

## Economic Empowerment of Persons with Disabilities in Kerala, India: A Factor-Analytic Investigation of Structural, Institutional, and Social Constraints.

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**Abstract:** Persons with disabilities (PwDs) in India remain a marginalized population, facing persistent barriers to economic participation despite progressive policy frameworks. This study examines the economic empowerment status of PwDs in Kerala, highlighting the multidimensional constraints that hinder livelihood opportunities. Using empirical data from 200 respondents across diverse districts, the study employs both quantitative and qualitative analyses, including Covariance-Based Confirmatory Factor Analysis (CB-CFA), to identify key economic, employment, institutional, and social limitations. Findings indicate that discriminatory payment practices, inadequate financial support for self-employment, ineffective quota implementation, and negative social attitudes are the most significant barriers. Policy intentions, such as the Rights of Persons with Disabilities Act (2016) and Kerala's Kaivalya self-employment program, show gaps in implementation and alignment with beneficiaries' needs. The study recommends integrated interventions encompassing financial inclusion, skill development, institutional accountability, infrastructure accessibility, and social sensitization to foster equitable economic participation of PwDs.

**Keywords:** Disability policy, Economic empowerment, Employment barriers, Factor analysis, Institutional support, Kerala, Persons with disabilities (PwDs); Social inclusion.

### I. Introduction

Disability has emerged as a critical field of inquiry within social science research, intersecting with discourses on human rights, equity, and sustainable development (Oliver, 1990; Barnes & Mercer, 2003). Globally, the economic empowerment of persons with disabilities (PwDs) remains a central concern, as it directly influences their capacity for independent living, social participation, and overall well-being (Sen, 1999). In India, despite progressive legislative frameworks such as the **Rights of Persons with Disabilities Act (2016)** and welfare programs including MGNREGA and the Kaivalya self-employment scheme, PwDs continue to face systemic exclusion from the labor market and mainstream socio-economic spaces (Rao & Karna, 2019; Thomas et al., 2021).

Kerala, renowned for its advanced social development indicators, presents a unique case for examining disability and empowerment. The state's welfare orientation, high literacy rate, and policy commitment provide a robust institutional foundation for inclusive development. However, the lived realities of PwDs reveal persistent disparities in employment, education, and access to resources, reflecting not only infrastructural barriers but also entrenched social attitudes and systemic neglect (Nair, 2015; Sebastian, 2020).

This study investigates the economic empowerment status of PwDs in Kerala, focusing on how structural, social, and institutional barriers intersect with individual experiences of disability. Specifically, the study aims to:

1. Assess economic participation levels of PwDs across gender, disability type, and region.
2. Examine the nature and extent of discrimination affecting their access to income and employment.
3. Identify gaps in policy implementation and propose strategies for enhancing inclusive economic empowerment.

By combining empirical evidence with analytical insights, this paper contributes to the broader discourse on disability and development, emphasizing the intersection of social justice, economic access, and human dignity. It seeks to bridge the gap between Kerala's progressive policy frameworks and the realities

faced by its disabled population, highlighting the need for context-specific interventions to promote equitable participation in economic life.

## II. Review of Literature

The economic empowerment of persons with disabilities (PwDs) has attracted considerable scholarly and policy attention, particularly within the framework of inclusive development (Oliver, 1990; Barnes & Mercer, 2003). Early studies primarily framed disability as a medical condition that limited productivity. However, the emergence of the social model of disability shifted the focus to structural and attitudinal barriers, emphasizing that exclusion is rooted in social arrangements rather than individual impairments (Barnes & Mercer, 2003; Mitra, 2006). Consequently, empowerment is understood not only as access to employment and income but also as the removal of discriminatory practices embedded in institutions and societal norms (Sen, 1999).

In the Indian context, several studies have highlighted the marginalization of PwDs in the labor market. Ghai (2002) and Mehta (2018) observed that disability often intersects with poverty, gender, and caste, intensifying economic exclusion. Legislative measures, such as the **Rights of Persons with Disabilities Act (2016)**, aim to promote accessibility, employment reservation, and skill development opportunities. Nevertheless, empirical evidence indicates persistent implementation gaps and societal stigma that hinder effective inclusion (Rao & Karna, 2019; Thomas et al., 2021).

