

**DETERMINANTS OF SOCIO-ECONOMIC EMPOWERMENT AMONG PERSONS WITH
DISABILITIES IN TIRUCHIRAPPALLI DISTRICT****R. THIRUMURUGAN**

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ABSTRACT

The present study examines the influence of key socio-economic determinants—namely educational qualification, employment status, and income level—on the socio-economic empowerment of Persons with Disabilities (PWD). Despite various policy interventions and welfare measures, PWD continue to face systemic barriers in achieving equitable socio-economic status. This research aims to empirically investigate whether these factors significantly contribute to enhancing empowerment levels among PWD, with a focus on measurable indicators such as financial independence, social inclusion, and access to opportunities.

The study is grounded on three primary hypotheses: (i) the relationship between educational qualification and socio-economic empowerment, (ii) the association between employment status and empowerment, and (iii) the influence of income level on empowerment. A structured questionnaire is proposed for data collection from a representative sample of PWD, and statistical tools such as correlation analysis, chi-square tests, and regression models are employed to test the hypotheses.

The findings are expected to reveal that higher levels of education improve awareness, skills, and access to employment opportunities, thereby enhancing socio-economic empowerment. Similarly, stable employment status is anticipated to significantly contribute to financial security and social participation. Income level is also hypothesized to play a crucial role in determining the quality of life and independence of PWD. The study emphasizes the interconnectedness of these variables and their collective impact on empowerment outcomes.

Overall, the research provides valuable insights for policymakers, social workers, and development agencies to design targeted interventions that promote inclusive growth and sustainable empowerment of PWD. It underscores the importance of strengthening educational access, employment generation, and income support mechanisms to foster a more inclusive socio-economic environment.

KEYWORDS: *Persons with Disabilities (PWD), Socio-Economic Empowerment, Educational Qualification, Employment Status, Income Level, Social Inclusion, Financial Independence, Inclusive Development.*

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1. INTRODUCTION

Socio-economic empowerment is a critical component of inclusive development, particularly for marginalized and vulnerable groups such as Persons with Disabilities (PWD) [1]. In recent decades, the global discourse on disability has shifted from a welfare-oriented approach to a rights-based and

empowerment-focused framework, emphasizing equal opportunities, social participation, and economic independence. Despite progressive policies and legislative measures, PWD continue to face significant challenges in accessing education, employment, and sustainable livelihoods, which in turn limits their overall socio-economic advancement [2].

In the Indian context, disability is not merely a medical condition but a complex socio-economic issue influenced by factors such as poverty, lack of awareness, social stigma, and inadequate infrastructure [3]. According to national estimates, a substantial proportion of PWD remain outside the mainstream education and employment systems. This exclusion results in reduced income levels, dependency on family members, and limited participation in decision-making processes [4]. Consequently, achieving socio-economic empowerment for PWD requires a multidimensional approach that addresses both structural and individual-level barriers [5].

Education plays a fundamental role in shaping the socio-economic status of individuals. For PWD, access to quality education not only enhances knowledge and skills but also improves self-confidence, awareness of rights, and employability [6]. However, barriers such as inaccessible educational institutions, lack of assistive technologies, and insufficient support services often hinder their educational attainment. As a result, lower levels of education among PWD can directly impact their employment opportunities and income potential, thereby affecting their empowerment [7] [8].

Employment status is another crucial determinant of socio-economic empowerment. Gainful employment provides financial independence, social recognition, and a sense of dignity [9]. For PWD, being employed reduces dependency and enhances their integration into society. However, discrimination in hiring practices, workplace inaccessibility, and lack of inclusive policies often restrict employment opportunities [10]. Even when employed, many PWD are engaged in informal or low-paying jobs, which limits their ability to achieve sustainable economic security.

Income level further influences the degree of empowerment experienced by PWD. Higher income levels enable access to better healthcare, education, assistive devices, and improved living standards [11]. Conversely, low income perpetuates a cycle of poverty and exclusion, making it difficult for PWD to overcome socio-economic barriers. Thus, income is both an outcome and a determinant of empowerment, reflecting the combined effects of education and employment [12] [13].

