

A STUDY ON THE EMPLOYMENT STATUS OF YOUNG WOMEN WITH DISABILITIES IN NEPAL

REPORT PREPARED BY
ARC PRIVATE LIMITED

SUBMITTED TO
ACCESS PLANET NEPAL

ACKNOWLEDGEMENTS

This research report would not have been produced without the support from various people. First of all, we would like to recognize the valuable contribution from our respondents, 242 young women with disabilities, and 47 other stakeholders who provided us their time and insights.

This research report entitled “A Study on the Employment Status of Young Women with Disabilities in Nepal” has been prepared to help in assessing the overall scenario of the work sector and the impact from COVID-19 on the young women with disabilities in Province One, Bagmati Province and Lumbini Province of Nepal.

We are also grateful for the support provided by Dr. Birendra Raj Pokharel (Disability Rights Expert), Kshitiz Basnet (Director, Street Child of Nepal), Neera Adhikari (Disability Rights Expert and Government Officer), Raju Basnet (National Federation of the Disabled Nepal), Tika Dahal (Nepal Disabled Women Association), Rajat Rai Kirati (Social Science Researcher), Pavitra Gautam (CEO Karkhana), Rita Baramu (Program Manager, Body and Data), Dikshya Singh (Manager, Kumari Bank), Netra Poudel (Education Officer at Mahalaxmi Municipality), Aarati Rouniyar, Ganga Ram Gautam (Director, Distance and Open Learning, Tribhuvan University), and a team from Kamana Sewa Bikas Bank. They helped us to collect required information in the difficult time of COVID-19. We would also like to recognize and appreciate the support from Laxmi Nepal, Gargi Nepal, Neelu Maharjan, and Srijana Dhakal from Access Planet Organization.

The Research Team

LIST OF ABBREVIATIONS

| | |
|-----------------|--|
| ATM | Automated Teller Machine |
| BFI s | Bank and Financial Institution |
| CBS | Central Bureau of Statistics |
| CSO | Civil Society Organization |
| CEDAW | Convention on the Elimination of all forms of Discrimination Against Women |
| COVID-19 | Coronavirus Disease 2019 |
| GBV | Gender Based Violence |
| INGO | International Non-Governmental Organizations |
| MoE | Ministry of Education |
| MoF | Ministry of Finance |
| MoWCSC | Ministry of Women Children and Senior Citizen |
| NGO | Non-Governmental Organization |
| PWD | Persons with Disabilities |
| SDG | Sustainable Development Goals |
| UNEG | United Nations Ethical Guidelines |
| UNESCO | United Nations Educational, Scientific and Cultural Organization |
| UNCPRD | United Nation Convention on Rights of Persons with Disabilities |
| WHO | World Health Organization |

TABLE OF CONTENTS

| | |
|--|-----------|
| 1. Introduction | 1 |
| 1.1 Context | 1 |
| 1.2 Research Purpose and Scope | 4 |
| 1.3 Study Processes and Methodology | 4 |
| 2. Secondary Documents Review | 8 |
| 3. Findings from Qualitative Interviews | 19 |
| 3.1 Opinions from the Stakeholders of Young Women with Disabilities | 19 |
| 3.2 Laws and Policies related to Young Women with Disabilities | 21 |
| 3.3 Advocacy and Efforts from the Stakeholders | 23 |
| 3.4 The self-esteem Level of Young Women with Disabilities | 25 |
| 3.5 Reflections from Young Women with Disabilities | 25 |
| 3.6 Opinions from Employers related to Young Women with Disabilities | 26 |
| 4. Findings from Quantitative Survey | 29 |
| 4.1 Profiles and Basic Situation of Young Women with Disabilities | 29 |
| 4.2 Literacy and Skills of Young Women with Disabilities | 31 |
| 4.3 Situation Analysis of Young Women with Disabilities who are Employed | 33 |
| 4.4 Situation Analysis of Young Women with Disabilities who are Unemployed | 36 |
| 4.5 Overall Situation Related to Employability of Young Women with Disabilities | 37 |
| 4.6 Impacts of COVID-19 on Young Women with Disabilities | 42 |
| 5. Major Findings | 44 |
| 6. Conclusion | 53 |
| 7. Recommendations | 55 |
| 8. References | 59 |
| Annex-I : Data Collection Tools | 60 |

01 INTRODUCTION

1.1 CONTEXT

The United Nations Convention on the Rights of Persons with Disabilities (UNCRPD), a worldwide convention under the auspices of the United Nations, assures that all persons with disabilities have the same rights, regardless of their nationality, gender, religion, language, or any other criterion. The UNCRPD signatory countries are expected to enact legislation to ensure the rights of persons with disabilities in line with the Convention. For example, the Rights of Persons with Disabilities Act 2016 (RPWD Act) in India, The Equality Act 2010 in the United Kingdom, and The Act Relating to rights of persons with disability (ARPD) 2017 in Nepal. The general situation of persons with impairments varies greatly between countries. Nonetheless, there is still room for improvement in the overall situation, particularly in emerging and impoverished nations.

The World Report on Disability by the World Health Organization and The World Bank (2011: p. 3) defines disability as an inherent feature of human existence. Everyone is likely to encounter it at some point in their lives, either permanently or momentarily. Disabilities can be visible or invisible, and their start might occur at birth, throughout infancy, during working years, or even in old age. Different local or national laws define disability differently, therefore the definition of a person with a disability differs from place to place.

The United Nations Convention on the Rights of Persons with Disabilities (UNCRPD) acknowledges that “disability is a notion that is evolving” (UNCRPD, 2006, p. 1). ‘Persons with disabilities are individuals who have

long-term physical, mental, intellectual, or sensory impairments that, when combined with additional impediments, prevent them from fully and effectively participating in society on an equal footing with others’ (UNCRPD, 2006, p. 4). The Act Relating to rights of persons with disability (ARPD) 2017 defines persons with disability as “a person who has long-term physical, mental, intellectual or sensory disability or functional impairments or existing barriers that may hinder his or her full and effective participation in social life on an equal basis with others”. Generalizations regarding “disability” or “person with disability” might be misleading. Persons with disabilities have a wide range of personal characteristics, including gender, age, socioeconomic position, sexuality, ethnicity, and cultural heritage. Each has his or her own set of preferences and reactions to disabilities. Furthermore, while disability is associated with disadvantage, not all persons with impairments are equally disadvantaged (World Health Organizations & The World Bank, 2011: p. 32).

In Nepali context, the national census of Nepal (2011) reports 1.94% of the total population having some kind of disability which is 513321 individuals. The publication by Central Bureau of Statistics (2012) reports persons with physical disabilities constituting 36.3 percent of the population of persons with disabilities followed by blindness/low vision 18.5%, deaf/hard to hearing 15.4%, speech impairment 11.5%, multiple disabilities 7.5%, mental related disabilities 6%, intellectual disability 2.9% and deaf blind 1.8%.

At the policy level, Nepal’s constitution of

2015 has stated the country will follow participatory principles for ensuring economic equality, prosperity and social justice. The Ministry of Finance (2020) claims that the emphasis on poverty alleviation has produced positive results, with the population living below the poverty line falling from 42% in 1996 to 18.7% in 2019. Another remarkable point is that the Government of Nepal has set a goal to uplift from the status of least developed country by 2022. It is not possible to ensure constitutional rights as well as to achieve the national target of upliftment from least developed countries without including and ensuring employability of all the populations. The persons with disability are also an important part of Nepali population and their roles are important for national economic activities. The reporting and discussion related to the issue of the employability regarding the person with disability has been undermined in almost all the financial reports and studies from both governmental and non-governmental sides. It is even harder to know the situation regarding their engagement in economic activities in cases related to young women with disabilities. The current practices show that the realization of economic rights and participation of young women with disabilities has not been comprehended significantly yet. Several media reports and publications suggest that young women

with disabilities in Nepal are facing clear disadvantages on right to work and rights at work both in comparison with men with disabilities and women without disabilities.

The project concept paper developed by Access Planet Organization (2021) mentions that lack of desegregated data and evidence; discriminatory state policies and programs; less access to quality education, trainings, information and technology; restricted mobility due to poor physical and information accessibility; negative attitude of family/society; no sensitization to the employers about capacity of these women and failure to ensure reasonable accommodation for economic participation have restricted their role in economic productivity and has hampered accessing economic justice by young women with disabilities in Nepal. With its experience of working in this sector, Access Planet assumes that Breakout of Covid-19 and the situation that has been created as a result has exacerbated the job crisis for young women with disabilities that prevailed before the pandemic.

Based on the various publications, the research team identified that there are different models of disability which informs how disability is understood and acted upon:

| | |
|----------------------|---|
| Charity Model | The charity model of disability focuses on the person and views individuals with disabilities as passive victims - objects of pity who require care and whose impairment is their primary identity (Al Ju'beh, 2015, p. 20). |
| Medical Model | According to the medical (or biological) model of disability, 'disability is a problem of the individual that is directly caused by a disease, an accident, or some other health condition and necessitates medical care in the form of treatment and rehabilitation' (Mitra, 2006, p. 237). It presupposes that treating the medical condition would solve the 'issue' - that incapacity must be repaired or cured (Al Ju'beh, 2015, p. 20). |

| | |
|---------------------------|---|
| Social Model | It is based on human rights and is socially created (Woodburn, 2013, p. 85). It considers disability to be the product of the social environment, which precludes persons with disabilities from full participation in society due to behavioral, environmental, and institutional limitations (Mitra, 2006, p. 237). It emphasizes society's adaptation to include individuals with disabilities by altering attitudes, practices, and regulations to remove barriers to participation, but it also recognizes the responsibility of medical experts. |
| Human Rights Model | This disability model is social in nature and attempts to alter unjust institutions and behaviors (Al Ju'beh, 2015, pp. 20-21, 87). It bases its arguments on the UNCRPD and regards persons with disabilities as "central participants in their own lives as decision makers, citizens, and rights holders" (Al Ju'beh, 2015, pp. 20-21, 87). |
| Interaction Model | World Health Organization and The World Bank report (2011) focuses on the interaction model. This model recognizes that disability should be viewed as neither simply medical nor purely social, since persons with impairments may encounter issues as a result of their health condition interacting with the environment. The most common use of this model can be observed in the International Classification of Functioning, Disability, and Health (ICF). In this model, disability is viewed as the result of a negative interaction between health conditions and the context, which includes environmental factors (products and technology; the natural and built environment; support and relationships; attitudes; services, systems, and policies) as well as personal factors (e.g. age, sex, motivation and self-esteem). |

In such a context, this research seeks to analyse the status of employment of young women with disabilities in Nepal by examining legal provisions for the economic rights of these women, investigating

difficulties and gaps to enter and remain in the job market, and finally scrutinizing the impact and opportunities created by Covid19 crisis.