Kerala, with its high literacy rate and strong welfare orientation, presents a paradox. While the state offers robust schemes for PwDs, research by Nair (2015) and Sebastian (2020) indicates continued inequalities in access to employment and income-generating opportunities. These findings underscore the disjunction between policy intentions and actual outcomes, highlighting the need for context-specific studies that link social structures with economic realities.

Global research reinforces these insights. Studies by the World Health Organization (2011) and UNDP (2020) demonstrate that community-based rehabilitation, inclusive education, and public awareness initiatives are key determinants of sustainable empowerment. They also emphasize that empowerment is multidimensional, encompassing economic, social, and institutional domains.

From this review, three major gaps emerge:

1. Limited empirical data from Kerala on the economic status and discrimination patterns among PwDs.
2. Insufficient integration of social theory and economic analysis in disability research.
3. The need to evaluate policy performance in relation to the lived experiences of PwDs.

This study addresses these gaps by combining quantitative and qualitative data, examining barriers across economic, employment, institutional, and social dimensions, and linking policy frameworks to actual empowerment outcomes.

## III. Methodology

### 3.1 Research Design

This study employed a **descriptive and analytical research design** to examine the economic empowerment of persons with disabilities (PwDs) in Kerala. By integrating quantitative and qualitative approaches, the study provides a multidimensional understanding of the barriers that constrain participation in income-generating activities (Mitra, 2006; Sen, 1999). This mixed-method design allows the assessment of both measurable indicators and lived experiences of discrimination.

### 3.2 Sampling and Data Collection

Data were collected from **four districts of Kerala**, representing diverse geographical, social, and economic contexts. A sample of **200 respondents** with various disability types—including physical, visual, hearing, and multiple disabilities—was selected using **stratified random sampling** to ensure representativeness.

Primary data were gathered through **structured interviews and questionnaires**, while secondary data were sourced from **government reports, policy documents, and previous studies** (Rights of Persons with Disabilities Act, 2016; MGNREGA guidelines; Kaivalya scheme). This combination enabled triangulation and strengthened the validity of the findings.

### 3.3 Instruments and Variables

The questionnaire included items capturing:

- Socio-demographic characteristics
- Education and employment status
- Income and asset ownership
- Access to welfare schemes
- Perceived discrimination in education, employment, and social settings

An **Economic Empowerment Index (EEI)** was constructed using weighted indicators of income stability, employment participation, asset ownership, and access to credit. Discrimination was measured through **five-point Likert-scale items** ranging from 1 (strongly disagree) to 5 (strongly agree), reflecting severity and prevalence of constraints.

### 3.4 Analytical Techniques

Quantitative data were analysed using **descriptive statistics, chi-square tests, and correlation analysis** to examine relationships between disability type, socio-economic variables, and empowerment outcomes.

Qualitative responses were **thematically analysed** to identify narratives of discrimination, coping strategies, and policy gaps. The findings were interpreted through the lens of the **social model of disability and empowerment theory** (Oliver, 1990; Mitra, 2018).

### 3.5 Ethical Considerations

Informed consent was obtained from all participants, ensuring **confidentiality and voluntary participation**. Ethical approval was secured from the institutional research committee. Accessibility support, including sign-language assistance and simplified questionnaires, was provided to participants with communication barriers.

## IV. Condensation and Grouping of Constraints

To systematically analyse the barriers that persons with disabilities (PwDs) face in achieving economic empowerment, **24 indicators (X1–X24)** were categorized into four main domains: **economic, employment, societal and attitudinal, and institutional and government support constraints**. Each indicator was measured on a **five-point Likert scale**, where 1 corresponds to *strongly disagree* and 5 to *strongly agree*. This standardized approach allows nuanced evaluation of constraint severity and prevalence.

**Table 1 presents the detailed indicators used to assess these constraints**

No.	Item code	Indicators
X1	Eco1	Economic backwardness of the family that prevents higher education
X2	Eco2	Lack of regularity in work and payment
X3	Eco3	Discriminatory payments and lack of emoluments
X4	Eco4	Subsistence earning potential for employment
X5	Eco5	Economic burden of disability or out-of-pocket expenditure on disability
X6	Eco6	Change of job due to disability and economic insecurity
X7	Emp1	Depressing attitudes of co-workers
X8	Emp2	Lack of vocational training and communicative skill
X9	Emp3	Inadequate financial assistance for self-employment initiatives
X10	Emp4	Absence of freedom in selecting courses of education and training
X11	Emp5	Employer's negative perception and attitude
X12	Emp6	Loss of job due to disability
X13	Inst1	Lack of co-operative based link with market
X14	Inst2	Inconsistent benefits from MNREGA participation
X15	Inst3	Lack of accessibility to public places, buildings, transportation
X16	Inst4	Inadequacy of the reservation quota
X17	Inst5	The corrupted selection process in appointments
X18	Inst6	Inefficient implementation of quota system
X19	Inst7	No proper alliance with the start-up mission
X20	Soc1	Constrained social norms, societal attitudes, and practices
X21	Soc2	Lack of support and information from peer groups
X22	Soc3	Inadequate social security and support services
X23	Soc4	Discriminatory attitudes and lack of support from LSG
X24	Soc5	Lack of participation in SGHs and social mingling

