

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

Monday, 10th 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

B A S E L I N E S T U D Y

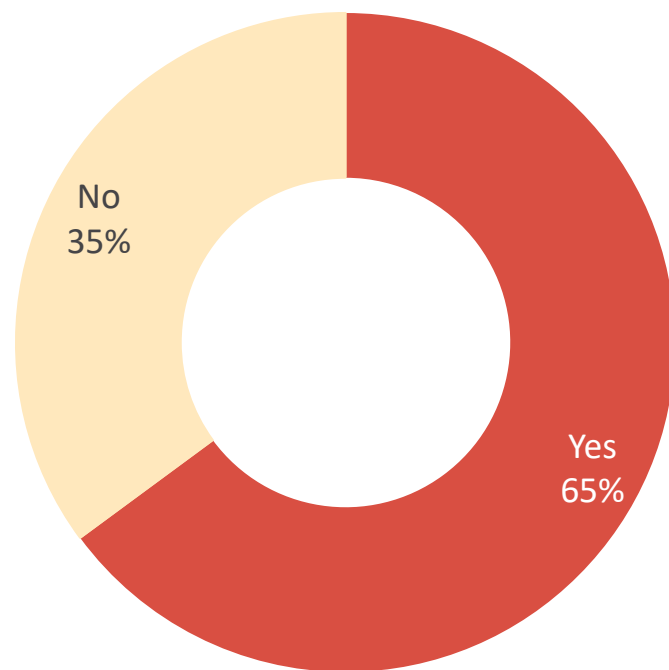
Methodology

- 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.
- 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

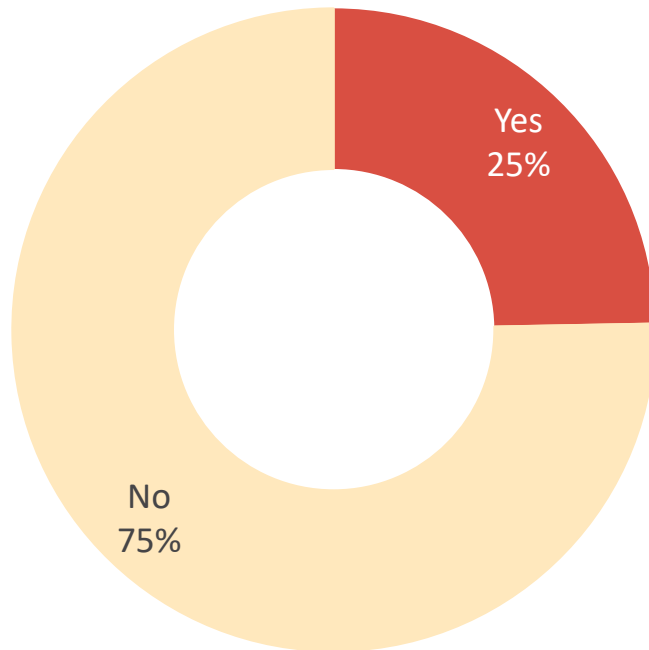


15.9% **have a credit card**, indicating restricted access to formal credit

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!