1.2 RESEARCH PURPOSE AND SCOPE

The main objective of the research is to assess the status of employment of young women with disabilities from 20-30 years and to generate evidence on the economic capacity (employability) of women with disabilities for the strategic advocacy campaigns.

The specific objectives and scopes of the research are:

- To examine the legal provisions on economic rights of young women with disabilities.
- To assess current status, difficulties and opportunities of economic participation of young women with disabilities.
- To study the effect and opportunities from Covid-19 pandemic on the economic status of these women.

The research team used three strategies to gather required information: (i) Reviewing secondary documents including government plans, policies and budgets to examine the impact of policies on economic rights of young women with disabilities, (ii) primary structured quantitative survey to assess the current status of economic participation of young women with disabilities, and (iii) interviews with stakeholders to identify the barriers in access to economic opportunities for these women including identifying various difficulties faced in entering and remaining in the labor force. All these strategies helped to analyze the gap between the skills they have received and its linkage with market as well as the impact of COVID-19 on the economic status of

these women. We expect this study helps to explore the new kind of opportunities created by technology and the work from home trend due to the current pandemic.

The geographic scope of the evaluation included three provinces of Nepal: Province 1, Bagmati and Lumbini. Works were explored in each of these provinces and evaluated remotely.

1.3 STUDY PROCESSES AND METHODOLOGY

This study has used mixed method design using both qualitative and quantitative approaches. At the initial phase of the study, the research team carried out desk study and literature reviews. The review was mainly focused to examine the existing plans and policy documents of the government of Nepal related to the employability and economic engagement for young women with disabilities. This study has relied on structured quantitative surveys and semi-structured qualitative interviews spread over Province 1, Bagmati Province and Lumbini Province. The primary data collection task was conducted during the second wave of COVID-19 spread. For the safety measures and health protocols during COVID-19 restriction and lockdown all the survey participants, policy makers, stakeholders were contacted and surveyed via phone. The study process occurred in four phases, including the Inception phase, data collection phase, data analysis phase, and the report writing phase. Each of the four phases had their own distinct activities and processes which are identified in the table, along with the timeframe in which they occurred.

TABLE 1 RESEARCH PHASES

| Phase | Activity |
|--|--|
| Inception Phase 1st May 2021 to 5th June 2021 | Research team formation and research strategy development |
| | Inception meetings with the Access Planet team and other relevant officials to finalize the research strategies. |
| | Developed tools, including questionnaires, interview checklists, and data checklists. |
| | Finalized the data collection plan, and data collection instruments |
| Data Collection Phase 7th June 2021 to 9th August 2021 | Set up appointments with key stakeholders |
| | Conducted secondary documents reviews and literature reviews. |
| | Conduct telephone interviews and phone-based surveys in province 1, Bagmati and Lumbini |
| Data Analysis Phase 14th August 2021 to 15th September 2021 | Collate data/information into method specific analysis frameworks and triangulate data/information to develop key insights |
| | Collate data according to interview logs and survey data compilations. |
| | Used statistical tools and narrative analysis methods for data analysis |
| Report Writing Phase 15th September 2021 to 30th October 2021 | Draft report writing |
| | Received feedback |
| | Finalized the report |

1.3.1 DESK REVIEW

The research began with a desk review of relevant documents, literature, and research studies. This desk review was crucial for breaking down and understanding this complex and innovative idea, and for understanding the context against which it has been developed. It also helped the research team to gain insight into the nuances of the objectives and builds an understanding of the external factors that

may have facilitated or constrained research issues.

The research team reviewed more than 25 policy documents and books related to young women with disabilities in Nepal. These methodological tools directly helped to address the specific objective where the research team aimed to examine the legal provisions on economic rights of young women with disabilities.

1.3.2 PRIMARY DATA COLLECTION TOOLS

Subsequently, the team developed semi-structured interview questions which used to capture results from the point of view of relevant stakeholders. The research team interviewed 47 stakeholders ranging from employers, local policy makers, bureaucrats, media persons, civil society leaders and young women with disabilities themselves. This data collection tool provided opinions and qualitative insights about the research questions from the relevant stakeholders. In addition, where possible, community representatives were also interviewed to gain a grassroots perspective.

A quantitative survey questionnaire was also developed. This research used snowball sampling from the non-probability sampling using a predefined selection method. Sampling has formed an integral part of the research design as this method derives quantitative data. The research team could not apply straightforward simple random sampling because the total population size was not definite and the list of the possible respondents was uncertain, so they were located via telephone. The telephone contacts were provided by the partner organizations, Access Planet and list identified by our data enumerators. The research team collected 457 contact numbers of young women with disabilities between 20 to 30 years old. The team contacted all the numbers available. The data enumerators were able to have a conversation with 257 respondents, out of them only 242 were eligible and valid respondents falling under the research frame categories.

Thus, the total sample of this study is 242. This sample constitutes a 6.26% margin of error based on the normal distribution 50%, and it can tolerate a 95% confidence level. In terms of the mathematical calculation

numbers the research team selected, the sample size n and margin of error E are given by

| | | |
|-----|---|--------------------------------|
| x | = | $Z(c/100)^2 r(100-r)$ |
| n | = | $Nx / ((N-1)E^2 + x)$ |
| E | = | $\text{Sqrt}[(N-n)x / n(N-1)]$ |

where N is the population size, r is the fraction of responses that you are interested in, and $Z(c/100)$ is the critical value for the confidence level c . All 242 respondents were women between 20 and 30 years and having at least one kind of disability. Out of 242, 11 respondents had hearing impairment, thus, it was not possible to interview them via telephone. Research team interviewed them on a zoom video platform with the assistance from a sign language interpreter. Thus, the research team tried their best to make the research methods inclusive to diverse voices of respondents based on their different disability types.

1.3.3 DATA ANALYSIS

In order to ensure the study report addressed each of the research questions and objectives, the research team used a research framework to guide the analysis of responses from survey, interviews and document analysis. The research team used emergent coding and narrative analysis methods for the data analysis. Conclusions were made after cross-validation and triangulation of the findings.

1.3.4 LIMITATIONS AND ETHICAL CONSIDERATIONS

There were several limitations to this research. For one, the research team faced challenges conducting a holistic assessment

because of COVID-19 restrictions. Therefore, the team attempted to identify, assess, and include results for the time period through online, digital and telephone access. All the data collection was done via telephone. This led to several challenges in regard to the depth of data and information collected by the team. As a result, the number of key stakeholders sampled was fewer than anticipated. The response rate of the telephone survey was almost about 50%.

While talking about the safeguarding and ethical considerations, the research was carried out in keeping with the United Nations Ethical Guidelines (UNEG) Norms and Standards for Evaluations. The following formed an integral part of the research:

- Consent of all participants was obtained prior to beginning the interview/data collection process.
- The research team provided clarity on the purpose of the research to the stakeholders prior to soliciting their participation.
- The research team ensured no risk or harm were faced by the stakeholders.
- No confidential information was collected during the interview process, and the evaluation team ensured sensitive information that was collected could not be traced back to any individual.
- The research team ensured that all stakeholders were treated fairly and given equal opportunity to participate in the evaluation.
- The evaluation team maintained due regard for cultural, religious, age, gender and other differences and were prepared to seek assistance from Access Planet staff, our local contact point at districts, or other partners familiar, if clarity was required.
- We have kept all the names of the respondents confidential in this report.

02 SECONDARY DOCUMENTS REVIEW

The research team analyzed several policies related secondary documents for this study. The key documents which the research team consulted includes: The Constitution of Nepal (2015), The Act Relating to Rights of Persons with Disabilities (2017), UNCRPD, Fifteenth and Fourteenth National Periodic Plan by National Planning Commission, National Budget of last three fiscal years, Monetary Policies of last 3 years, and Available policy documents from province governments and local governments.

In the International Context, the UNCRPD is a vital international instrument. Article 6 of UNCRPD states about women with disabilities. UNCRPD Article 6 expects the countries to recognize that women and girls with disabilities are subject to multiple discrimination, and in this regard countries take measures to ensure the full and equal enjoyment by them of all human rights and fundamental freedoms

including all appropriate measures to ensure the full development, advancement and empowerment of women, for the purpose of guaranteeing them the exercise and enjoyment of the human rights and fundamental freedoms set out in the present Convention. The article 7 of UNCRPD has provision that countries need to take all necessary measures to ensure the full enjoyment by children with disabilities of all human rights and fundamental freedoms on an equal basis with other children.

Similarly, UNCRPD Article 27 specifically talks about the work and employment issues. Article 27 expects member countries to recognize the rights of persons with disabilities to work, on an equal basis with others; this includes the right to the opportunity to gain a living by work freely chosen or accepted in a labour market and work environment that is open, inclusive and accessible to persons with disabilities.

The article 27 of UNCRPD mandates the member countries to

- a. Prohibit discrimination on the basis of disability with regard to all matters concerning all forms of employment, including conditions of recruitment, hiring and employment, continuance of employment, career advancement and safe and healthy working conditions.
- b. Protect rights of persons with disabilities, on an equal basis with others, to just and favourable conditions of work, including equal opportunities and equal remuneration for work of equal value, safe and healthy working conditions, including protection from harassment, and the redress of grievances.
- c. Ensure that person with disabilities are able to exercise their labour and trade union rights on an equal basis with others.
- d. Enable persons with disabilities to have effective access to general technical and vocational guidance programmes, placement services and vocational and continuing training.
- e. Promote employment opportunities and career advancement for person with disabilities in the labour market, as well as assistance in finding, obtaining, maintaining and returning to employment.