### Description of Domains

- Economic Constraints (Eco1–Eco6):**  
Reflect household financial limitations, irregular income, and disability-related expenditures, which restrict education, skill development, and income generation (Mitra et al., 2017).
- Employment Constraints (Emp1–Emp6):**  
Capture attitudinal and structural barriers in workplaces, including inadequate training, financial support, and negative employer perceptions (ILO, 2019).
- Institutional and Government Support Constraints (Inst1–Inst7):**  
Represent systemic gaps such as ineffective quota implementation, corruption, limited market linkages,

and accessibility challenges in public infrastructure (Rights of Persons with Disabilities Act, 2016; Kaivalya scheme).

4. **Societal and Attitudinal Constraints (Soc1–Soc5):**

Include discriminatory social norms, weak peer networks, and exclusion from community participation (Oliver, 1990; Sen, 1999).

By organizing these indicators into distinct domains, the study prepares a **robust foundation for confirmatory factor analysis**, which will identify the most influential barriers to economic empowerment. The standardized Likert scale ensures comparability across variables and facilitates reliability and validity testing.

**V. Validation of the Model for Analysis**

To determine the **key constraints preventing economic empowerment of persons with disabilities (PwDs)**, the study employed **Covariance-Based Confirmatory Factor Analysis (CB-CFA)**. This approach ensures both **reliability and validity** of the measurement model, facilitating robust identification of major latent constructs.

**5.1 Model Fit Assessment**

The measurement model was evaluated using **multiple fit indices** recommended for structural equation modeling (Hair et al., 2019). The results indicate an acceptable model fit, demonstrating the suitability of the indicators for subsequent analysis.

**Table 2. Model fit indices for the identification of major constraints**

Attributes	CMIN/DF	P-value	CFI	IFI	PNFI	PCFI
Calculated Value	3.957	0.000	0.933	0.933	0.787	0.805
Critical Region	<5.0	>0.05	>0.90	>0.90	>0.50	>0.50

- The **Chi-square to degrees of freedom ratio (CMIN/DF = 3.957)** falls well within the recommended threshold of <5, indicating acceptable fit.
- **Comparative Fit Index (CFI = 0.933)** and **Incremental Fit Index (IFI = 0.933)** exceed 0.9, confirming strong explanatory power.
- **Parsimonious fit indices (PNFI = 0.787; PCFI = 0.805)** indicate adequate model parsimony and theoretical simplicity.

All factor loadings were significant ( $\beta > 0.5$ ), except four indicators excluded due to low loadings (<0.05), reinforcing model robustness.

