenges for a portion of people shows unequal access to convenient and inclusive transportation.

3.10 Participation in Skill Training and Employment Program

3.10 Participation in Skill Training and Employment Program



Source: Primary Data

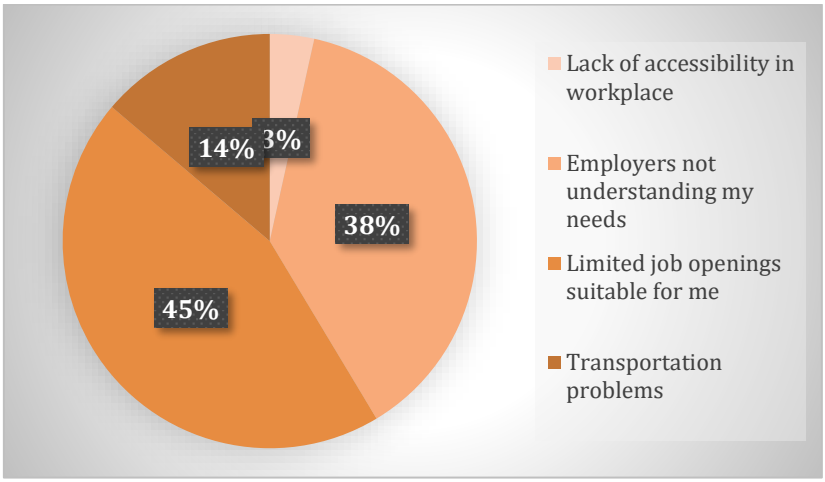
Fig 3.10 shows the level of participation of differently abled individuals in skill training and employment programme.

The study reveals that while awareness of skill training and employment initiatives is relatively high, sustained engagement is significantly lacking. The largest segment of respondents (46%) had participated in such programs only once, while 40% were aware of these opportunities but had never attended. A small minority (7%) reported frequent attendance, while an equal number (7%) were completely unaware of these programs.

These results suggest a "participation gap," where initial interest does not translate into long-term involvement. The high percentage of one-time attendees and non-attending aware individuals indicates that while the programs are known, they may suffer from structural barriers—such as poor physical accessibility, a lack of follow-up support, or program designs that do not meet the specific needs of differently-abled participants.

3.11Major Challenges Faced During Job Search

Fig 3.11 Major challenges Faced During Job Search



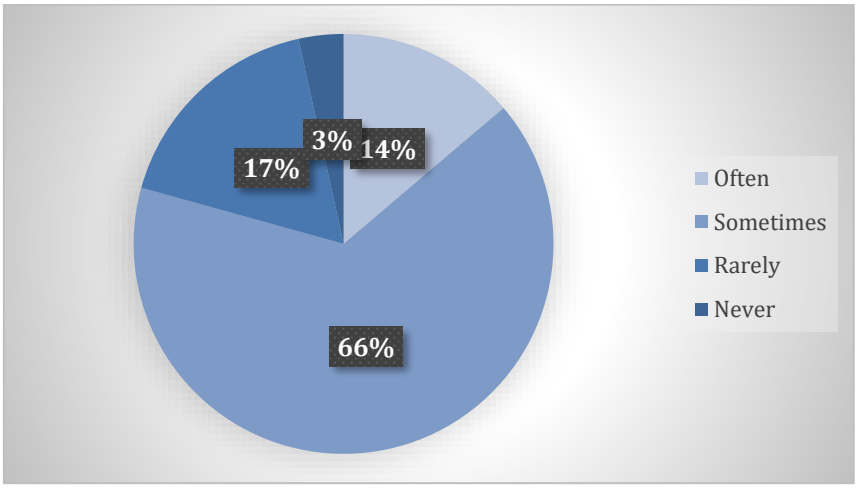
Source: Primary Data

Fig 3.11 shows the major challenges faced during job search for differently abled individuals.

The graph highlights that the biggest challenge that 45 Per cent of respondents faced while searching for a job is limited job openings for differently abled individuals. 38 Per cent of people responded that the employers not understanding individual needs. 14 Per cent faces transportation problems and 3 Per cent faces lack of accessibility in workplaces. According to the data that the majority of challenges to employment for disabled people are due to systematic and attitudinal barriers to access jobs and not to physical limitations. The high level of limited opportunities for suitable jobs demonstrates a lack of inclusion in hiring practices and customising roles. A major percentage of respondents also stated that their employers do not understand their disabilities, reinforcing the stigma of disability, the lack of awareness, and the lack of accommodation in the workplace.

3.12 Barriers to Employment and Job Retention

Fig 3.12 Barriers to Employment and Job Retention



Source: Primary Data

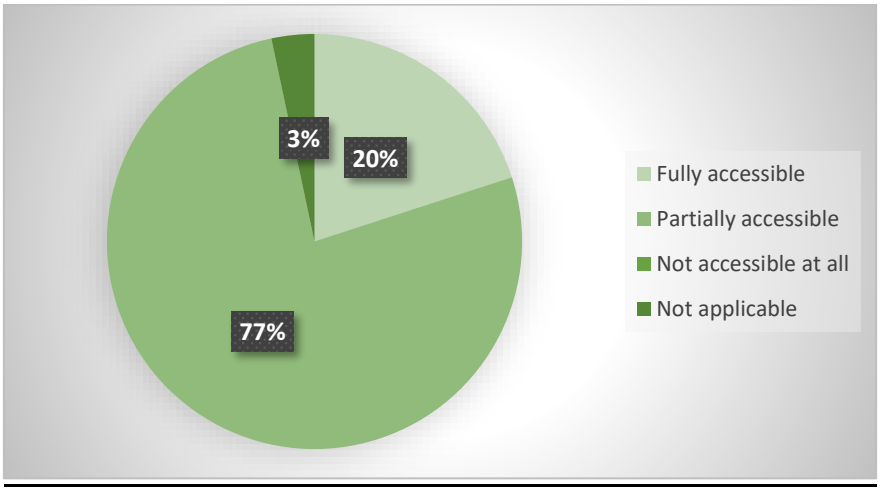
Fig 3.12 shows the graph shows the difficulty that differently abled individuals face during finding or keeping a job.