- f. Promote opportunities for self-employment, entrepreneurship, the development of cooperatives and starting one's own business.
- g. Employ person with disabilities in the public sector.
- h. Promote the employment of person with disabilities in the private sector through appropriate policies and measures, which may include affirmative action programmes, incentives, and other measures.
- i. Ensure that reasonable accommodation is provided to person with disabilities in the workplace.
- j. Promote the acquisition by person with disabilities of work experience in the open labour market.
- k. Promote vocational and professional rehabilitation, job retention and return-to-work programmes for persons with disabilities.

In the national context, the constitution of Nepal is the vital document which ensures bases for all other domestic laws and policies. The constitution of Nepal 2015 does not have a specific article which is directly linked

to the group 'young women with disability'. From the perspectives of constitutional rights, there are 5 articles which guarantee fundamental rights of those young women with disabilities.

Constitutional provisions related to the employability and rights of young women with disabilities as per 'The constitution of Nepal (2015)':

- **Article 16:** Right to live with dignity: (1) Every person shall have the right to live with dignity.
- **Article 18:** Right to equality: (1) All citizens shall be equal before law. No person shall be denied the equal protection of law. (2) No discrimination shall be made in the application of general laws on grounds of origin, religion, race, caste, tribe, sex, physical condition, condition of health, marital status, pregnancy, economic condition, language or region, ideology or on similar other grounds.
- **Article 24:** Right against untouchability and discrimination: (1) No person shall be subjected to any form of untouchability or discrimination in any private and public places on grounds of his or her origin, caste, tribe, community, profession, occupation or physical condition.
- **Article 33:** Right to employment: (1) Every citizen shall have the right to employment. The terms and conditions of employment, and unemployment benefit shall be as provided for in the Federal law. and (2) Every citizen shall have the right to choose employment.
- **Article 38:** There shall not be any physical, mental, sexual or psychological or any other kind of violence against women, or any kind of oppression based on religious, social and cultural tradition, and other practices. Such an act shall be punishable by law and the victim shall have the right to be compensation as provided for in law.
- **Article 42(3)** The citizens with disabilities shall have the right to live with dignity and honour, with the identity of their diversity, and have equal access to public services and facilities.

Among the list of domestic laws, the Act Relating to rights of persons with disabilities (ARPD) 2017 (2074 BS) is one vital document to safeguard the rights of persons with disabilities in Nepal. The act is important with

regards to all the persons with disabilities as well as in relation with young women with disabilities. This act classifies persons with disabilities on various bases.

Disability categories

The Act Relating to rights of person with disability (ARPD) 2017 (2074 BS) by the Government of Nepal classifies person with disabilities according to the problem and difficulty in any organ or system of the body in the following categories:

1. **Physical disability:** Problem that arises in operation of physical parts, use and movement in a person due to problem in nerves, muscles and composition and operation activities of bones and joints (for example, disability that arises due to polio, lack of a physical organ, effect of leprosy, muscular dystrophy, permanent problem associated with joints and backbone, reversal of clubfeet, problem associated with rickets bones), and a person whose height is excessively lower than the average height that a person having attained sixteen years of age has according to the age.
2. **Disability related to vision:** the condition where there is no knowledge about an object's figure, shape, form and colour in an individual due to the following problem with vision:
 - (a) **Blindness:** A person who cannot distinguish fingers of hand by both eyes from a ten feet distance or who cannot read the letters on the fourth row of the Snellen chart (3/60), even upon utilization of medicines, operation, lenses or lens.
 - (b) **Low vision:** A person who cannot distinguish fingers of hand by both eyes from a twenty feet distance or who cannot read the letters on the fourth row of the Snellen chart (6/18), even upon utilization of medicines, operation, lenses or lens.
 - (c) **Total absence of sight:** A person who cannot differentiate brightness or darkness.
3. **Disability related to hearing:** Problem arising in an individual who cannot discriminate composition of the parts of hearing and voice, rise and fall of position, and level and quality of voice,
 - (a) **Deaf:** A person who cannot hear a voice above eighty decibels or who needs sign language for communication.
 - (b) **Hard of hearing:** A person who needs a hearing device to hear or who can hear a voice from sixty-five to eighty decibels.
4. **Deaf-Blind:** A person who is without both hearing and vision or who has joint interaction of disabilities in two organs.
5. **Disability related to voice and speech:** Difficulty produced in parts related to voice and speech and difficulty in rise and fall of voice to speak, unclear speech,

repetition of words and letters.

6. Mental or psycho-social disability: The inability to behave in accordance with age and situation and delay in intellectual learning due to problems in performing intellectual activities like problems arising in the brain and mental parts and awareness, orientation, alertness, memory, language, and calculation.

7. Intellectual disability: A person who is in a condition that results in problems in doing activity relative to the age or environment due to lack of intellectual development resulting from the lack of development of intellectual awareness along with the increase in age (for example, Down syndrome).

8. Disability associated with haemophilia: A person who has such physical condition that there arises a problem in the clotting of blood due to deflection in factors in blood because of genetic effect.

9. Disability associated with autism: A person who has problem in the development of veins or tissues and functionality (for example, a person who has difficulty to communicate, to understand and to apply general social rules, and who do not show normal behaviour along with the age, who shows abnormal reaction, repeats same activities, does not assimilate with others or makes reaction instantly).

10. Multiple disabilities: A person who has a problem of two or more than two types of disabilities mentioned above (for example, cerebral palsy).

The Act Relating to rights of persons with disabilities 2017 (2074 BS) also categorized the persons with disabilities on the basis of severity of disability:

(1) Profound disability: A person who is in such a condition where he or she has difficulty in performing his or her day-to-day activities even with continuous support of others.

(2) Severe disability: A person who is in such a condition where he or she needs support from others continuously to perform personal activities and to be involved in social activities.

(3) Moderate (mid-level) disability: A person who is in such a condition where he or she can regularly participate in his or her daily activities and in social activities if physical facilities are available, environmental barriers are ended or education or training are provided.

(3) Mild disability: A person who is in such a condition where he or she can regularly participate in his or her daily activities and social activities if there exist no physical and environmental barriers.

The Act Relating to rights of persons with disabilities 2017 (2074 BS) recognizes the various existing barriers. The act refers “Barriers created from the existing social and physical environment” to the barriers created from psycho-social, technologies, nature and man-made environment, attitude related,

service systems and policies. The chapter 3 of the act has provisions on employment about the rights of persons with disabilities. Section 8 of chapter 3 guarantees the right against discrimination or being deprived of personal liberty based on disability. The article clearly states that, “No person shall

make any kind of discrimination on the basis of disability in making enrolment of a person with disability in an educational institute, in lending loans by a bank or financial institution, with or without security, or doing other financial transaction or in selecting any employment or in providing any service, facility provided publicly whether for fee or reward”.

Section 10 of The Act Relating to Rights of Persons with Disabilities 2017 guarantees the rights of protection for the person with disability against any kind of inhuman or degrading treatment, physical or mental violence, gender-based violence, domestic violence, sexual harassment and exploitation by the family guardian or other person. This article expects the Government of Nepal to take appropriate measures in order to protect the person with disabilities against any kind of exploitation, violence and harassment including gender-based violence.

ARPD has provisions that the Government of Nepal to take appropriate measure in such a way that the person with disabilities have

to be appointed in any specific number to the extent of availability of any work in any enterprise according to the physical capacity, training, qualification and experience of the persons with disabilities. The gender inclusion perspective and considering the multiple layers of discrimination to young women with disabilities, it is obvious that the government should also prioritize women with disabilities while taking such measures to ensure employment of them in various state and public institutions. If we look at the past policies, Protection and Welfare of the Disabled Persons Act (1982) had stated that every private company that hires more than 25 employees should hire at least one person with disabilities for every 25 employees. The Act Relating to Rights of Persons with Disabilities 2017 has continued such provisions, but the act does not specify the numbers and there are no mandatory clauses to implement such provision. Without the monitoring mechanism and mandatory provision to implement such progressive employment policies, it is very difficult to get the policy provision.

The Act Relating to Rights of Persons with Disabilities 2017 Chapter-6 related to the Skill Development and Employment

Section 24 (1) The Government of Nepal shall provide vocational training in order to develop professionalism and create self-employment by enhancing the skills of the persons with disabilities.

Section 24 (2) The Government of Nepal shall provide for the provision of loans at the concessional rate as prescribed to the persons with disabilities who wish to do various occupations or businesses, based on their skills, competency and proposals prepared by them for occupations or businesses.

Section 24 (3) No enterprise shall make discrimination against the person with disabilities, about employment and any matter related thereto.

Section 24 (5) An enterprise shall make provision that workers or employees with disabilities can work in an easy manner.

Section 24 (6) No one shall deprive any person from an opportunity of promotion or deny making promotion solely on the basis of disability.

Section 24 of the Act Relating to Rights of Persons with Disabilities 2017 also guarantees some specific rights; in case where any workers or employees becomes disabled after he or she is employed in such a manner as not being able to function in the post held by him or her, the enterprise needs to designate him or her to perform the function of another post with equal salary, and facilities. In cases if it is not possible to designate such workers or employees to accomplish the function of another post, The enterprise needs to create another post suitable to him or her or maintain an additional post until he or she gets retired.

The government document shows that, for addressing the issues related to young women with disabilities and persons with disabilities, the Ministry of Women, Children, and Senior Citizen (MoWCSC) and a National Disability Direction Committee are responsible at the national level, whereas the disability coordination committees are responsible at municipality level. Most of the local municipalities have not formed such coordination committees yet. The Labour Act (2017) and the National Employment Policy (2015) mentions persons with disabilities

regarding their labor rights, but there's no specific provisions on how to ensure such rights. The National Education Policy (Revised in 2018) aims to develop persons with all kinds of disabilities into competent and competitive citizens by ensuring the access to quality education which will help them to live a dignified life. Even though all these different acts and regulations have certain provisions or mentions of persons with disabilities, they are not specific and sufficient to create or promote the just environment for employment opportunities for young women with disabilities.

