Inclusion of females with disability

Mckinsey -Survey Analysis
Analysis of saving pattern for disabled women who are employed

There is a need to provide more education related to financial planning and investment options.

Surveyed 197 women with different disabilities

<table>
<thead>
<tr>
<th>Disability</th>
<th>% Monthly Savings</th>
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</thead>
<tbody>
<tr>
<td>LD</td>
<td>0-10%: 72%</td>
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<tr>
<td>SHII</td>
<td>11-25%: 77%</td>
</tr>
<tr>
<td>Others</td>
<td>26-50%: 34%</td>
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<tr>
<td>VI</td>
<td>51-100%: 14%</td>
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</tbody>
</table>

~63% of the group saved more than 25% of their salary. Properly channelizing and investing these funds can create additional source of income in the future.

Investment source

- At Home: 35%
- Bank: 45%
- Chits: 13%
- Others: 7%

Confidence about future financial growth

- Yes: 98%
- No: 2%

While 45% use banks to save their money, 35% of them have their idle funds lying at home.

98% of them are confident about their future growth in career.
Analysis of consumption pattern for disabled women who are employed

Money has been spent to empower self and family and create appreciating assets besides others.

- ~40% spent their income on getting themselves and their siblings educated. Others would include money spent on education of relatives.
- Thus, we can say they consider education as an important means to empower themselves and family members.

- Investing in self appreciating assets such as gold and house/land is a remarkable achievement.
- Others would include purchase of TV, washing machine, mixer and other home appliances.
Decision making power w.r.t financial and non-financial matters

Not only they play a major role in decision making for themselves, but also their family.

More than 50% of them play a major role in making both financial and non-financial decisions for themselves and their family. We can say they are independent decision makers as well as decision influencers for their family.
True empowerment & positive impact gets translated beyond one life

Not only does job help them become independent, but enables them to support and inspire others

58% earn more than any of their family members; becoming a pillar than a burden

94% guide and mentor others facing similar challenges

20% women experience reduction in abuse, thus job helped improve their personal life

93% of them consider that their community looks up to them as inspiration
Thank you