

# UNLOCKING WOMEN'S ABILITY: BUILDING A STRONGER ECOSYSTEM TO EMPOWER WOMEN WITH DISABILITIES IN INDIA

---

Monday, 10<sup>th</sup> March 2025 | Bengaluru



# Women with disabilities face exclusion because of lack of targeted programmes by SHGs

## CONTEXT



### Lack of integration into SHGs

This group is overlooked in economic and social structures, particularly within **SHGs and livelihood programs**



### Limited sensitisation among SHG members

Limited training and sensitisation efforts among SHGs to understand the challenges of this group



These factors limit the pathways to **financial independence** for women with disabilities

# Through this convening, we hope to.....

## OBJECTIVE

1



Share key findings from our research, providing a clearer picture of the realities on the ground

2



Learn from the collective experience and expertise of the group – the invited stakeholders have been tackling pressing challenges in livelihoods, gender, disability, and policymaking

3



Form strategic collaborations to drive systemic change by integrating disability into SHG and economic inclusion frameworks

# Our initiative, in partnership with Karnataka State Rural Livelihood Promotion Society, aims to bridge the gap between SHGs and women

## THE PROJECT



### Goals

- ✓ Integrate **1,000+ women with disabilities** into SHGs
- ✓ Sensitize all Self-Help Groups in Karnataka, reaching approximately **35 lakh members**
- ✓ Empower 60,000 women with disabilities through mentorship, counselling, and training in wage employment and entrepreneurship
- ✓ creating a **scalable model for inclusion**, positioning **Karnataka as a leader in disability-inclusive economic empowerment**



### Focus areas

- **Community-Driven Inclusion**
  - Training SHG members to recognize, support, and integrate women with disabilities within their groups
- **Capacity Building for CRPs Livelihood & Market Linkages**
  - Equipping Community Resource Persons (CRPs) to drive inclusion, monitor progress, and sustain long-term impact
- **Policy & Systemic Change**
  - Partnering with the government and ecosystem leaders to embed disability inclusion within NRLM/SRLM frameworks
- **Knowledge & Learning Hub**
  - Documenting best practices, case studies, and research to replicate this model across India

# We conducted a diagnostic study to understand the state of employment opportunities and gaps for women with disabilities

## BASELINE STUDY

- Baseline study conducted in seven districts across Karnataka – Bellary, Bidar, Vijayapura, Kalburgi, Gadag, Koppal and Dharwad
- A mixed method approach was used for the study where a combination of quantitative surveys and qualitative interviews were conducted.

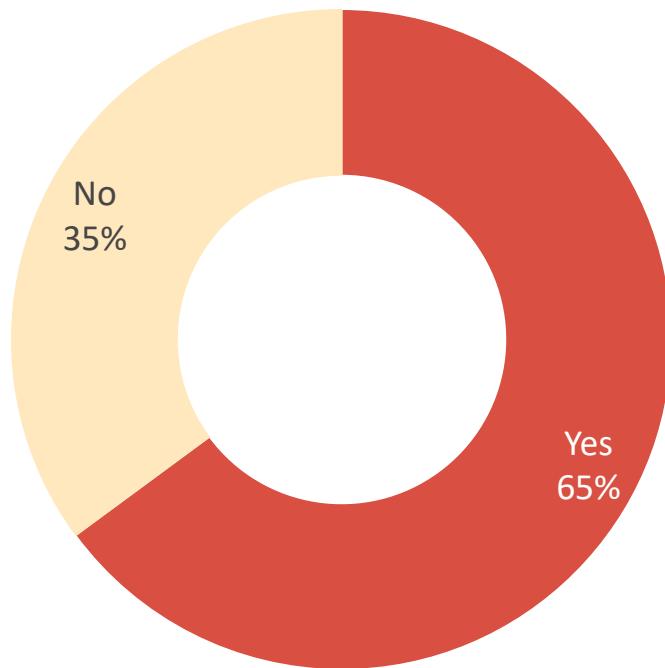
**Methodology**

- A total of 320 surveys were conducted across 7 districts of Karnataka
- In- depth interviews with 25 women were conducted to understand the nuances in the lived experiences of our respondents
- The study focused on issues such as Financial independence, Support structures, Access to Government schemes and SHG membership

# There are government schemes for the disabled, but many eligible women don't receive benefits

## FINDINGS - EXPERIENCES WITH GOVT. SCHEMES

Q: Have you benefitted from any government scheme?