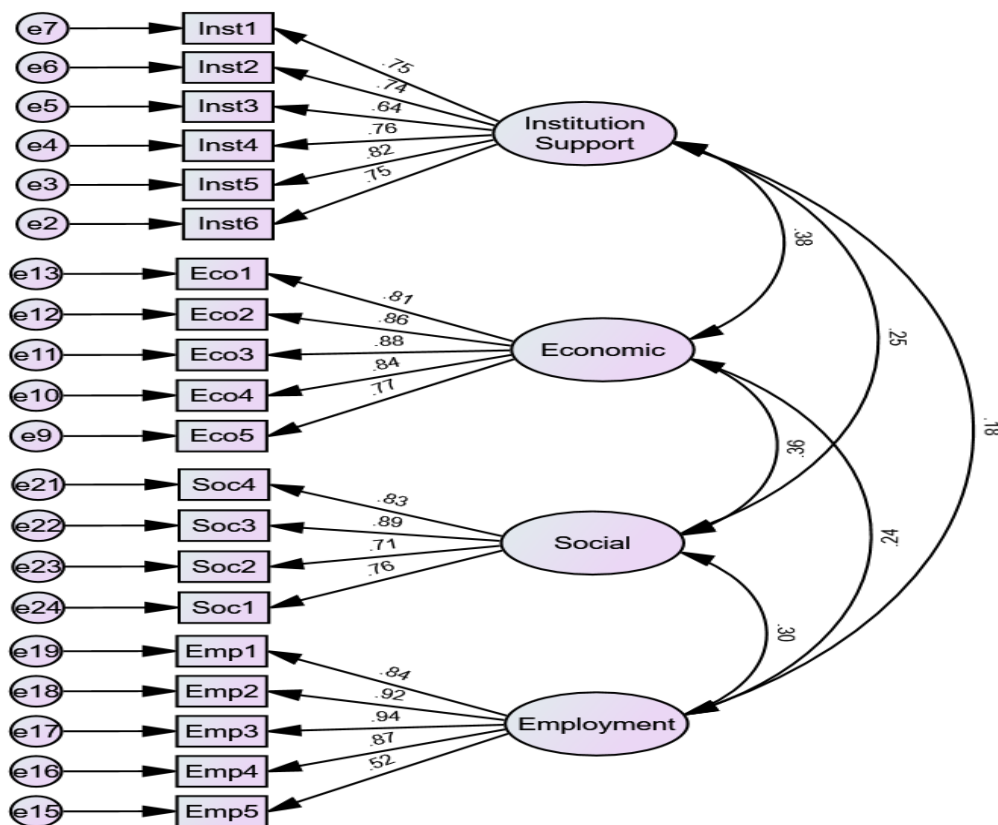


Figure 1. Major Constraints for Economic Empowerment through Confirmatory Factor Analysis

## 5.2 Reliability Analysis

**Table 3. Final Reliability and Validity for Identification Model of Major Constraints**

Constructs (Latent Variables)	Cronbach's Alpha	Final AVE (Average Variance Extracted)	Composite Reliability
Economic Constraints	0.872	0.696	0.920
Employment Constraints	0.915	0.691	0.915
Institutional & Government Support Constraints	0.872	0.554	0.881
Societal & Attitudinal Constraints	0.801	0.640	0.876

- Cronbach's alpha > 0.8 for all constructs indicates strong internal consistency (Nunnally & Bernstein, 1994).
- Composite reliability > 0.7 confirms overall reliability.
- AVE > 0.5 demonstrates strong convergent validity, validating the constructs for factor analysis.

## 5.3 Discriminant Validity

**Table 4. Discriminant Validity for Identification Model of Major Constraints**

	Employment Constraints	Institutional & Government Constraints	Societal & Attitudinal Constraints	Economic Constraints
Employment Constraints	0.831			
Institutional & Government Constraints	0.181	0.744		
Societal & Attitudinal Constraints	0.300	0.251	0.800	
Economic Constraints	0.237	0.383	0.361	0.835

- The square roots of AVE (diagonal values) exceed inter-construct correlations, confirming discriminant validity (Fornell & Larcker, 1981).
- This ensures constructs are statistically distinct, suitable for identifying key constraints affecting economic empowerment.

## VI. Identification of Major Constraints through Factor Analysis

The study employed factor analysis to prioritize the constraints that limit economic empowerment of persons with disabilities (PwDs). Standardized beta coefficients from Confirmatory Factor Analysis (CFA) were used to rank the most significant barriers within each domain: Economic, Employment, Institutional & Government Support, and Societal & Attitudinal.

### 6.1 Economic Constraints

**Table 5. Path Values of Confirmatory Factor Analysis – Economic Constraints**

Indicators	Item Code	Standardized Coefficient (Beta)	P-value	Rank
Discriminatory payments and lack of emoluments	Eco3	0.880	<0.001	I
Lack of regularity in work and payment	Eco2	0.863	<0.001	II
Subsistence earning potential of employment	Eco4	0.844	<0.001	III
Economic backwardness of the family preventing higher education	Eco1	0.809	<0.001	IV
Economic burden of disability or out-of-pocket expenditure	Eco5	0.772	<0.001	V

Discriminatory wage practices and irregular payment are the dominant economic barriers, restricting income generation and reinforcing poverty. Subsistence-level earnings, limited educational opportunities, and disability-related expenses further exacerbate economic vulnerability (Mitra et al., 2017; Groce et al., 2011).