The study highlights that employment challenges are a pervasive reality for differently-abled individuals rather than isolated incidents. A significant majority (66%) of respondents report that they "sometimes" experience difficulties in securing or maintaining employment due to their disability, while 14% report facing these obstacles "often." Conversely, only 17% rarely encounter such issues, and a mere 3% have never experienced them.

These findings underscore that disability-related employment barriers remain a widespread phenomenon. The high frequency of reported difficulties points toward systemic issues that continue to hinder the professional lives of differently-abled people, including workplace discrimination, physical inaccessibility, a lack of specialized facilities, and persistent employer bias.

3.13 Accessibility of Workplace or Educational Institution

Fig 3.13 Accessibility of Workplace or Educational Institution



Source: Primary Data

Fig 3.13 shows the graph of accessibility of workplace and in educational institution for differently abled individuals.

A significant 77 Per cent of respondents indicated that their workplace or educational institution is only partially accessible, suggesting the presence of barriers that limit full inclusion. In contrast, just 20 Per cent reported full accessibility, highlighting that truly inclusive environments are still limited. The remaining 3 Per cent found the question not applicable, while none reported complete inaccessibility. Most workplaces and educational institutions are not fully accessible for differently-abled individuals. While some accessibility features are present, many barriers still exist and limit full inclusion. Fully accessible environments are few, indicating that inclusive infrastructure is still limited. Overall, accessibility remains partial rather than complete.

3.14 Preferred Job Environment

3.14 Preferred Job Environment



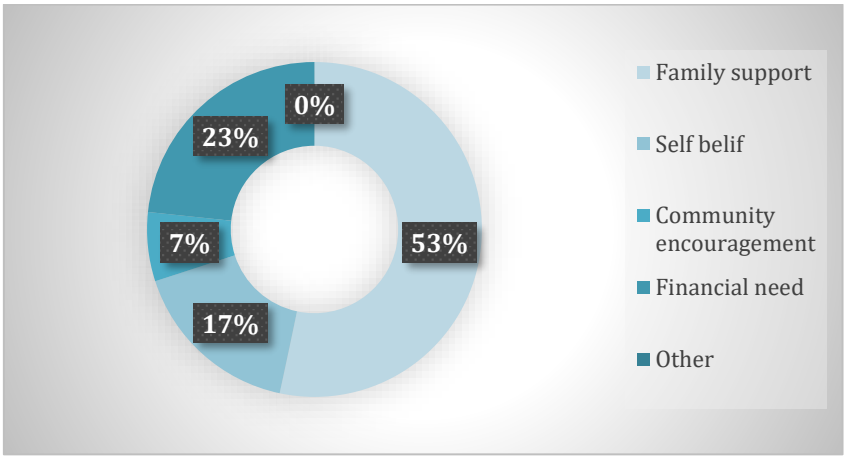
Source: Primary Data

Fig 3.14 shows the graph that types of job environment that differently- abled individuals are comfortable with.

67 Per cent reported to be comfortable in Office-based work. 23 Per cent prefer work from home. 10 Per cent are comfortable with self- employment. 0 Per cent are interested and comfortable in field work. These findings indicate than organized and managed work environment are more preferable and accessible to differently abled people. The lack of preference for field work indicates the physical and mobility-related difficulties associated with such jobs. The interest in work-from-home opportunities indicates the need for flexibility and overcoming commuting difficulties. Overall, comfort at work is closely linked to accessibility and ease of movement.

3.15 Motivational Factors of Differently Abled Individuals

3.15 Motivational Factors of Differently Abled Individuals



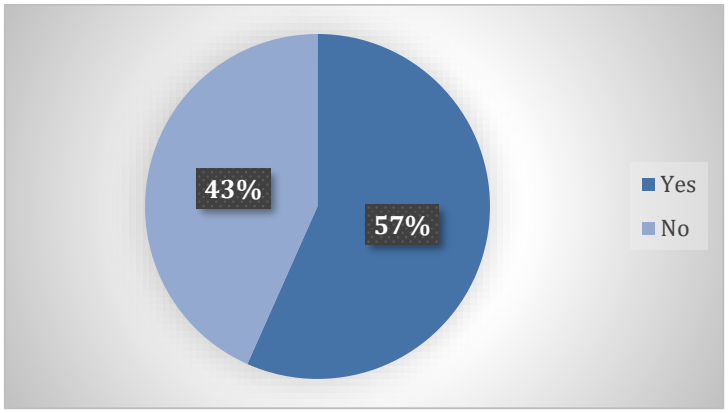
Source: Primary Data

Fig 3.15 shows the factors that motivates differently abled individuals in their personal and professional life.

The graph shows that 53 Per cent states family support is the strongest motivating factors in personal and professional life. 23 Per cent followed by financial need. 17 Per cent believes that self -belief plays a significant role. Meanwhile 7 Per cent are motivated by community encouragement and 0 Per cent by other factors. Family support plays a crucial role of emotional and practical support especially for differently abled individuals. It motivates them. Financial need indicates economic stability and livelihood pressures. Another important factor is self-belief which reflects inner strength and flexibility. The data shows that motivation is less influenced by opportunity and more by necessity, emphasizing the need for greater support from the community.

3.16 Accessibility of Public Buildings

Fig 3.16 Accessibility of Public Buildings



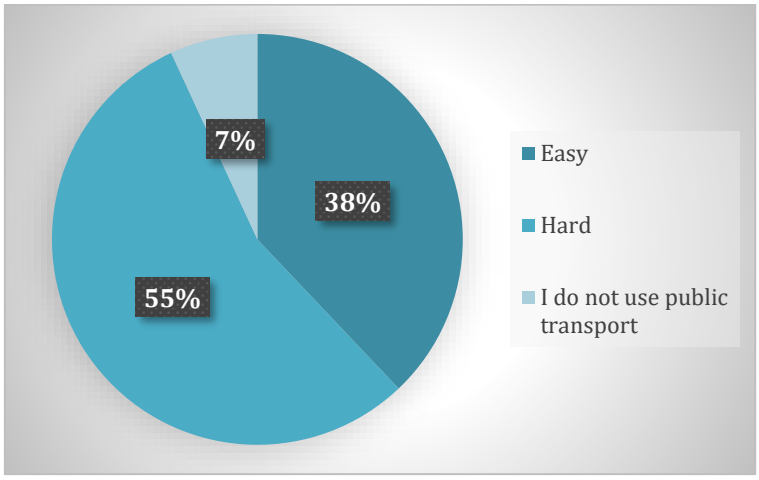
Source: Primary Data

Fig 3.16 shows the accessibility of public buildings for differently-abled individuals.