The national periodic plan is one of the key national policy documents in Nepal to check the priority areas of the Government of Nepal. The ongoing periodic plan is Fifteenth National Periodic Plan 2076/77-2080/81. The National Planning Commission launched the fifteenth periodic plan in 2020 for the three years' time. The research team reviewed the periodic plan document to check how the National Planning Commission (NPC) has addressed the issues related to the person with disabilities in the periodic plans.

The fifteenth national periodic plan has listed various major existing socio-political challenges, out of them the following challenges are considered by the periodic plan while setting the national policy priorities:

- Children with disabilities are out of school because of lack of disability friendly education.
- Lack of equal access to employment, social participation; and income generation opportunities for persons with disabilities.
- The condition of existing discrimination and unequal treatment; lack of disability friendly structures; lack of accessibility to information, communication, and technology for persons with disability.
- Lack of availability of health service, counselling and consultation service, assistive devices and rehabilitation facilities.
- No identification or difficulty to identify persons with disabilities which is leading to the condition of the invisible disability.

In order to address those identified challenges, the 15th periodic plan sets some strategies and policy actions.

Major Strategies and Policy Action related to the rights of disabilities in the Fifteenth National Periodic Plan Document

| Strategy | Policy Action related to strategies |
|---|---|
| 1. Revisiting Policy making and legal provision related to protecting the rights of persons with disabilities. | <ul style="list-style-type: none"> Increasing employment opportunities in both private and government sectors for persons with disabilities. |
| 2. Creating disability friendly infrastructure for persons with disabilities to provide them the opportunities of easy access in public service | <ul style="list-style-type: none"> To make daily life and mobility accessible to persons with disabilities, creating an environment for disability friendly facilities and services. Assistive device production will be coordinated in all seven provinces. Making public physical structures, infrastructures and means of transportation facilities disability friendly. Children with disabilities will be given priority in schools. Curriculum will be made accessible to all children with disabilities by making quality and disability friendly teaching and learning methods. The persons with disabilities will be made independent by formulating income generating programs. An integrated system will be developed to provide public services for persons with disabilities. |
| 3. Rehabilitation services including all kinds of service facilities will be provided for the persons with disabilities. | <ul style="list-style-type: none"> Rehabilitation and residential health care for persons with disabilities will be managed in both public and private partnerships. |
| 4. Ensuring the access of persons with disabilities to information, communication and technology facilities as well as the availability of services and equipment. | <ul style="list-style-type: none"> To ensure the access of persons with disabilities in mass communication, information and technology, the services and equipment will be scaled up. |
| 5. Ending all forms of superstition and violence against the persons with disabilities. | <ul style="list-style-type: none"> Different types of violence control and prevention programs will be launched to control superstition and violence against persons with disabilities. |

The previous periodic plan “Fourteenth Three Year Plan 2073/74-2075/76” of the National Planning Commission has relatively less policy strategies than the recent fifteenth periodic plan. The gender equality and women empowerment policy is noteworthy from the 14th periodic plan document. The 14th periodic plan highlighted the actions required to be undertaken for the development of employability skills of the marginalized communities including that of persons with disabilities from an inclusion perspective. The focus of the plan stated, “employment and self-employment related programs will be conducted by ending the potential violence against persons with disabilities especially women”, this statement was not achieved fully in the period of 14th periodic plan, so it has also been continued in the 15th periodic plan.

The research team also reviewed budget allocation and priorities of the Government of Nepal from the last three fiscal years. The budget allocation from 2021/22 fiscal year sets major priorities for the immediate relief programmes, and for the normalization of the daily life of the people, which has been adversely affected by prevention and control measures taken for COVID-19. But it does not specify how this budget will address the issue of people with special needs such as women with disabilities and persons with disabilities in general. The budget 2021/22 states to have devised a programme aimed at creating work and employment opportunities for all Nepali, while increasing labour productivity through decent work, social security and ideal labour relations. It further states about the arrangements of access to skill developments, training and technology to Nepali citizens so that they can get the employment opportunities created in the domestic market after the return of foreign workers. The budget claims, “Various skill development training in

manufacturing and services sector, including handicraft, plumbing, electrical repairing, electronics, cookery, artisan carpentry, masonry, tailoring, and beautician, hair dressing, will be conducted at the federal and provincial levels”. The budget also talks about the arrangement to create additional 40 thousand jobs from the Small Farmers Loan Programs that runs through the Small Farmers Development Microfinance Institution; to let an additional 12 thousand youths become self-employed through Self-Employment Loan Programme run through the Youth Self-employment Fund; and to create additional 127 thousand jobs from programmes of industry sector, such as microenterprise for poor; and an additional 30 thousand jobs from programmes, such as forest products based enterprises, agroforestry, nursery and tree plantation, protected areas, and herbal production and processing. All these programmes and budgets seem very general. There is no specific programmes for persons with disabilities including young women.

In the budget provision of 2021/22, the clauses related to the “Social Security and Civil Protection” are only clauses which specify the word “Disabled” and “persons with disabilities”. The budget ordinance claims that social security will gradually be made life cycle based, mandatory and universal. The government of Nepal plans to implement programs to provide special safety and protection to economically deprived, helpless, persons with disabilities, single women, children, and endangered and marginalized communities. This clause further states that, the government plans to make physical infrastructure disability friendly, and respectful access to education, health, employment, and social activities will be ensured to boost the morale of persons with disabilities. The budget provision states that white cane and braille textbooks for the

visually impaired will be provided at free of cost as well as the research and development of sign language will be encouraged. The provisions are very vague and focus only on distributing materials rather than enhancing capacities or creating an environment for employment generations for young persons with disabilities. Surprisingly, the budget ordinance of 2020/21 fiscal year also had the exact same language, and the budget ordinance of 2019/20 is silent about it. Though the budget ordinance of 2021/22 repeats the same statement, it does not talk about any progress or achievement from previous fiscal years.

Similarly, the budget ordinances from 2020/21 and 2019/20 fiscal years also had general statements on increasing labour and employment opportunities for all Nepali citizens; it does not specify persons with disabilities. The language of the ordinance is similar in all three consecutive budget ordinances of the last three fiscal years: “This budget has devised a programme aimed at creating work and employment opportunities for all Nepali, while increasing labour productivity through decent work, social security and ideal labour relations; and directed the budget towards creating additional work and employment opportunities within the country”. Last three budget ordinances glorified a new employment generation programme called “Prime Minister’s Employment Programme”. The programme, which is claimed to focus on public development and construction work at the federal, provincial and local levels, spent billions of rupees, but the research team could not find single evidence of the programme supporting employment generation for young women with disabilities out of so-called claim of 200 thousand employment opportunities through this programme.

The budget ordinances of 2019/20 and

2020/21 also stated about the arrangements to create additional thousands of jobs from the Small Farmers Loan Programme run through the Small Farmers Development Microfinance Institution; and the focus was given to the foreign employment bound workers.

The research team reviewed the annual monetary policies of Nepal Rastra Bank (NRB). As this study is related to assess the situation of employability of young women with disabilities, it is important to see how the national monetary policy has prioritised for promoting economic activities and employment environment through the monetary policies. The monetary policies of 2020 and 2019 both had generic statements that, “Financial resources will be mobilized towards expanding economic activities, generating employment and enhancing sustainable economic development”. The policy focuses on increasing the access to finance and quality of financial services through development of financial infrastructures, and also highly focuses on the digitization of the finance sector to make the payment system more secure, healthy and efficient. The 2019 monetary policy aimed to gradually reduce cash transactions and focus on digitization and Fin-tech, thereby promoting payment through electronic means.

With regard to the concessional loan provision, the monetary policies aim to generate employment and develop entrepreneurship, still the policy is not clear how it supports the young women with disabilities for employment generation. The monetary policy of 2020 and 2021 are highly focused on credit programmes for COVID-19 affected businesses and professions. It fails to identify the special need for the COVID-19 effects on the employment or businesses run by young women with disabilities.

The research team looked for the policies and plans of local governments as well as provincial governments in Province 1, Bagmati and Lumbini. The research team could not find any specific policy formulation, yet which is related to persons with disabilities or the young women with disabilities. This shows that a strong advocacy is required at the local level to get local government's recognition that persons with disabilities and young women with disabilities require specific policy to ensure the national and global commitments on the rights of persons with disabilities.

A programme document issued by the Ministry of Social Development of Province One aimed at promoting maternal and child health and reducing congenital and after birth disabilities including building an inclusive society with people with disabilities. This maternal and child health related programme document has one of the major objectives to improve the quality of life of persons with disabilities and their families. The policy document envisions that the provincial government will manage the statistics of all persons with disabilities. The government aims 100 percent of persons with disabilities will get disability identity cards and will enjoy all the services provided by the state. Similarly, the document also claims all children including children with disabilities will be enrolled in school. Another noteworthy point from this provincial policy document is, the programme aims to ensure individuals with disabilities and their families who have undergone skill development training and received seed money will be involved in income-generating activities. The programme document has envisioned implementing this programme after reaching an agreement between the local level and the partner organization.

The research team reviewed various

research publications and statistical datasets. The census data of 2011 does not provide disaggregated data on disability and employment. The researchers and scholars claim that disaggregated data on disability and employment is not available in Nepal (Prasai, 2017). A report on living conditions of persons with disabilities in Nepal published by SINTOFF, a Norwegian organization in collaboration with National Federation of the Disabled (Nepal) states that access to employment among the persons with disabilities is very low in Nepal (Eide, Neupane & Hem, 2016).