### Experiences and challenges

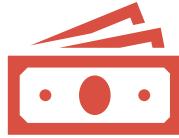
- Multiple individuals noted they face difficulties accessing **government schemes, loans, and financial resources**, primarily due to their disabilities
- Despite awareness of the schemes, bureaucratic delays and complex application processes hinder many from accessing them
- **95 %** of people who received government support received some form of pension
- **33 %** of people not accessing government schemes don't even know about the schemes

# Few women with disabilities have easy access to financial products despite most having an active bank account

## FINDINGS – FINANCIAL SERVICES



**97.5%** of respondents have a bank account



**51%** do not own a debit or ATM card, limiting their ability to make independent transactions

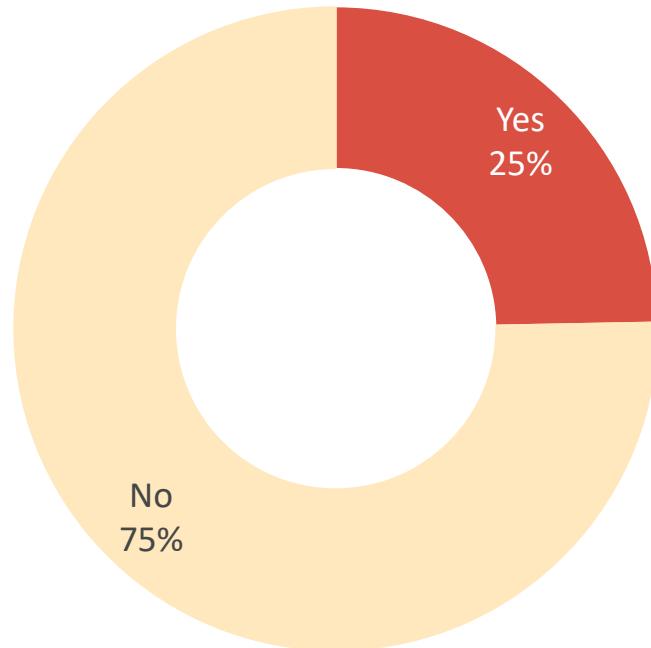


**15.9%** have a credit card, indicating restricted access to formal credit

# Very few women find communities of support, indicating a huge unmet need

## FINDINGS – AVAILABLE SHG SUPPORT

Q: Are you a part of any SHG?



Women with disabilities face multiple challenges while joining SHGs

- Financial concerns are a key issue—many women fear taking loans
  - 9% can't contribute monthly amounts
- Access is a major challenge
  - 68 respondents said no SHGs exist in their area, and 9 reported SHGs closing down
- Social and institutional barriers exist
  - Many women with disabilities were rejected by SHGs
- Many women find the membership too demanding

# Despite these challenges many women with disabilities have secured jobs and started their own enterprises

## FINDINGS – ECONOMIC EMPOWERMENT

Women with disabilities are joining the workforce....

**71 %** of employed women are in their first job

**78 %** of self-employed women had no prior work experience before starting

Women with disabilities have *started* taking steps towards financial independence

Structural gaps need to be filled to support women as they take up economic activities

**41 %** received no training prior to starting their business

**41 %** people want training to return to work

**71 %** were helped by family members when starting a business

Those joining workforce lack structured support, training and are dependent on significant family

# Recommendations: The sector needs to address some pressing issues that women with disabilities face on the road to financial freedom(1/2)

## RECOMMENDATIONS



### SHG/ Government schemes

- Increased awareness and sensitization of government schemes and policy
- Improved awareness/Access to Mobility Aids
- Improving local governance support
- Simplified processes for SHG members
- Enabling formal funding from banks



### Employment

- Providing skilling and training opportunities
- Connecting people to better job opportunities
- Sensitizing employers
- Creating mentorship and networking opportunities
- Making banking accessible

# Recommendations: The sector needs to address some pressing issues that women with disabilities face on the road to financial freedom(1/2)

## RECOMMENDATIONS



### Entrepreneurship

- Access to training for micro and nano enterprise
- Giving business skills
- Access to funding and investment



### Personal aspirations

- Independence and growth
- Social impact
- Advocacy for women and disabled individuals

# Thank you!