Data regarding the accessibility of public buildings, such as shops and banks, indicates a divided experience among respondents. While a majority (57%) reported positive experiences with entry and mobility, a substantial 43% reported facing significant barriers. This split indicates that while progress has been made toward inclusive design, universal accessibility remains unrealized. The results suggest a fragmented infrastructure where many public spaces still lack the necessary facilities for seamless mobility, highlighting a persistent gap in urban inclusivity.

3.17 Accessibility of Public Transportation

Fig 3.17 Accessibility of Public Transportation



Source: Primary Data

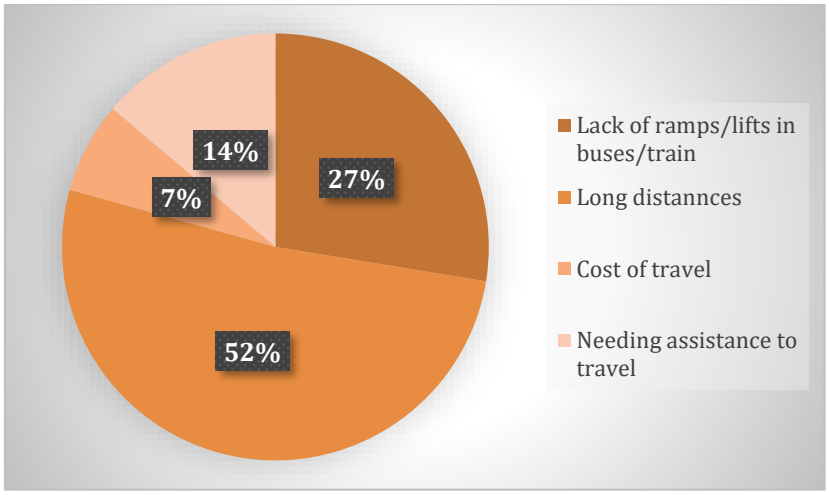
Fig 3.17 shows the data of accessibility of public transportation for differently-abled individuals.

The study indicates significant barriers to mobility, with 55% of respondents reporting that accessing public transportation is difficult. While 38% find it accessible yet challenging, only a negligible minority reported a truly seamless experience. Additionally, **7%** of respondents do not rely on public transport at all—a figure that may reflect individuals who have been deterred by past negative experiences or who have opted for alternative transport due to systemic failures.

These results underscore a low level of satisfaction, suggesting that current transit systems fail to meet the needs of differently abled users. The lack of universal design features—such as ramps, lifts, low-floor vehicles, and clear signage—renders travel both unsafe and uncomfortable. Furthermore, these physical obstacles are often compounded by poor infrastructure maintenance, overcrowding, and a lack of trained staff assistance, all of which significantly hinder independent travel.

3.18 Most Impactful Transport Challenges

3.18 Most Impactful Transport Challenges



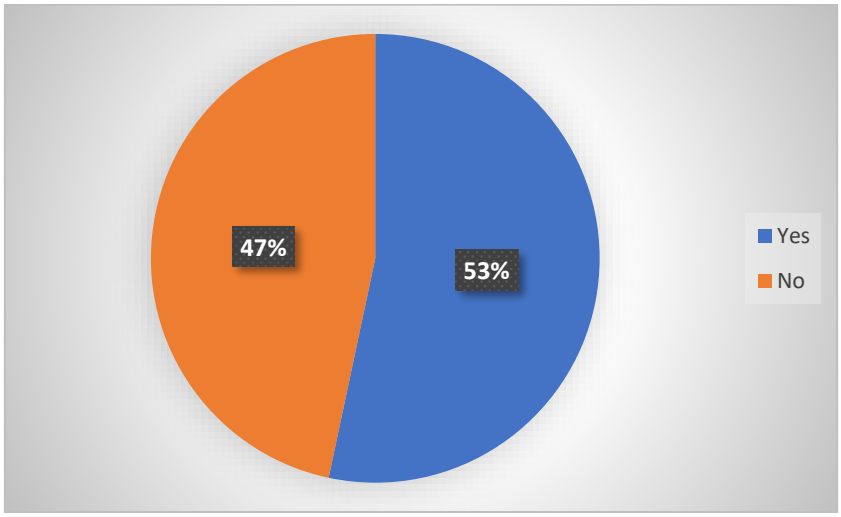
Source: Primary Data

Fig 3.18 shows the data of transport related issues faced by the differently abled individuals.

The lack of ramps or lifts in buses and trains, affects 27 Per cent of respondents**.** 52 Per cent indicating that travel length and connectivity are major concerns. 14 Per cent of respondents needed assistance for travelling. Only 7 Per cent of respondents are affected by cost of travel. Physical barriers in vehicles and stations appear to have a strong impact on daily travel. Distance also plays a major role, making journeys tiring or inconvenient. Some individuals are affected by the need for assistance while traveling, which can limit independence, while cost is a concern for fewer respondents.

3.19 Requirement for Travel Assistance and Support

3.19 Requirement for Travel Assistance and Support



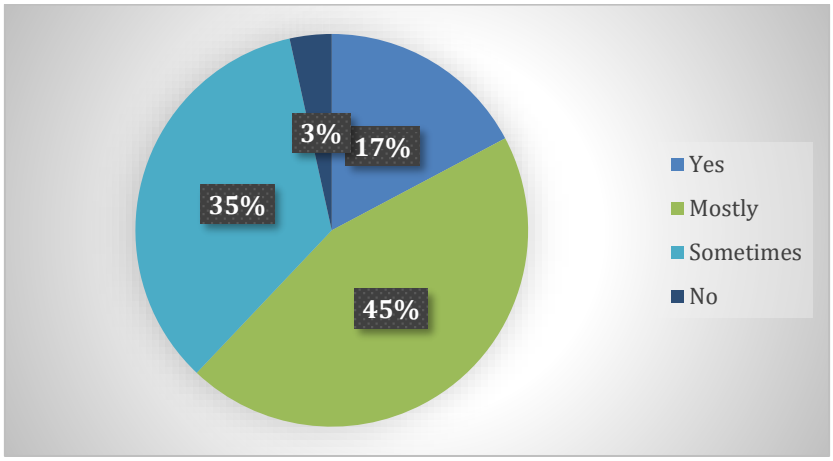
Source: Primary Data

Fig 3.19 shows the graph of wanting someone to assist during travelling for differently abled individuals.