### 6.2 Employment-Related Constraints

**Table 6. Path Values of Confirmatory Factor Analysis – Employment Constraints**

Indicators	Item Code	Standardized Coefficient (Beta)	P-value	Rank
Inadequate financial assistance for self-employment initiatives	Emp3	0.936	<0.001	I
Lack of vocational training and communicative	Emp2	0.919	<0.001	II

skills

Absence of freedom in selecting courses for education and training	Emp4	0.870	<0.001	III
Depressing attitudes of co-workers	Emp1	0.840	<0.001	IV
Employer's negative perception and attitude	Emp5	0.521	<0.001	V

Financial support for self-employment is the most critical enabler of employment empowerment. Vocational training and skill development significantly enhance employability, while peer and employer attitudes, though secondary, still influence inclusion (ILO, 2019; World Bank, 2021). Programs like Kerala Kaivalya scheme show measurable benefits but require better alignment with individual needs.

### 6.3 Institutional and Government Support Constraints

**Table 7. Path Values of CFA – Institutional & Government Support Constraints**

Indicators	Item Code	Standardized Coefficient (Beta)	P-value	Rank
Corrupted selection process in appointments	Inst4	0.820	<0.001	I
Inadequacy of the reservation quota	Inst6	0.759	<0.001	II
Inefficient implementation of quota system	Inst5	0.752	<0.001	III
Lack of cooperative-based link with market	Inst1	0.749	<0.001	IV
Inconsistent benefits from MNREGA participation	Inst2	0.739	<0.001	V
Lack of accessibility to public places, buildings, transportation	Inst3	0.636	<0.001	VI

Institutional gaps are major barriers, including corruption in appointments, quota inefficiencies, and insufficient infrastructure. Welfare programs such as MGNREGA and accessibility initiatives often fail to reach target beneficiaries effectively (Singh, 2014; Naraharisetti & Castro, 2016).

### 6.4 Societal and Attitudinal Constraints

**Table 8. Path Values of CFA – Societal & Attitudinal Constraints**

Indicators	Item Code	Standardized Coefficient (Beta)	P-value	Rank
Inadequate social security and support services	Soc3	0.888	<0.001	I
Discriminatory attitudes and lack of support from local community and LSG	Soc4	0.834	<0.001	II
Constrained social norms, societal attitudes and practices	Soc1	0.760	<0.001	III
Lack of support and information from peer groups	Soc2	0.706	<0.001	IV

Social barriers, including **inadequate social security, community discrimination, and limited peer support**, reinforce economic and employment constraints. Enhancing empowerment requires **strengthened social safety nets, inclusive community programs, and peer-support mechanisms** (Oliver, 1990). Initiatives like the **Kaivalya loan program** support rural and female participants but need scaling and better monitoring. The analysis confirms that **economic, employment, institutional, and social constraints** are deeply interrelated and collectively influence the economic empowerment of PwDs. Ranking of constraints highlights where **policy and intervention efforts should be prioritized**.

## VII. Discussion

The findings of this study reveal the multifaceted nature of constraints faced by persons with disabilities (PwDs) in achieving sustainable economic empowerment in Kerala. Factor analysis identified four interrelated dimensions—economic, employment, institutional, and social constraints—that collectively shape livelihood outcomes. These results underscore that disability is not merely a health condition but a socio-economic construct influenced by structural inequalities and systemic barriers (Sen, 1999; Mitra, 2018).

### 7.1 Economic Vulnerability and the Cycle of Poverty

The dominance of economic constraints, particularly discriminatory wage structures and irregular income flows, highlights the persistent marginalization of PwDs in the labor market. Limited access to quality education and income-generating opportunities reinforces a cycle of economic dependency.

Previous studies have demonstrated that persons with disabilities often incur higher living costs and reduced earning potential due to inaccessible work environments and social prejudice (Mitra et al., 2017; Groce et al., 2011). This combination of economic backwardness and disability-related expenditures intensifies poverty, especially for women and individuals in rural areas.

### 7.2 Employment and Skill Deficits

Employment-related constraints primarily arise from inadequate financial support for self-employment and limited access to vocational training. The absence of inclusive skill development and flexible educational pathways restricts participation in productive work.

International evidence emphasizes the role of inclusive vocational training, entrepreneurship support, and self-employment programs in advancing socio-economic inclusion (World Bank, 2021; ILO, 2019). Negative perceptions from employers and co-workers further exacerbate workplace discrimination, reducing motivation and self-efficacy.