The study reports and government policies seem to be influenced by the various approaches and models. If we critically analyze those models, we get various drawbacks as well as strengths in each model. The charity approach is highly and severely criticized for a variety of reasons, including failing to take into account the critical roles of environmental and social obstacles. The first two models, Medical and charity models of disability, both have resulted in development interventions or project development by the experts based largely on impairment needs assessed by "expert" personnel, involving specialist services that are frequently severely limited in geographical, age, and impairment reach, as well as being generally expensive to run. These models also consider young women with disabilities as a vulnerable group who requires care and support from other expert personnel. The mindsets influenced by the charity and models of disability always see persons with disabilities as a dependent population group and they require care from other people.

Whereas the social model has been developed after a lot of the criticisms on charity and the medical model of understanding disability. It evolved in

response to the charity and medical models. It emphasizes society's adaptation to include individuals with disabilities by altering attitudes, opinions, practices, and regulations to remove barriers to participation. Thus, the social model helps us to think that if we construct dignified and respectful opinions, remove social barriers such as public attitudes, social practices, and laws and regulations we can adapt young women with disabilities, and also create more conducive environments for employment opportunities. The social model also recognizes the responsibility of medical experts in case of need for those persons with disabilities who require medical cure. The social model has been criticised for ignoring the personal impact of disability and for its emphasis on individual empowerment, which may be contrary to more collective social customs and practices in many developing countries.

Human rights model is also very popular because many disability policies and practices are based on social and human rights frameworks globally. The legal

instruments are often guided by the human rights perspectives. Development professionals may identify with individual models of disability, it is critical not to alienate them when introducing disability as a human rights issue, but rather to 'help [them] see that barriers are a more helpful and respectful lens through which to view disability' (Al Ju'beh, 2015, p. 23). Thus, this research study has been developed based on the mixed models of social and human rights perspectives as well as some influence of interaction models can be observed. The interaction model recognizes that disability should be viewed as neither simply medical nor purely social, since persons with impairments may encounter issues because of their health condition interacting with the environment.

03 FINDINGS FROM QUALITATIVE INTERVIEWS

The research team conducted 47 interviews to gather opinions and perceptions from the various stakeholders. The team interviewed representatives from civil societies working for Persons with disabilities, policy makers, media people, employers, university professors, young women with disabilities and other relevant stakeholders. During the data analysis process, the research team removed the personal identifiers including the names to make the identities of the respondents confidential due to the ethical considerations. The findings from the semi-structured qualitative interviews have been grouped in the following 6 subsections.

3.1 OPINIONS FROM THE STAKEHOLDERS OF YOUNG WOMEN WITH DISABILITIES

Almost all respondents from the interview thought that not only the situation of young women with disabilities is difficult but the situation of all the persons with disabilities is very challenging in terms of access to education, trainings, employment and public service deliveries. Majority of respondents said that the overall participation of young women in economic activities is very less and talking about the women with disabilities, that is even lesser. The social perception regarding employment for the Persons with disabilities is very conservative here. They also acknowledged that the private employers never believed in the ability of persons with disabilities for employment in their companies which has created the problem in generating formal employment. But majority of the interview respondents

also did not fail to mention that the current situation has been much better. These days there are considerable opportunities for employment available such as reservation in government jobs, self-employment, jobs in private organizations for women with disabilities.

All respondents agreed to the fact that, in the context of Nepal, families are eminently reluctant to send their daughters for employment or training related activities the way sons do which has been the notable cause for lesser participation of women in economic activities than that of men. Though the situation has changed in abundance, persons with disabilities are still judged based on their disability rather than their ability to work. Majority of the young women with disabilities shared their experiences; during their job interviews, by mentioning that the employers always asked and sympathised about their disability issues rather than appreciating the skill sets they possessed. The participation of persons with disabilities in economic activities depends upon the types and severity of the disabilities. For example, the participation of intellectual disability, deaf and blind, and autistic women in jobs and schools is very less than other women with disabilities (Based on the interviews with young women with disabilities during the field data collection).

Three respondents who are leading civil society organizations in Nepal indicated few challenges in regard to the young women with disabilities, "In general condition, it is

very hard for young women with disabilities to get a job, even if they get a job, they have to work hard for less pay. Or they do not get a job as per their qualification". Many interview respondents verified that most of the young women with disabilities are predominantly compelled to accept such conditions of less pay in the job due to their weak economic status, less job opportunities for them and inability to stay longer without a job.

Most respondents stressed on the findings that, even if the young women got an opportunity to work, the continuation of that work depended on the accessibility to reach the workstation and also the cases of abuse in the workplace. Some of the respondents shared about the occurrence of abuse with us, even though there were no reported visible cases or evidence of abuse at the workplace with women with disabilities. Young Persons with disabilities' engagement in employment and economic opportunities is very less. A report on the living condition of persons with disabilities (2015) also verifies most of these interview findings.

Another noteworthy point from interviews is related to lesser career counselling opportunities for the young women with disabilities. Respondents reported that the majority of young women with disabilities did not in any way get enough career counselling for employment, they do not get information in the medium they could understand. So many of the young women with disabilities go through stressful and confusing states of mind: what to do after completing their education? This situation of course has led to low degree of employment, less participation in economic activities and less income.

Some respondents even reported the stressful working conditions which led to several reproductive health problems caused

due to the Work exploitation. Also, the workplaces are not gender-friendly and they have less access to inclusive health facilities where they can get proper health related consultations.

UNICEF MICS (2014) data show 23.2 percent of primary school age children are out of school. At the lower secondary level, 5.7 percent of children are out of school, of whom 44.3 per cent are expected to never enter school and 32.7 percent dropped out. Girls are especially likely to be out of school at lower secondary school age (5.7 percent of girls compared to 4.3 percent of boys). About 86.8 percent of children who start primary school reach Grade 5 and only three quarters (74.6 percent) survive up to Grade 8. Devkota and Bagale (2015) claims that working children, children with disabilities are much more likely to be out of school, and the number of girls are higher. There is no specific data for children with disabilities.

In terms of young women with disabilities, the female child with disability gets less opportunities for education than a male child with disabilities. Since there is no support from families for education and the female child with disabilities are more likely to get abused (sexual and gender based) One of the respondents gave an example of disparity in access to education for young women with disabilities. She gave reasons why the children with disabilities join school very late than the other children without disabilities. The first reasoning she gave is that the children with disabilities are identified as disabled little later. The second reason is that even if the children with disabilities get enrolled in school, they do not get appropriate education because of the lack of support systems in the ordinary school system in Nepal. For example, the deaf children do not get sign language interpreters for education, children who

have physical disabilities have less access to school facilities, and many children with disabilities who require assistive devices do not have access to these devices. Another challenge is that the children with intellectual disabilities are enrolled in the same classes for a very long time without a class upgrade system. Therefore, the quality of education for children with special needs is always questionable in the context of Nepal. And this situation gets even worse if the children with disabilities are female. Overall, the family's investment for children with disabilities is less, and it is even lesser for the female child with disability. The family members think that children with disabilities will contribute less to their family's economy in future. If we look at the school enrolment rate of children with disabilities in different grades, most of the female children with disabilities are found to drop out of the schools in higher grades as per the annual educational management information collected by the Ministry of the Education.

Two respondents who are currently in teaching professions stated that the existing education policies and curriculum do not clearly mention the issues of young women with disabilities as well as issues of persons with disabilities in Nepal. Due to COVID-19 related restrictions, the majority of the schools are only providing online education these days but the girls as well as other children with disabilities are rarely being considered on digital platforms. During online classes most of the teachers deliver their class through PowerPoint slides and, if there are some dyslexic children in the classroom it is not possible for them to go through the slide within the limited span of time. Therefore, there is the need for advocacy to ensure inclusive education for children with special needs. Most of the respondents think that a notable number of young women lack enough training on how to prepare for civil

service exams and other employment related skills. Therefore, this has made it difficult for them to compete in the job market.

Another important point noted during the interview is that the local governments have prepared many programs for marginalized, dalit and other underprivileged categories. However, there are only a few programs for persons with disabilities, and almost no programs specifically related to young women with disabilities. Most of the respondents think it is very necessary to create a conducive environment for the employability of those women. Primarily persons with disabilities need to be capable with education and training and then the government, public entities, private entities, and employers should provide employment opportunities based on these abilities.

3.2 LAWS AND POLICIES RELATED TO YOUNG WOMEN WITH DISABILITIES

The respondents from civil societies and young women with disabilities groups have acknowledged the "attitude" as an important aspect, the attitude of policy makers, and the attitude of job providers. These respondents believed most of the people at policy making level have the poor mentality that the "persons with disabilities are not able to work". The persons with disabilities are not yet considered as productive citizens in the nation. They are given stereotypical work with the thought that they are not able to do required jobs. Four respondents from civil society groups said that an NGO or civil society alone cannot do much so there should be combined efforts from all of us in society. We need more legal and policy provisions to encourage young women with disabilities as well as the policies to contribute in altering the social narratives that they are not able to work.

Majority interview respondents believed that the existing laws and policies are not enough for creating a conducive employment environment for young women with disabilities. Many persons with disabilities are not even aware about the policies and provisions that do exist and that are relevant for them. Hence, the persons with disabilities need to be sensitized about their rights based on the present legislation.

Many NGOs today are advocating for the formulation of policy to address the challenges faced by Persons with disabilities in general and also some specific issues related to young women with disabilities, and NGOs are even successful in accomplishing it, but neither solely having policies have made life easier, nor the policies alone are able to provide jobs to young women with disabilities. There are many policies in place with the combined efforts of all stakeholders but, these policies are not much into implementation these days. Also, this COVID-19 pandemic has constrained the committees and stakeholders to ensure proper implementation of such public policies. The role of the families is also vital in making the employment related policies successful. Policy also needs to be revised time and again to keep it up to date. It is vital to think about the preparations and ways to increase access to a level where these women with disabilities can influence the policy makers to address their specific issues through revising the available provisions of existing policies. There is difficulty in implementation of such policies due to structural issues as well. The central level has adopted many legal provisions related to disabilities as they have promised in international forums. The central level has the capacity to understand such requirements and also have delivered it through legal documents. There was no structural capacity of building

and understanding the laws related to disabilities at the local level. Local level is the place where the actual implementation would happen. Acts and legislations have been made by the government but the implementing body such as local governments do not know about the principal and values of those acts and laws. Some bureaucrats are aware of those policies but due to the frequent transfer of the local level bureaucrats, it is even more difficult to achieve proper outcomes at the ground level.