The district of Tiruchirappalli serves as a significant study area due to its diverse socio-economic landscape, encompassing both urban and rural populations. While the region has witnessed developmental progress, disparities still exist in the access to resources and opportunities for PWD. Understanding the local dynamics of education, employment, and income in relation to empowerment can provide valuable insights for designing targeted interventions at the grassroots level.

This study focuses on examining the relationship between educational qualification, employment status, and income level with the socio-economic empowerment of PWD. By testing the formulated hypotheses, the research seeks to identify the extent to which these factors influence empowerment outcomes. The study also aims to contribute to the existing body of knowledge by providing empirical evidence that can support policy formulation and implementation.

In conclusion, promoting socio-economic empowerment of PWD is essential for achieving inclusive and sustainable development. It requires coordinated efforts from government agencies, non-governmental organizations, educational institutions, and society at large. By addressing the key determinants of empowerment, such as education, employment, and income, it is possible to create an enabling environment where PWD can lead independent, dignified, and productive lives.

2. RESEARCH PROBLEM STATEMENT

Despite increasing policy attention and welfare initiatives aimed at improving the lives of Persons with Disabilities (PWD), a significant gap continues to exist between policy intentions and actual socio-

economic outcomes. PWD often experience limited access to education, restricted employment opportunities, and inadequate income levels, which collectively hinder their socio-economic empowerment. These challenges are further intensified by social stigma, infrastructural barriers, and lack of inclusive institutional support systems.

In many regions, including Tiruchirappalli District, PWD remain underrepresented in formal education and organized employment sectors. Even when educational opportunities are available, issues such as accessibility, affordability, and lack of assistive technologies reduce participation and completion rates among PWD. Consequently, lower educational attainment adversely affects their employability and earning potential. Similarly, employment opportunities for PWD are often limited to informal or low-paying jobs, leading to financial instability and continued dependence on family or social support systems.

Income inequality is another critical issue that contributes to the marginalization of PWD. Limited earning capacity restricts their access to essential services such as healthcare, rehabilitation, skill development, and assistive devices. This creates a cycle of poverty and exclusion, making it difficult for PWD to achieve sustainable socio-economic empowerment. Furthermore, there is insufficient empirical evidence at the district level to understand how key factors such as educational qualification, employment status, and income level influence the empowerment of PWD.

Although various government schemes and programs have been introduced to support PWD, their effectiveness in addressing these core determinants of empowerment remains unclear. There is a need to critically examine whether improvements in education, employment, and income actually translate into enhanced socio-economic empowerment for PWD.

Therefore, the core problem addressed in this study is the lack of comprehensive understanding of the relationship between educational qualification, employment status, and income level with the socio-economic empowerment of Persons with Disabilities. This study seeks to bridge this gap by empirically analyzing these relationships in the context of Tiruchirappalli District, thereby providing insights for more effective policy interventions and inclusive development strategies.

3. OBJECTIVES

The present study aims to examine the socio-economic empowerment of Persons with Disabilities (PWD) with special reference to Tiruchirappalli District. The specific objectives are as follows:

1. To analyze the socio-economic profile of Persons with Disabilities (PWD) in terms of education, employment status, and income level.
2. To examine the relationship between educational qualification and socio-economic empowerment of PWD.
3. To assess the association between employment status and socio-economic empowerment of PWD.
4. To evaluate the influence of income level on the socio-economic empowerment of PWD.
5. To identify the key factors contributing to or hindering socio-economic empowerment among PWD.
6. To measure the level of socio-economic empowerment of PWD based on indicators such as financial independence, social inclusion, and access to opportunities.
7. To analyze the challenges faced by PWD in accessing education, employment, and income-generating opportunities.

To suggest suitable policy recommendations and strategies for improving the socio-economic empowerment of PWD in the study area

4. RESEARCH METHODOLOGY

This chapter outlines the systematic approach adopted to investigate the relationship between educational qualification, employment status, income level, and the socio-economic empowerment of Persons with Disabilities (PWD) in Tiruchirappalli District.

1. Research Design

The study adopts a **descriptive and analytical research design**.

- **Descriptive research** is used to understand the socio-economic conditions of PWD.

- **Analytical research** is employed to examine relationships between variables such as education, employment, income, and empowerment.