This illustrates a high degree of dependence brought on by accessibility barriers, 53 Per cent of people with disabilities reported that they often need someone else's help. While 47 Per cent stated that they do not require such assistance. This indicates that almost half of the differently abled individuals face mobility or accessibility barriers that make independent travel difficult. Significant proportion of respondents needing assistance when traveling outside their homes highlights persistent challenges such as inaccessible public transport, poor road, infrastructure, lack of assistive facilities, and safety concerns. It reflects partial independence among the community, but also points to gaps in inclusive urban planning.

3.20 Safety and Comfort in Public Spaces

3.20 Safety and Comfort in Public Space



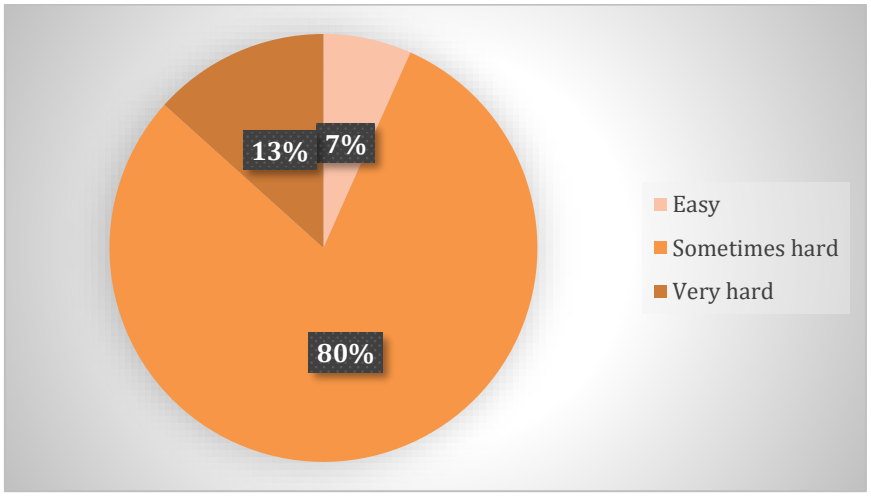
Source: Primary Data

Fig 3.20 shows graph that depicts the safety and comfort level of differently abled individuals.

The graph shows that a majority of respondents do not consistently feel safe and comfortable in public places. About 45 Per cent reported feeling safe mostly, while 35 Per cent said they feel safe only sometimes. A smaller proportion of 17 Per cent clearly answered yes, indicating full comfort, whereas 3 Per cent stated no, showing a complete lack of safety and comfort in public spaces. These shows that safety and comfort for differently-abled individuals in public places are uncertain and situational rather than assured. The high percentage of "mostly" and "sometimes" responses points to irregular accessibility, inadequate infrastructure, poor maintenance, and occasional negative social attitudes that affect confidence in public environments.

3.21 Access to Medical Services

Fig 3.21 Access to Medical Services



Source: Primary Data

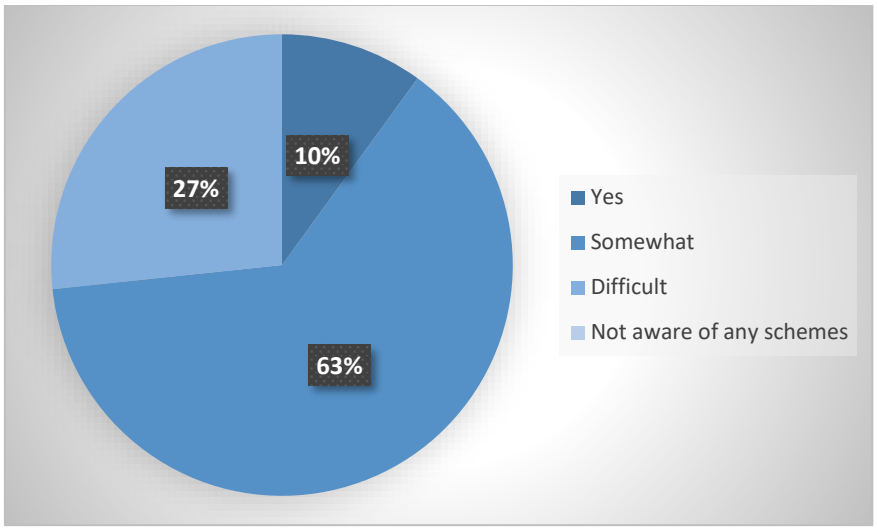
Fig 3.21 shows the graph of accessibility to medical services for differently abled individuals.

80 Per cent of people find it hard sometimes to visit doctor for medical care and difficult to access medical services because of several lack of facilities like transportation and physical inaccessibility. 13 Per cent find it very hard to get access to medical services due to the lack of facilities. Only 7 Per cent find it easy to access medical services. The fact that most people experience some level of difficulty indicates that healthcare services may not be fully accessible or responsive to their needs. These difficulties can affect timely treatment and overall well-being. The small proportion who found access easy shows that positive experiences are limited. The difficulty in accessing medical services among differently abled individuals is primarily due to inadequate transportation facilities, physical inaccessibility of healthcare infrastructure, and lack of barrier-free entry within medical institutions. Additional factors such as long travel distances, absence of assistive support, overcrowded hospitals, and limited disability-friendly services further contribute to delayed or avoided medical care. These barriers reduce timely access to treatment and negatively impact overall

health and well-being, explaining why only a small proportion of respondents reported ease in accessing medical services.