During interview, a media person claimed that there are more than dozens of policies related to young women with disabilities and their rights. For example, reservation in civil service for Persons with disabilities, sexual and gender-based violence against women, discrimination against persons with disabilities, UNCRPD, Fundamental rights in constitutions for women and the act related to the rights of persons with disabilities, inclusive health directives, compulsory and free education, Scholarship scheme and social security related laws.

Similarly, all the bureaucrats and policymakers who were approached by the research team for the interviews accepted that the structures and mechanisms that provide public service are not disability friendly. They assume that the policy and implementation for such policy should be focused from the local level by preparing a master plan for disability friendly services. Majority of the policy makers claimed that they have kept disability friendly structures and policies as an immense preference at all levels. In the opinion of policy makers, the process of providing disability identity cards itself is a remarkable success. In their belief, an identity card as per the severity of the disability focuses on mainstreaming persons with disabilities into socio economic aspects of society. But these policy makers do not

have any specific evidence on how the state policies are supporting young women with disabilities. Based on these interviews, it is confirmed that the policy makers' cogitation is more guided by the legal perspectives and human rights perspectives. From a social model point of view, the state and policy makers still have to work specifically on adding policy measures to alter barriers and the public psyche, where large groups of people still do not believe that proper employment opportunities can be created for the Persons with disabilities in general and young women in specific.

The research team further discussed with respondents about the gaps in policy implementation at a more profound level. Many respondents shared they have observed few employment opportunities specially by government in recent days. Even though, there are lots of opportunities created but ample efforts have not been put in by the government, employers for the women with disabilities. The respondents clearly referred to the lack of proper training, marketing, and confidence building to increase the employment these women. The frequently repeated responses from respondents are their family restrictions to step out and engage in a job independently for women. Many respondents think the fear of the sexual harassment at workplace and during commute as a major hurdle. This clearly shows that there is still much to do, to create a safer and dignified workspace. Restriction is not a solution for this major problem, rather creating a safe and dignified workplace and encouragement from family, relatives and society plays an important role.

Based on their experiences, few working women with disabilities even suggested that just completing a university degree is not sufficient for employment. Even if these young women have master's degrees, they

still require more skills and experiences. The policies should be prioritized to enhance skills along with academic degree as well as changing the public mindset regarding the employability of the young women with disabilities. The common voice from the interviewee is that there are reservations in the Civil Service Examination for persons with disabilities, but there is also a gap in building the capacity of those persons to access those exams.

The bureaucrats and policy makers who were interviewed admitted that these recent two years of COVID-19 has affected the situation in dominant, as they were not able to provide income generation programs for any disadvantaged groups such as persons with disabilities, women, Dalit communities. One of the bureaucrats working at rural municipality said that "If the covid situation comes under control and if we will be able to conduct comprehensive programs then we do have the sufficient budget to provide all skills related training to the persons with disabilities, making them self-employed, and mainly to providing employment to them where they are living." They think the local government will work further in the direction to create more employment opportunities.

3.3 ADVOCACY AND EFFORTS FROM STAKEHOLDERS

All respondents agreed that the advocacy is surely not enough. Civil society organizations also assumed that the organizations like them are there to support the government. The respondents from civil society organizations also shared their experiences about how sometimes they are considered negatively by the bureaucrats when they draw proposals to change the policy provisions and lobby for some interventions to support Persons with disabilities. The young women with disabilities respondents

and respondents from the stakeholders feel there is a lot of combined work required to reduce the gap created by the ongoing COVID-19 pandemic.

Those policymakers who have been interviewed clearly recognized the prerequisite for the collaboration with multiple sectors including government, private and social organizations. They think the organizations trying to work or those who are working in the field of disability cannot work without collaboration with larger stakeholders including the government and the local level governments. The bureaucrats and policymakers blamed that; they genuinely find it very difficult to meet with organizations that are working to make an impact in the life of the needy people. But there are some organizations which are eminently dedicated and are continuously working for the betterment through advocacy in the sector of disability rights. The policy makers found that more organizations are involved in the field of developmental work, education, and health services rather than working for the upliftment of the persons with disabilities through creating employment generation. Many local government officials are unknown about the groups or organizations coming for the collaboration related to supporting the employment creation for the young women.

During our interviews, respondents from 4 civil society organizations said that, to increase the access of employment, most of the organizations should give priority to women in recent days. As private employers are always looking for a high profit range, their policies seem very inconsistent and require continuous advocacy and lobby. The government policies are relatively prepared in the long term, but the implementation of such policy is frail. So, most of the respondents think the advocacy and lobby

component should be a continuous process. Until now, most of the organizations are working and advocating for disability rights, accessibility, braille, sign language, inclusive education, and other such issues but still, there is very little advocacy and barely campaigns to create job opportunities. These days we can see some vacancies focused on Persons with disabilities, but we need to prepare and train more young women with disabilities to get those opportunities.

Local level and provinces do not have disability related policies. Therefore, there should be such policies/Acts at the local level. Local Government Operation Act (LGOA 2017) has mentioned many issues which are also guaranteed by the constitution of Nepal. The local government policies should be directed to provide a disability friendly service, to mainstream Persons with disabilities from every possible way, to empower them, and facilitate them in difficulties.

Some respondents related to local governments said that they do not have specific policies related to young women with disabilities, but they have policies on inclusive education and some directives related to the distribution of identity cards. Many of them realized that the existing provisions are not implemented in a practical way. Also, there are complexities; with only the local government it is impossible to solve these problems and collaborate, initiate in the limited budget. So, from the national level, simple and effective policies should be made and, to follow such policies local level governments and province level governments should collaborate. The collaboration between different levels of existing government can solve these problems. Some local governments reported that they have “Women and Children Division” which also looks after the issues of young women with disabilities, and Palika

Level Disability Coordination Committee. More advocacy is required to have such divisions and coordination committees at possible local governments.

3.4 THE SELF ESTEEM LEVEL OF YOUNG WOMEN WITH DISABILITIES

During our interviews and surveys with more than 250 women with disabilities, the research team heard frequently the term “not getting enough confidence to get engaged in employment”. Those who are educated enough have comparatively stronger self-esteem than the others. But Those who did not get a chance of formal education or not having a chance to get professional skills related training have low self-esteem. They are found to be more dependent, more unemployed and even if they are employed, they are involved in low paid jobs. While talking about the self-esteem of persons with disabilities, our respondents also suggested to consider or be aware of their family or social background. After evaluating the transcripts of interview records, the research team found out that gender, age, caste, education, social class, and so many other intersecting social elements play an important role in determining the level of self-esteem among young women with disabilities. And it is evident that a person with disability alone cannot build their own self esteem.

From the perspectives of social model of understanding disability, other people of society need to know their situation, and all of us should be using appropriate terminologies. The respondents said they all also need to contribute for the creation of dignified workplaces as per the human rights perspectives. As per respondents, they feel it's a pity that even today the policy makers themselves do not use appropriate terminologies in disability issues or sectors.

During our interviews, those women who have professional skills like computers, communication, and language skills are found to have good self-esteem. Self Esteem can be gained through engagement in employment. The stakeholders said that they need to support them to increase their ability to get employment. Most of the respondents ask for the capacity building to enhance their self-esteem. These days there are some opportunities for women with disabilities, the organizations like OPDs and INGOs are already looking for disability experts, inclusion experts. If the women are ready and prepared enough, they can grab those opportunities. The research team also found an effect on mentality because of the reservation's quota. The social environment sympathised working women with disabilities based on their disability rather than respecting their ability. The behaviour of their co-workers and different treatment to women as if other people should be protective towards them are some of key issues which are contributing to low self-esteem. The massive campaigns and advocacy related to the work, employability and changing social stigma is a must for boosting self-esteem among these young women.

3.5 REFLECTIONS FROM YOUNG WOMEN WITH DISABILITIES

Many respondents were studying, also learning some technical and business-related skills. There were some young women with disabilities who were working as information officers at government offices, and banks. Also, a significant number of interview respondents are teachers. Majority of young women with disabilities found it very difficult to get employment. There were very few who said they are working for longer than 2 years. Majority of working women have changed their work several times. Respondents think women should be economically

independent which automatically makes others respect them, and the self-esteem of all those women with disabilities become high. Almost all respondents from the group of young women think the perspective of parents and family members matters a lot for their employment. If the parents have a positive perspective to provide education for children with disabilities, then they will also be encouraged to participate in employment and to be independent. Family plays a major role in providing emotional support to such people.

There were very few young women with disabilities who were aware of any kind of code of conduct or policies against discriminations and harassment issues. Even though few organizations did have such policies, they hardly remember incidents of those policies being implemented. Some of the respondents informed us that their organizations are in the process of drafting documents preventing possible harassment and discriminations. It is not always true that we require discrimination policies to prevent discrimination against persons with disabilities. Majority of the respondents were not aware about the government policies on employment apart from the inclusive reservation quota and social security allowances. The government provisions describe all the disabilities as one single category and have not segregated types of disabilities and provisions based on the types of disabilities.

Almost all respondents complained about the unavailability of disable friendly notice boards at public places, markets and the places of commute. Most of the infrastructures are not persons with disability friendly. The bus driver or conductor does

not easily let the wheelchair users get inside the bus. There are railing in some parts of the road, in some urban centres the infrastructures which are symbolically disability friendly structures however it is difficult to use those services. For example, there are yellow tactical blocks, but the electricity pillars are also kept without following the universal standards. In some private sectors like the star hotels and tourism sector, they have disability friendly restrooms and ramps, but it is totally absent in most of the places. There were no provisions for different sounds for different traffic lights such as audio sounds for red light and green light in Nepal. It is difficult for the persons with visual impairment to know when and where to cross the road. Similarly, there are no proper road symbols and descriptions which have made traveling very difficult for deaf persons with disabilities.