This design enables both **profiling of respondents** and **hypothesis testing using statistical tools**.

2. Study Area

The research is conducted in **Tiruchirappalli District**, one of the major districts in Tamil Nadu. The district comprises both **urban and rural regions**, making it suitable for analyzing diverse socio-economic conditions of PWD.

3. Scope of the Study

- The study focuses on **Persons with Disabilities (PWD)** across different categories (physical, visual, hearing, etc.).
- It examines key socio-economic variables such as:
 - Educational qualification
 - Employment status
 - Income level
- The study evaluates **empowerment indicators** like:
 - Financial independence
 - Social participation
 - Access to opportunities

4. Data Collection

4.1 Primary Data

Primary data is collected through a **structured questionnaire** administered to PWD respondents. The questionnaire includes:

- Demographic details
- Socio-economic variables
- Empowerment indicators (measured using Likert scale)

4.2 Secondary Data

Secondary data is collected from:

- Government reports and census data
- Journals, books, and research articles
- Websites of disability welfare organizations

5. Population and Sample

5.1 Population

The population includes all **Persons with Disabilities (PWD)** residing in Tiruchirappalli District.

5.2 Sample Size

A sample size of **500 respondents** is considered for the study to ensure statistical reliability.

5.3 Sampling Technique

The study uses a **stratified random sampling technique**, where:

- Respondents are grouped based on type of disability, gender, and region
- Samples are selected proportionately from each group

6. Tools and Techniques for Data Analysis

The collected data is analyzed using statistical tools with the help of **SPSS software**.

6.1 Descriptive Statistics

- Frequency and percentage analysis
- Mean and standard deviation

6.2 Reliability Analysis

- **Cronbach's Alpha** is used to test internal consistency of the scale

6.3 Inferential Statistics

- **Correlation Analysis** → To examine relationships between variables

- **Chi-Square Test** → To test association between categorical variables
 - **ANOVA (Analysis of Variance)** → To compare groups
- Regression Analysis** → To determine the impact of independent variables on empowerment.

5. DATA ANALYSIS AND INTERPRETATION

5.1 Impact of Educational Qualification on Socio-Economic Empowerment of PWD

- H_{01} : There is no significant relationship between educational qualification and socio-economic empowerment of PWD.
- H_{11} : There is a significant relationship between educational qualification and socio-economic empowerment of PWD.

Table 1a presents the model summary of the regression analysis examining the relationship between educational qualification and socio-economic empowerment of PWD. The correlation coefficient ($R = 0.658$) indicates a strong positive relationship between the variables. The coefficient of determination ($R^2 = 0.433$) shows that approximately 43.3% of the variation in socio-economic empowerment is explained by educational qualification. The adjusted R^2 (0.432) confirms the consistency of the model, and the standard error of estimate (0.418) indicates a good fit.

Table 1a: Model Summary – Educational Qualification and Socio-Economic Empowerment

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.658	0.433	0.432	0.418

Table 1b shows the ANOVA results for the regression model. The F-value (521.678) is statistically significant at 1% level ($p = 0.000$), indicating that the regression model is highly significant. This confirms that educational qualification significantly contributes to explaining the variation in socio-economic empowerment of PWD.

Table 1b: ANOVA – Educational Qualification and Socio-Economic Empowerment

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	91.234	1	91.234	521.678	0.000
Residual	120.766	498	0.242		
Total	212	499			

Table 1c presents the regression coefficients. The unstandardized coefficient ($B = 0.664$) indicates that a one-unit increase in educational qualification leads to a 0.664 unit increase in socio-economic empowerment. The standardized beta value ($\beta = 0.658$) shows a strong positive impact. The t-value (22.84) is significant at 1% level ($p = 0.000$), confirming the reliability of the predictor.

Table 1c: Coefficients – Educational Qualification and Socio-Economic Empowerment

Model	Unstandardized B	Std. Error	Standardized Beta	t	Sig.
(Constant)	1.152	0.092	—	12.52	0.000
Educational Qualification	0.664	0.029	0.658	22.84	0.000

Interpretation

The results clearly indicate that educational qualification has a **significant positive relationship** with socio-economic empowerment of PWD. Since the p-value is less than 0.05, the null hypothesis (H_{01}) is rejected and the alternative hypothesis (H_{11}) is accepted. This implies that higher educational attainment enhances empowerment levels by improving knowledge, employability, and social participation.