3.22 Access to Government Schemes and it's Benefits

Fig 3.22 Access to government Schemes and it's Benefits



Source: Primary Data

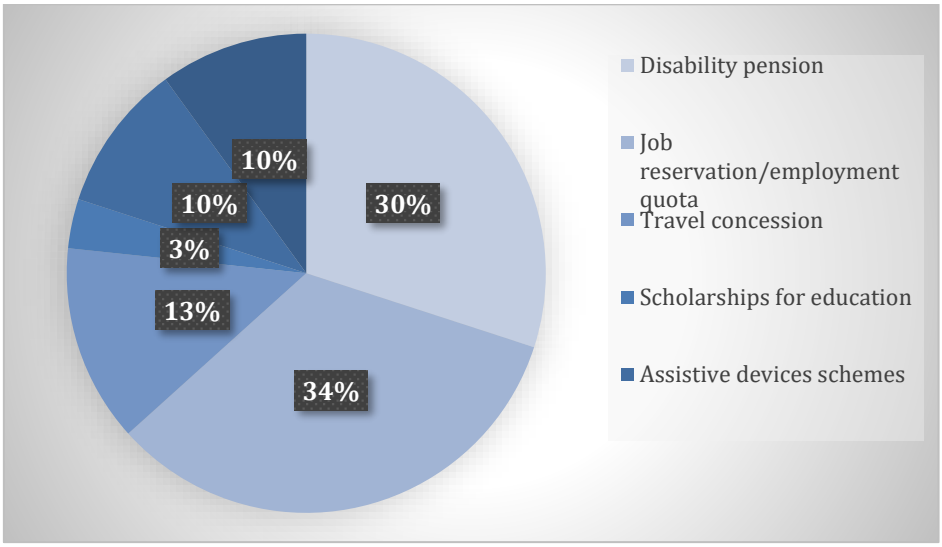
Fig 3.22 shows the access of government schemes and it's benefits for differently abled individuals.

This data indicates that access to government schemes remains moderately challenging for most respondents. 63 Per cent reported that schemes are somewhat easy to access. 27 Per cent still find the process difficult pointing to issues such as difficult procedures and lack of guidance. Only 10 Per cent find access clearly easy and user friendly. None reported being unaware of schemes, the results highlights that awareness does not automatically translate into accessibility. Government schemes for differently-abled individuals are widely known, they are not easily accessible. Many respondents face difficulties due to difficult procedures and lack of proper support. This indicates a gap between the

availability of schemes and their effective use. Overall, accessibility to government programmes remains limited despite existing awareness.

3.23 Awareness and Use of Government Support Schemes

Fig 3.23 Awareness and Use of Government Support Schemes



Source: Primary Data

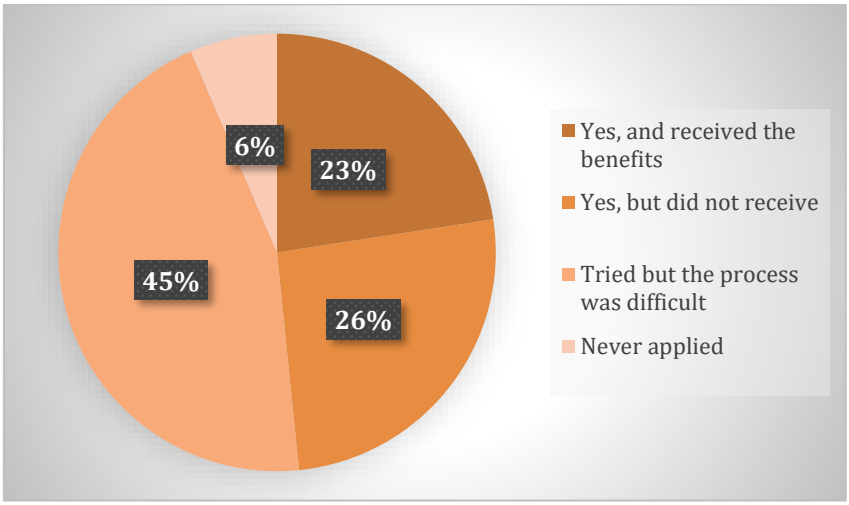
Fig 3.23 shows about the awareness of government schemes and the schemes that they have used.

34 Per cent of respondents uses job reservation and employment quota. 30 Per cent have access disability pension. 13 Per cent of respondents uses travel concession. 3 Per cent uses scholarships for education. 10 Per cent health insurance and 10 Per cent uses assistive devices scheme. Because employment is a primary need and these quotas are more apparent during recruitment processes, job reservation schemes are used more frequently. Because they are reasonably well-known and offer consistent financial support, disability pensions are widely accessible. Health insurance and travel concessions are used moderately because

they are beneficial but frequently restricted to particular services. Scholarships, on the other hand, are less accessible because of limited continuation of education, inflexible eligibility requirements, or lack of awareness. Due to inadequate institutional support, difficult procedures, limited device availability, and poor information availability, assistive device schemes have the lowest usage. This indicates limited outreach and access to education and technology-related support.

3.24 Application for Government Schemes and Disability Benefits

3.24 Application for Government Schemes and Disability Benefits



Source: Primary Data

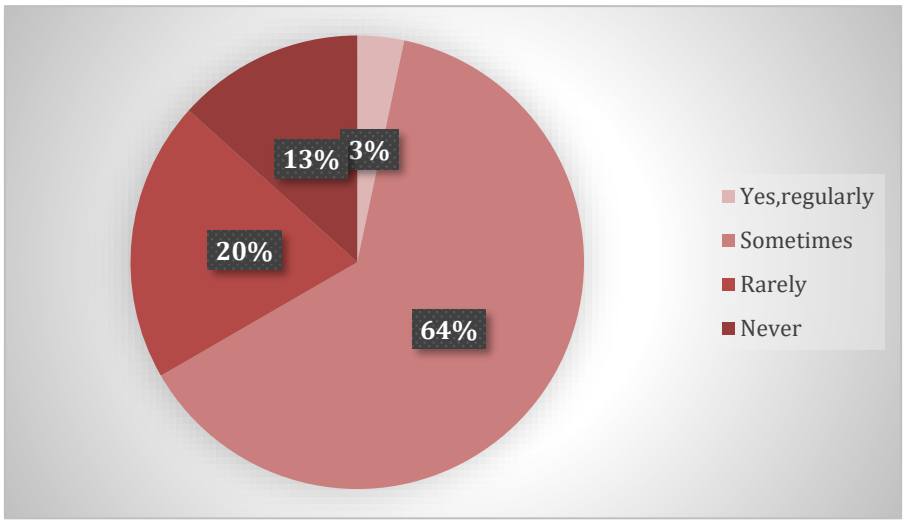
Fig 3.24 shows the graph that indicates that while a majority of differently-abled individuals have attempted to access government schemes, successful outcomes remain limited.