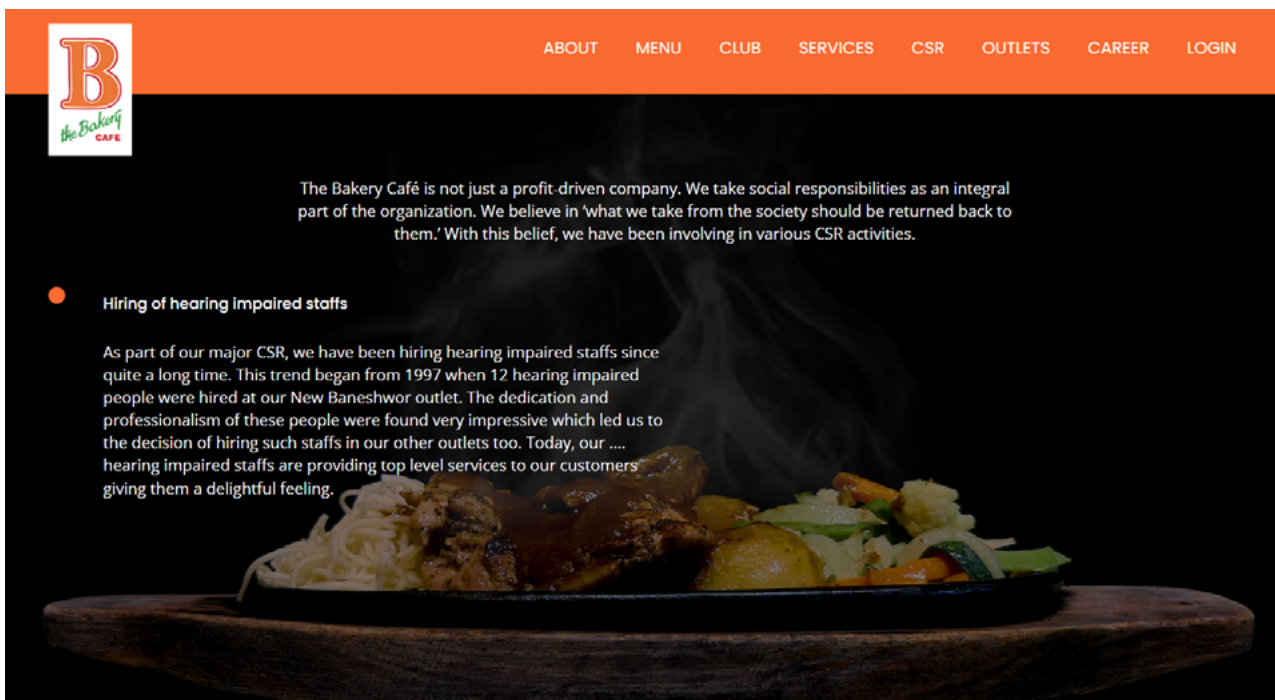
3.6 OPINIONS FROM EMPLOYERS RELATED TO YOUNG WOMEN WITH DISABILITIES

The respondents who were employers and businesspersons shared that there is a dominant feeling among them that Persons with disabilities are not able to perform well at jobs just because of their disabilities. The respondents reported that if they knew that the person has some issues of disabilities, they do not even shortlist them. The interviews identified there's clear and deeply rooted predominant prejudice about them. The employers admitted in interviews that if the employers did not know earlier that the possible employee has disability issues, they usually reject persons with disabilities later during the job interviews.

Most of the employers admitted that they have decided based on their existing mental

stigma that persons with disabilities cannot work. Majority of them have not even tried to allow Persons with disabilities to show their ability by recruiting them once. These majority of respondents who had never hired persons with disabilities in their workplace agreed that women with disabilities are even more discriminated against. As per the interviews, the employers have a poor mentality that women need more protection and there is a misconception that they are vulnerable. One employer said, "I usually do not prefer to hire young women because they have a high tendency to go for maternity leave and our companies remain without staff for a long time." This thinking clearly depicts the level of discriminations on the thoughts of the employers about women, if we consider women with disabilities, they have to go through multiple layers of such discriminatory social taboos.

There are also some good practices in society. We met two employers who were hiring both young men and women with disabilities. One restaurant, The Bakery Cafe, had employed dozens of deaf staff for several years and was very positive about the work performances. The Bakery Cafe has publicly informed through their website that they have hired 12 deaf persons for their Baneshwor outlet. The restaurant mentions in their website page, "The dedication and professionalism of those deaf employees were found very impressive and that led the employers to the decision of hiring persons with disabilities in their other outlets too". The manager of the restaurant shared his joy and satisfaction with the research team about the dedication and work performances of the staff with disabilities.



Snapshot from the website of the Bakery Cafe, New Baneshwor

At the same time, another employer who runs a restaurant complained that hiring a young woman with disabilities as a waiter was challenging because of the timing. In his belief, the young women will not be able to work till late hours when the restaurants usually get more business. He complained that there is no proper public transportation system for the evenings and late hours even within Kathmandu valley. His main concern was about how the employers like him who are running restaurants can promote hiring young women with disabilities when it becomes challenging for them to work late evenings because of differing problems like the transportation.

Based on the interviews with employers, it can be claimed that not all employers are open about hiring the Persons with disabilities, especially young women with disabilities. There are very few employers who are interested in hiring them. One of the main reasons for those who said they are interested is based on their desire to promote the principle- "Creating equal opportunities for all". The employers have found the benefits of hiring, one employer from NGO sector who had hired some Persons with disabilities for his company in teaching

jobs said, the Persons with disabilities work as all other employee with full possible outcomes that an company can get out of any other employee and at the same time the organizations may also receive social reputation for providing job opportunities to the person with disabilities. Some organizations might even get many project opportunities just because they have created opportunities for marginalized groups of society (the persons with disabilities).

All the respondents who were employers said they do not have any written policies and guidelines or strategies in their workplace to support hiring young women with disabilities. Only two of them said they have adopted such hiring policies as part of corporate social responsibilities. Most of them think the hiring policy was not required for them. Five employers shared their interests to adopt some kind of plans and policies to recruit persons with disabilities in future during their interviews. This evidence leads to the idea that a strong advocacy is required to spread awareness among businesspeople, and the advocacy has possibilities to result in increased employment opportunities in private sectors too, at least few if not many.

04 FINDINGS FROM QUANTITATIVE SURVEY

4.1 PROFILES AND BASIC SITUATIONS OF YOUNG WOMEN WITH DISABILITIES

In the quantitative survey, the total respondents were 242 who were women with disabilities between maximum age 30 and minimum age 20. The average age of the respondents was 26, and almost 48%

respondents belong to ethnic minority groups including Dalits. Out of 242, 175 respondents were unmarried.

74% survey respondents in our survey are from urban municipalities and 26% are from rural municipalities. Most of them are staying in urban areas temporarily for their education or job.

FIGURE SURVEY RESPONDENTS DISTRIBUTIONS



TABLE 4.1 DISTRICT WISE SURVEY RESPONDENTS

| S.N. | Districts | Survey Respondents | S.N. | Districts | Survey Respondents |
|--------------------|-----------------|--------------------|------------|----------------|--------------------|
| 1 | Agarkhachi | 1 | 17 | Lalitpur | 10 |
| 2 | Banke | 7 | 18 | Makwanpur | 9 |
| 3 | Bardiya | 5 | 19 | Morang | 17 |
| 4 | Bhaktapur | 28 | 20 | Nawalparasi | 3 |
| 5 | Bhojpur | 1 | 21 | Nuwakot | 2 |
| 6 | Chitwan | 9 | 22 | Okhaldhunga | 3 |
| 7 | Dang | 7 | 23 | Palpa | 9 |
| 8 | Dhading | 8 | 24 | Panchthar | 1 |
| 9 | Dhankuta | 1 | 25 | Ramechhap | 2 |
| 10 | Dolakha | 4 | 26 | Rolpa | 2 |
| 11 | Gorkha | 1 | 27 | Rukum | 1 |
| 12 | Gulmi | 2 | 28 | Rupandehi | 11 |
| 13 | Illam | 2 | 29 | Sindhuli | 1 |
| 14 | Jhapa | 15 | 30 | Sindhupalchowk | 15 |
| 15 | Kathmandu | 43 | 31 | Sunsari | 13 |
| 16 | Kavrepalanchowk | 8 | 32 | Terhathum | 1 |
| Grand Total | | | 242 | | |

TABLE 4.2 RESPONDENTS BASED ON TYPES OF DISABILITIES

| Types of Disabilities | Severity of Disability | | | | |
|---|------------------------|-------------------|---------------------|-----------------|-------------|
| | Profound Disability | Severe Disability | Moderate Disability | Mild Disability | Grand Total |
| Physical disability | 31 | 12 | 28 | 13 | 84 |
| Blindness | 72 | 3 | 1 | | 76 |
| Low vision | 23 | | 28 | 3 | 54 |
| Deaf | 10 | | 1 | | 11 |
| Hard of hearing | 1 | | | | 1 |
| Disability related to voice and speech | 3 | 2 | 1 | 1 | 7 |
| Mental or Psycho-social disability | 2 | | | | 2 |
| Intellectual disability | 1 | | | | 1 |
| Disability associated with Autism | | 1 | | | 1 |
| Multiple disability | 1 | 2 | 1 | 1 | 5 |
| Grand Total | 144 | 20 | 60 | 18 | 242 |

SURVEY RESPONDENTS AS PER THE SEVERITY OF DISABILITY

| Severity of Disability | Count Numbers |
|--------------------------------|---------------|
| Profound and Severe Disability | 164 |
| Moderate Disability | 60 |
| Mild Disability | 18 |
| Grand Total | 242 |

Out of our 242 survey respondents 236 have government provided Identity Cards of Disability. Six respondents still don't have their government provided identity card.

4.2 LITERACY AND SKILLS OF YOUNG WOMEN WITH DISABILITY

Among the 242 random survey respondents, one fourth has at least a university degree. Almost 75% of survey respondents have completed above the school level education. There were only 17 who had never been to school, and most of them referred to the severity of the disability as the main reason, and school distance as another important reason.