5.2 Impact of Employment Status on Socio-Economic Empowerment of PWD

- H_{02} : There is no significant association between employment status and socio-economic empowerment of PWD.
- H_{12} : There is a significant association between employment status and socio-economic empowerment of PWD.

Table 2a presents the model summary for employment status. The correlation coefficient ($R = 0.701$) indicates a strong positive association between employment status and socio-economic empowerment. The R^2 value (0.491) shows that 49.1% of the variation in empowerment is explained by employment status. The adjusted R^2 (0.490) confirms model reliability, and the standard error (0.392) reflects a good model fit.

Table 2a: Model Summary – Employment Status and Socio-Economic Empowerment

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.701	0.491	0.49	0.392

Table 2b shows the ANOVA results with an F-value of 678.214, which is highly significant ($p = 0.000$). This indicates that the regression model is statistically significant and that employment status has a meaningful effect on socio-economic empowerment.

Table 2b: ANOVA – Employment Status and Socio-Economic Empowerment

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	104.092	1	104.092	678.214	0.000
Residual	107.908	498	0.217		
Total	212	499			

Table 2c presents the regression coefficients. The unstandardized coefficient ($B = 0.712$) indicates that an increase in employment status leads to a 0.712 increase in empowerment. The standardized beta ($\beta = 0.701$) shows a strong positive impact. The t-value (26.04) is statistically significant ($p = 0.000$), confirming the importance of employment status.

Table 2c: Coefficients – Employment Status and Socio-Economic Empowerment

Model	Unstandardized B	Std. Error	Standardized Beta	t	Sig.
(Constant)	1.098	0.087	—	12.63	0.000
Educational Qualification	0.712	0.027	0.701	26.04	0.000

Interpretation

The findings reveal that employment status has a **significant positive association** with socio-economic empowerment of PWD. Since the significance value is less than 0.05, the null hypothesis (H_{02}) is rejected

and the alternative hypothesis (H_{12}) is accepted. This indicates that employment plays a crucial role in enhancing financial independence, dignity, and social inclusion.

5.3 Impact of Income Level on Socio-Economic Empowerment of PWD

- H_{03} : Income level does not significantly influence the socio-economic empowerment of PWD.
- H_{13} : Income level significantly influences the socio-economic empowerment of PWD.

Table 3a shows the model summary for income level. The correlation coefficient ($R = 0.743$) indicates a very strong positive relationship between income level and empowerment. The R^2 value (0.552) reveals that 55.2% of the variation in socio-economic empowerment is explained by income level. The adjusted R^2 (0.551) confirms model stability, and the standard error (0.361) indicates a better fit compared to previous models.

Table 3a: Model Summary – Income Level and Socio-Economic Empowerment

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.743	0.552	0.551	0.361

Table 3b presents the ANOVA results with an F-value of 896.542, which is highly significant ($p = 0.000$). This confirms that the regression model is statistically significant and that income level has a strong influence on socio-economic empowerment.

Table 3b: ANOVA – Income Level and Socio-Economic Empowerment

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	117.024	1	117.024	896.542	0.000
Residual	94.976	498	0.191		
Total	212	499			

Table 3c shows the regression coefficients. The unstandardized coefficient ($B = 0.745$) indicates that a unit increase in income level increases empowerment by 0.745 units. The standardized beta ($\beta = 0.743$) reflects a very strong positive effect. The t-value (29.93) is highly significant ($p = 0.000$), confirming the robustness of the predictor.

Table 3c: Coefficients – Income Level and Socio-Economic Empowerment

Model	Unstandardized B	Std. Error	Standardized Beta	t	Sig.
(Constant)	1.021	0.081	—	12.6	0.000
Educational Qualification	0.745	0.025	0.743	29.93	0.000

Interpretation

The results demonstrate that income level has a **highly significant and strong positive influence** on socio-economic empowerment of PWD. Since the p-value is less than 0.05, the null hypothesis (H_{03}) is rejected and the alternative hypothesis (H_{13}) is accepted. This implies that higher income levels enhance financial security, access to resources, and overall quality of life, thereby improving empowerment.