45 Per cent of respondents reported that they tried to apply but found the process difficult procedural complexity and administrative barriers. 26 Per cent applied but did not receive any benefits, suggesting issues such as eligibility gaps and delays. 23 Per cent successfully received benefits, reflecting low effectiveness in

delivery. A small proportion of 6 Per cent never applied, possibly due to complex application procedures or lack of guidance. The information shows that while government programs for people with disabilities do exist, their efficacy is severely constrained by procedural and structural obstacles. The implication is that welfare policies require more straightforward processes, clear eligibility requirements, and robust support systems because a significant portion of applicants encounter challenges or unsuccessful applications. The true impact of government support on social and economic inclusion is diminished in the absence of these reforms, as many eligible people continue to be excluded.

3.25 Access to Career Guidance and Support Services

3.25 Access to Career Guidance and Support Services



Source: Primary Data

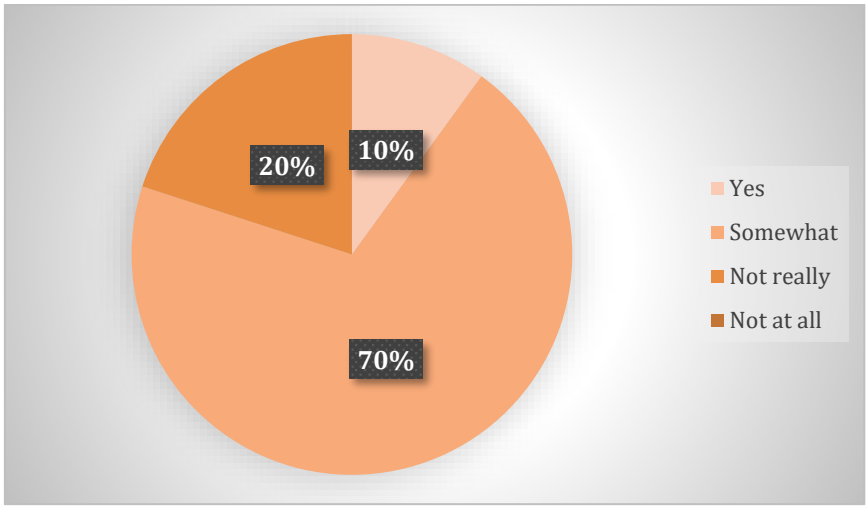
Fig 3.25 show access to career guidance and support services for differently abled individuals.

The graph shows that access to career guidance and support services for differently-abled individuals is largely inconsistent. 64 Per cent of respondents receive guidance only sometimes indicating irregular and unreliable support. 20

Per cent report rarely receiving any assistance while 13 Per cent have never accessed such services highlighting clear gaps in outreach and inclusivity. Only 3 Per cent received support regularly suggesting that structured and sustained career guidance from NGOs, government bodies or institution reaches only a limited section. The research indicates that support systems, opportunities, and the inclusion of differently-abled individuals are frequently limited, fragmented, and poorly implemented. The results clearly show a major gap in the consistent provision of career guidance and employment support for differently-abled people. A major portion of the respondents said they receive "sometimes" support, which means that the support from NGOs, government agencies, or institutions is not regular, unorganized, and unpredictable. Moreover, 20 Per cent of the respondents said they receive "rarely" any kind of support, and 13 Per cent said they "never" receive any support, which shows the major gap in the implementation of support and services for differently-abled people. Only 3 Per cent of the respondents receive regular support, which clearly shows that there is no institutional mechanism to provide continuous support to differently-abled people for their career development. The remarkably low percentage of consistent support highlights the importance of better coordination between government bodies, NGOs, and educational setups to ensure continuous career support and placement services. Without institutional support, the pursuit of inclusive employment and equal opportunity is left unfinished, thus compromising the larger goal of social justice and empowerment for differently abled people.

3.26 Societal Understanding of Disability Challenges

Fig 3.26 Societal Understanding of Disability Challenges



Source: Primary Data

Fig 3.26 shows the graph that indicates how much society understands the challenges faced by differently abled individual.

The graph shows that 70 Per cent of respondents feel society somewhat understands the challenges faced by differently abled individuals. About 20 Per cent believe society does not really understand these challenges, 10 Per cent feel there is full understanding. 0 Per cent respondents selected not at all. These findings suggest that societal awareness exists but remains limited and superficial. While there is some recognition of challenges, deeper understanding and empathy are lacking, which may affect inclusion and support in everyday life. While society does have a certain understanding of the issues that differently-abled people face, this understanding is mostly one-sided. There is a gap in terms of sensitivity and care towards this section.