Programs like the Kerala Kaivalya scheme demonstrate measurable benefits for rural and female participants, yet alignment with individual capacities and follow-up support remain limited. Interventions should therefore focus on market-linked skill development and capability enhancement, moving beyond tokenistic reservation systems.

### 7.3 Institutional and Governance Gaps

Institutional inefficiencies are among the most persistent barriers to empowerment. Corruption in recruitment, inefficient implementation of reservation quotas, and inadequate accessibility measures emerged as significant obstacles. These findings align with critiques of implementation gaps in disability policy (Sharma, 2018; Narahariseti & Castro, 2016).

Despite progressive legislation such as the Rights of Persons with Disabilities Act (2016), policy translation at the local level remains weak. Transparency, participatory governance, and monitoring mechanisms are critical to ensuring equitable delivery of employment and welfare benefits.

### 7.4 Social and Attitudinal Dimensions

Social and attitudinal factors reinforce economic, employment, and institutional constraints. The study found that inadequate social security, community discrimination, and weak peer support networks limit both social participation and psychological well-being.

The social model of disability posits that disability arises primarily from societal barriers rather than individual impairments (Oliver, 1990). Social exclusion manifests through stigma, paternalistic charity, and marginalization from governance processes. Promoting community awareness, inclusive education, and peer-led advocacy can significantly transform perceptions and foster empowerment. Strengthening self-help groups and local disability networks enhances access to resources and collective bargaining power.

### 7.5 Policy Implications

The results indicate an urgent need for integrated policy interventions addressing economic, institutional, and attitudinal barriers simultaneously. Recommendations include:

Inclusive economic empowerment – expand targeted microcredit, social-enterprise programs, and mentoring (Kaivalya program).

Skills and entrepreneurship development – strengthen vocational training aligned with labor-market demands.

Institutional accountability – digital monitoring of reservation compliance and independent audits.

Social transformation – community-level sensitization campaigns and peer-support networks.

These findings reaffirm that economic empowerment of PwDs cannot be achieved through isolated welfare measures. Instead, systemic reform rooted in rights-based approaches, participatory governance, and sustained public accountability is essential.

## VIII. Conclusion and Recommendations

### 8.1 Conclusion

This study examined the economic empowerment of persons with disabilities (PwDs) in Kerala, identifying major constraints through factor-analytic techniques. The findings reveal that economic, employment, institutional, and social dimensions are deeply interwoven and mutually reinforcing. Economic deprivation emerged as the most dominant challenge, exacerbated by irregular wages, discriminatory payments, and high out-of-pocket expenses associated with disability (Mitra et al., 2017; Groce et al., 2011).

Employment barriers, particularly inadequate financial support and limited vocational training, restrict participation in productive work (ILO, 2019; World Bank, 2021). Institutional inefficiencies, including corruption in appointments and ineffective quota implementation, undermine state welfare mechanisms (Sharma, 2018; Rights of Persons with Disabilities Act, 2016).

Social and attitudinal constraints, such as stigma, lack of peer support, and exclusion from local governance, perpetuate marginalization (Oliver, 1990; Narahariseti & Castro, 2016).

These findings reinforce that disability is not merely a biomedical condition but a structural and systemic issue shaped by social, economic, and institutional inequalities. Sustainable empowerment requires coordinated interventions across multiple domains, combining financial inclusion, skill development, institutional accountability, and social transformation.

## 8.2 Recommendations:

The study recommends strengthening inclusive economic policies through expanded, locally tailored micro-finance and social-enterprise programs. Market-aligned skill development should integrate vocational training with industry and digital demands, incorporating flexible learning for diverse disabilities. Institutional accountability can be enhanced via digital tracking and independent audits of welfare and recruitment programs. Public infrastructure should adopt universal-design principles with regular accessibility audits. Disability-specific social protection must be broadened, particularly for women and rural populations. Finally, fostering positive social attitudes, peer-support networks, and participatory policy development by actively involving persons with disabilities is crucial to ensure equitable inclusion and sustainable empowerment.

## 8.3 Future Research Directions

Future studies should adopt longitudinal and comparative regional approaches to evaluate the impact of empowerment programs on income, self-efficacy, and social inclusion. Employing mixed-method designs that combine quantitative analyses with qualitative life-history perspectives can provide deeper insights into empowerment dynamics and inform more effective, context-sensitive policy interventions.

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