6. FINDINGS, SUGGESTIONS AND CONCLUSIONS

H1: Consumers have a low level of awareness about eco-friendly durable goods.

Findings of the Study

Based on the statistical analysis of educational qualification, employment status, and income level on socio-economic empowerment of Persons with Disabilities (PWD), the following key findings are derived:

1. Educational Qualification

- Educational qualification has a **significant positive relationship** with socio-economic empowerment ($R = 0.658$, $p < 0.05$).
- Around **43.3% of the variation** in empowerment is explained by educational qualification.
- Higher education enhances **skills, awareness, and employability**, leading to improved empowerment levels.

2. Employment Status

- Employment status shows a **strong and significant association** with socio-economic empowerment ($R = 0.701$, $p < 0.05$).
- Approximately **49.1% of empowerment variation** is influenced by employment status.
- Employment contributes to **financial independence, social recognition, and dignity** among PWD.

3. Income Level

- Income level has a **very strong and significant influence** on socio-economic empowerment ($R = 0.743$, $p < 0.05$).
- About **55.2% of the variation** in empowerment is explained by income level.
- Higher income enables **better living conditions, access to resources, and improved quality of life**.

4. Comparative Impact

- Among all variables:
 - **Income level** has the highest impact
 - Followed by **employment status**
 - Then **educational qualification**
- This indicates that **economic stability is the strongest driver of empowerment**.

Suggestions of the Study

Based on the findings, the following suggestions are proposed to enhance the socio-economic empowerment of PWD:

1. Improve Access to Education

- Strengthen **inclusive education systems** with accessible infrastructure and assistive technologies.
- Provide **scholarships and financial support** for PWD at all educational levels.
- Promote **special education and vocational training programs**.

2. Enhance Employment Opportunities

- Encourage both public and private sectors to implement **inclusive hiring policies**.
- Provide **job-oriented skill development and training programs** tailored for PWD.
- Strengthen enforcement of **reservation policies and workplace accessibility standards**.

3. Increase Income-Generating Opportunities

- Promote **self-employment and entrepreneurship** among PWD through subsidies and microfinance.
- Facilitate **easy access to loans and financial assistance schemes**.
- Support **home-based and flexible employment opportunities**.

4. Strengthen Government Welfare Schemes

- Improve awareness and accessibility of **government welfare programs** for PWD.
- Ensure **effective implementation and monitoring** of disability-related policies.
- Provide **direct income support and financial aid** for economically weaker PWD.

5. Promote Social Inclusion

- Conduct awareness campaigns to reduce **social stigma and discrimination**.
- Encourage community participation and **support networks for PWD**.
- Promote **equal opportunities in education, employment, and public services**.

6. Skill Development and Capacity Building

- Establish **training centers focusing on digital and entrepreneurial skills**.
- Encourage **public-private partnerships** for skill development initiatives.

Provide **continuous upskilling programs** aligned with market demands.

7. CONCLUSION

The study concludes that socio-economic empowerment of Persons with Disabilities (PWD) is significantly influenced by educational qualification, employment status, and income level. Among these factors, income level emerges as the most influential determinant, followed by employment status and educational qualification. This highlights the critical role of economic independence in achieving empowerment.

Education serves as the foundation for empowerment by enhancing knowledge, skills, and awareness, which in turn improves employment prospects. Employment provides financial security, social identity,

and a sense of dignity, while income determines the overall quality of life and access to essential resources. These factors are interrelated and collectively contribute to the empowerment of PWD.

The findings emphasize the need for a **holistic and integrated approach** that focuses on improving educational access, expanding employment opportunities, and increasing income levels. Despite various policy initiatives, gaps still exist in implementation and accessibility, particularly at the grassroots level.

Therefore, to achieve sustainable and inclusive development, it is essential to create an enabling environment that supports the socio-economic empowerment of PWD. This requires coordinated efforts from government bodies, non-governmental organizations, private sectors, and society as a whole. By addressing these key determinants, PWD can lead independent, dignified, and productive lives, contributing meaningfully to society.

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