CONCLUSION

The present chapter regarding the analytics and interpretation of Economic challenges and accessibility issues faced by differently abled individuals has given us a deep understanding of the social and economic barriers faced by persons with disabilities in their daily life. By systematically analysing both the primary and secondary data, this chapter has emphasized the way in which the difficulties faced by the differently abled individuals on accessibility and economic challenges which remain closely connected and continue to limit social, educational, and economic participation of differently abled people. The analysed data clearly indicate that even with policy initiatives and legal frameworks aimed at inclusion, significant gaps still remain in implementation and outcomes. Lack of access to public transportation, educational institutions, healthcare clinics, and workplaces creates challenges. The absence of accessible design in public environments can affect differently abled people, making it difficult or even impossible for them to perform their daily tasks without assistance from others. The results show that differently abled persons face limited job opportunities, job insecurity, and income inequality. The fact that many participants rely on organized and managed work environment which is more preferable and accessible to differently abled people. The increased cost of living due to disability, including health care expenses, assistive devices, and difficulty in finding a job, further puts a strain on the financial resources of differently abled persons and their families. The results clearly highlight that economic vulnerability among differently abled persons is primarily a consequence of systemic exclusion and not a lack of ability or potential. The interpretation of primary data demonstrates that education and skill development programmes play a crucial role in determining economic challenges. Majority of the respondents has attended skill training programs once, but those are not easily available for everyone. These findings indicate limited engagement in engagement in education

and skill development programs. Another significant finding from this chapter is the role of policy awareness, government schemes and social support systems. While several government schemes and welfare programs exist to support differently abled individuals, but it is only available for limited respondents. Overall, the findings of this chapter emphasize that accessibility and economic challenges cannot be addressed in isolation. These challenges need a combined and well-planned approach that includes accessible infrastructure, fair economic opportunities, and proper implementation of policies. Accessibility should be treated as a basic right, as it allows differently abled individuals to take part fully in education, employment, and social life. In the same way, economic empowerment should focus on providing long-term job opportunities through inclusive education, skill training, and suitable workplace facilities. This chapter therefore offers a strong evidence-based base for making policy suggestions and for future studies focused on creating a more inclusive, fair, and accessible socio-economic environment for everyone.

CHAPTER 4

FINDINGS, RECOMMENDATIONS AND CONCLUSION

4.1 INTRODUCTION

Differently-abled individuals represent an important section of the society, even though they face many economic and social challenges in their daily life that restrict them from fully participation in their standard of living. Disability is not just a physical or mental limitation but also a result of socioeconomic barriers including poor accessibility, discrimination and lack of inclusive opportunity. In many developing societies these disabled individuals experience inequality in education, employment, healthcare, and access to public services, which negativity impact their standard of living and social integration

This chapter presents key findings that examine the challenges faced by differently abled individuals in public infrastructure such as transportation, education, workplaces and so on. These findings provide a clear appreciation of the economic and accessibility issues faced by persons with disability. The results thus contribute by highlighting that the economic exposure of disabled individuals mainly due to systematic inequalities such as poor accessibility, limited employment opportunities, inadequate skill and development programs and ineffective implementation of policies, rather than lack of incapacity. These results provide clear evidence-based support for the need of inclusive infrastructure, target skill development, fair employment practices and stronger policy execution, thereby contributing to more informed decision making, policy for the future research aimed at social and economic inclusion.

4.2 FINDINGS

- The majority of the respondents falls within age group of 18-24 years. This clearly indicate that the large group of respondents are from the category of younger and middle-aged category.

- About 57 Per cent of individuals responded that they have no trouble moving around in public buildings still majority of them faces difficulties to access them in their daily lives.

- Accessibility in public transportation for differently abled individuals is a major trouble. 55 Per cent of respondents revealed that they have difficulty to use public transportations. While 38 Per cent respondents do not use public transportation, maybe they have alternative forms of transportation. And there are a certain set of people found it difficult to travel long distances and also reported that there is lack of ramps and lifts in buildings and transport.

- Majority of the respondents need assistance to travel and also some of them doesn't need based on their disabilities.

- Due to the lack of accessible transportation and physical inaccessibility 83 Per cent of people found it difficult to access medical services.

- The findings show that the main problem faced by differently-abled people is the lack of job opportunities. 38 Per cent of respondents said that employers do not understand their needs properly. These problems are

- mostly caused by negative attitudes and system-related issues, not physical limitations. Poor awareness and lack of support at workplaces increase these difficulties.

- Most differently-abled individuals face difficulties in finding or keeping a job because of their disability. Many respondents experience these problems sometimes or often, while only a few rarely or never face them. This shows that employment difficulties are common among differently-abled people. There are issues such as discrimination, lack of accessibility, and employer bias.

- 45 Per cent feel safe only sometimes or mostly due to poor accessibility, inadequate facilities, and negative social attitudes. This shows that safety and comfort in public spaces are not consistent for them.

- Differently-abled individuals face the problem of low and irregular participation in skill training and employment programmes. 41 Per cent of people are aware of these programmes but do not attend them. Very few are able to engage regularly, and some have no awareness at all. This limits their chances of gaining skills and improving employment opportunities and also education and training opportunities are not equally available to them. Many respondents feel excluded from existing educational and training systems. This shows that equal access to education and skill development remains a major problem for them.

- Many government programmes do exist for differently abled individuals, but it not easily and widely accessible to them. Caree guidance and support service programmes are crucial in developing their skills and a way of getting more job opportunities. These programmes and schemes from

NGOs and government reach only to a limited section and poorly implemented. These all happens due to inadequate institutional support, difficult procedures, limited device availability, and poor information.

- Most differently-abled individuals have some form of financial support, but people with regular income is low. 40 Per cent depend on family support and 33 Per cent depend on self-employment for income. Very few have stable and formal jobs, indicating limited access to secure employment opportunities. Overall, dependence on informal income sources remains high.

- Low or unstable income is the major economic challenge faced by 54 Per cent of people. 30 Per cent experience high medical and assistive equipment costs, adding to financial pressure.13 Per cent faces difficulties in finding suitable employment that further affect their economic stability. Financial insecurity and disability-related expenses remain key economic problems.

- The findings show that 44 Per cent respond to better job opportunities and 40 Per cent faces financial assistance are seen as the most important supports for improving the economic well-being of differently-abled individuals. 3 Per cent respondents identified lack of skills 3 Per cent assistive devices as the main issue. Most respondents expressed strong confidence in achieving financial independence if proper training and support are provided. This indicates that economic dependence is mainly due to limited opportunities and support, not lack of ability or motivation.

- Differently-abled individuals strongly prefer structured and organized work that offer stability and accessibility. Office-based and work-from home

environments are favoured because they reduce physical strain and mobility challenges. And there is a limited interest in field work.

4.3 RECOMMENDATIONS

- It is recommended that public infrastructure be made fully inclusive by ensuring barrier-free entry points, functional ramps and lifts in public buildings to improve real-world usability.

- In public transportation, it is recommended to provide low-floor vehicles, accessible seating, audio-visual announcements, trained staff assistance, and improved boarding facilities to ensure safe and convenient travel for all.

- There is need to improve medical facilities by improving barrier- free infrastructure, trained medical staff and affordable healthcare support to provide inclusive medical care.

- Equal education opportunities should be given to all without any division and discrimination.

- Government should organise learning workshops on different types of disability so that people should become aware and handle situations accordingly.

- Skill development programmes and career guidance sessions should be promoted more and need to reach more differently-abled people effectively.

- Access to regular and stable jobs are limited. There is a need for more inclusive job opportunities to improve financial security and independence.

- It is necessary to improve access to stable employment opportunities, provide financial assistance for medical and assistive equipment costs, and strengthen income support schemes to reduce financial insecurity.

- Provide structured, accessible and stable work environments in offices and work from home setups to engage them in more finance evolving activities.

CONCLUSION

Disability is a part of the human state, almost everyone will be temporarily or permanently impaired at some point in life by poverty, malnutrition, birth disorders, accidents, old age, psychological disorders, natural calamities and wars, those who survive to old age will experience increasing difficulties in functioning and living. Most families have a disabled member, and many non-disabled people take responsibility for supporting and caring for their relatives and friends with disabilities (World Report on Disability). One third of families in India are directly or indirectly affected with some sort of disability.

The present study examined the socio-economic conditions, accessibility issues, and employment challenges faced by differently abled individuals. The findings reveal that while certain respondents reported satisfactory access to public buildings, transportation, education, and medical services, a significant proportion continue to face practical barriers in their daily lives. Accessibility limitations, inadequate infrastructure, and mobility challenges remain persistent concerns.

The study further highlights that low or unstable income is a major economic challenge, with most respondents depending on family support, self-employment, or informal sources of income. Access to stable and formal employment opportunities is limited, resulting in financial insecurity and reduced economic independence. High medical expenses and costs related to assistive devices further aggravate their economic burden. Additionally, respondents expressed a strong preference for structured, accessible, and stable work environments, such as office-based or work-from-home settings.

Based on the findings, the study recommends strengthening inclusive education and skill development initiatives, improving accessibility in public infrastructure, transportation, healthcare facilities, and workplaces, and promoting inclusive employment opportunities through policy support and employer sensitization. Enhanced financial assistance, medical support, and effective implementation and awareness of government schemes are also essential to improve the overall quality of life of differently abled individuals.

In conclusion, the study emphasizes that achieving social and economic inclusion of differently abled individuals requires a coordinated approach involving government agencies, educational institutions, employers, and society. Effective implementation of inclusive policies and supportive measures can significantly contribute to improving accessibility, employment prospects, financial independence, and overall well-being of differently abled individuals.

End Note

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APPENDIX

1.Do you find it easy to enter and move inside public buildings like stores or banks?

a) Yes

b) No

2. How easy is it for you to use public transport like bus, train etc.?

a) Easy

b) Hard

c) I do not use public transport

3. What transport-related issue affects you the most?

a) Lack of ramps/lifts in buses/trains

b) Long distances

c) Cost of travel

d) Needing assistance to travel

4. Do you often need someone else to help you get to places outside your home?

a) Yes

b) No

5. How easy is it for you to see a doctor or use medical services?

a) Easy

b) Sometimes hard

c) Very hard

6. How accessible is your workplace or educational institution?

a) Fully accessible

b) Partially accessible

c) Not accessible at all

d) Not applicable

7. What is the biggest challenge you faced while searching for a job?

a) Lack of accessibility in workplace

b) Employers not understanding my need

c) Limited job openings suitable for me

d) Transportation problems

8. Have you faced difficulty finding or keeping a job due to your disability?

a) Often

b) Sometimes

c) Rarely

d) Never

9. Do you feel safe and comfortable while using public spaces?

a) Yes

b) Mostly

c) Sometimes

d) No

10. Have you attended any skill training or employment program?

a) Yes, many times,

b) Once

c) Heard about them but didn't attend.

d) Never heard of them

11. Do you think education and training opportunities are available equally to differently abled individuals? a) Yes

b) No

12. What motivates you the most in your personal and professional life?

a) Family support

b) Self-belief

c) Community encouragement

d) Financial need

e) Other

13. Are government schemes or benefits easy to access?

a) Yes

b) Somewhat

c) Difficult

d) Not aware of any schemes

14. Do you receive any guidance or career support from NGOs, government, or institutions for finding suitable jobs? a) Yes, regularly

b) Sometimes

c) Rarely

d) Never

15. Which government schemes do you know about or have used?

a) Disability pension

b) Job reservation/ employment quota

c) Travel concession

d) Scholarships for education

e) Assistive devices schemes

f) Health insurance for disabled persons.

16. Have you ever applied for any government schemes or disability benefits?

a) Yes, and received the benefit

b) Yes, but did not receive

c) Tried but the process was difficult

d) d)Never applied

17. What is your main source of income?

a) Regular job

b) Self-employment

c) Government pension/ assistance

d) Family support

e) No regular income

18. What is the biggest economic challenge you currently face?

a) Finding suitable employment

b) Low or unstable income

c)High medical/ assistive equipment cost.

d)Lack of financial independence

19. What type of support would help improve your economic condition the most?

a) Better job opportunities

b) Skill development/ training

c) Financial assistance

d) Improved accessibility & transport

e) Affordable assistive device

20. If given proper training and support, how confident are you in achieving financial independence?

a) Very confident

b) Confident

c) Not very confident

d) Not confident

21. What type of job environment do you find most comfortable?

a) Work from home

b) Office- based work

c) Field work

d) Self-employment

22. Do you find your classrooms, buildings and campus facilities accessible?

a) Fully accessible

b) Partially accessible

c) Not accessible

d) Not sure

23. Do teachers and staff understand your needs and provide proper academic support?

a) Always

b) Sometimes

c) Rarely

d) Never

24. Do you face any challenges while traveling to school/college?

a) No challenges

b) Some challenges

c) Many challenges

25. Do you feel society understands the challenges faced by differently abled individuals?

a) Yes

b) Somewhat

c) Not really

d) Not at all