TABLE 4.3 EDUCATION QUALIFICATION OF RESPONDENTS

| Education Qualification | Number of Respondents |
|--|-----------------------|
| High School/10+2/ Proficiency Certificate Level | 117 |
| Bachelors | 52 |
| Primary Schooling | 45 |
| Never Been to School | 17 |
| Masters/Post-graduate | 11 |
| Grand Total | 242 |

Among 242, 114 respondents are literate on either sign language or on braille. Almost 75% of the respondents who have visual impairment are literate on braille scripts. Among the women with disabilities related to hearing and speeches, 11 out of 15 are capable of using sign languages. There is only one out of those who has complete hearing impairment who cannot use sign languages.

TABLE 4.4 NUMBER OF RESPONDENTS CAPABLE OF USING BRAILLE AND THE TYPE OF BLINDNESS

| Type of Blindness | Capable to Use Braille | Not Capable to Use Braille | Total |
|---|------------------------|----------------------------|------------|
| Total Absence of Sight/ Complete Blindness | 67 | 9 | 76 |
| Low Vision | 30 | 24 | 54 |
| Grand Total | 97 | 33 | 130 |

Total 136 out of 242 survey respondents use some kind of supportive or assistive device. Only 28 respondents mentioned that they do not require any kind of supportive devices whereas about 32% respondents require the supportive devices to enhance their day-to-day life functions, but they do not have access to it.

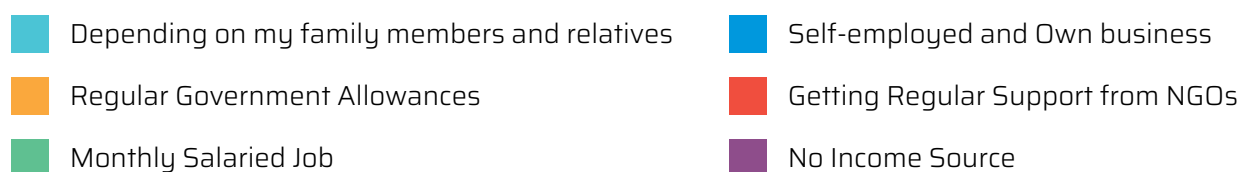
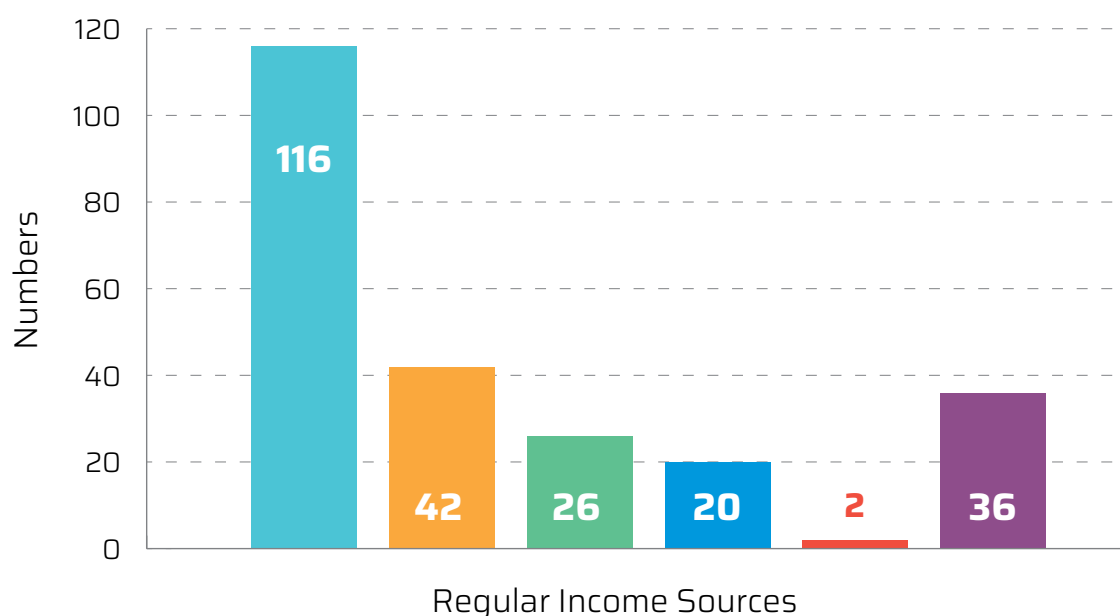
TABLE 4.5 USE OF ASSISTIVE DEVICES AND EQUIPMENT

| Use any assistive devices | Types of Disabilities | | | | |
|---------------------------|-----------------------|-------------------|---------------------|-----------------|------------|
| | Profound Disability | Severe disability | Moderate disability | Mild Disability | Total |
| Yes | 14 | 99 | 19 | 4 | 136 |
| No | 4 | 35 | 30 | 9 | 78 |
| Do Not Need any | 2 | 10 | 11 | 5 | 28 |
| Grand Total | 20 | 144 | 60 | 18 | 242 |

To analyze the basic situation, a question regarding the need for second person's support was asked. Almost 51% of respondents have taken second person's support for their physical movement.

Regarding the financial dependency, 46 out of 242 respondents have regular income

sources from either job or businesses, whereas 116 depends on family members, and 42 receives allowances from the government. A large number of respondents who are capable of doing a job are unemployed and looking for some kind of work. Almost 81% of respondents who are between 20 to 30 years old are unemployed.



4.3 SITUATION ANALYSIS OF YOUNG WOMEN WITH DISABILITIES WHO ARE EMPLOYED

Among those who are employed, they are employed as either monthly paid workers, or contractual workers or self-employed, and some of them own their own businesses.

In the conversations with the respondents, young women with disabilities said they usually do phone call support, documentation, marketing, assisting customers, counselling, helping in Kitchen,

assist printing process, incense making, teaching braille, teaching sign languages, teaching other school courses, training of various skills to the children with disabilities, radio jockey, news reading, handling inquiry desk, handling organizational and customer phone enquiry, advocacy, field monitoring, leadership support, and field coordination. Among the respondents, there were also teachers from government schools, they do not teach children with disabilities, most of them teach children without disabilities as well. There are a range of skills and tasks they can perform with greater interest.

Young women with disability, who are employed, are doing following types of work:

- Teaching
- Social worker and trainers at NGOs
- Communication, Call attendee and handling phone calls
- Administration job at banks or other offices
- Paid Domestic Household and Care work
- Data Entry Job for offices, banks, research organizations
- Radio Jockey
- Staff at Printing Press
- Psychosocial Counselling
- Shop Assistant
- Nursing

Some of the Main Job Responsibilities those who are at regular work:

- Information and inquiry Desk Officer: Call support, complain register, Counselling
- Assistant at bank: Banking and Customer Service
- Administration assistance: Data Entry and other admin related work
- Self-Employment: Production, Marketing
- Accountant: Accounting, Bookkeeping
- Teacher: Teaching at Primary level at School
- Peer counsellor: Counselling, conducting Trainings
- Trainer: Teach and Train braille
- Nurse: Nursing related tasks at hospital
- Coordinator: Focal Persons
- Radio Jockey: Technician and Radio program broadcasting
- Social Mobilizer: Providing information for parents of children with disabilities in two different wards
- Leadership Team: Need to monitor all activities in organization
- Focal Person: Communication and conducting some information session

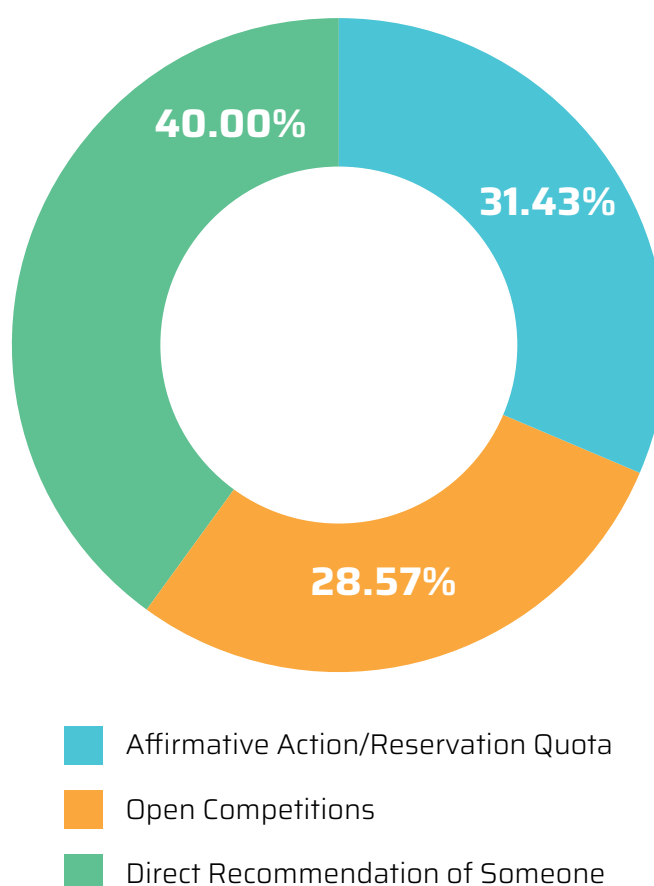
Less than one third among employed respondents from the survey got the information about the employment opportunities through public notices, social media or job portal. Most of them were either referred by someone they

know or recommended by friends at work. This situation refers to the fact that the employment opportunities for the young women with disabilities rely on their contacts and peer support rather than public information.

TABLE 4.6 EMPLOYMENT PROVIDER TYPES OF EMPLOYED YOUNG WOMEN WITH DISABILITIES

| Employment Provider | Respondent Percentage |
|---|-----------------------|
| Government office including local governments | 42.86% |
| NGO/ NON profit organization | 22.86% |
| Self-employment | 17.14% |
| Community based organizations | 5.71% |
| Private firm/Company | 11.43% |
| Grand Total | 100% |

FIGURE THE PROCESS OF RECRUITMENT



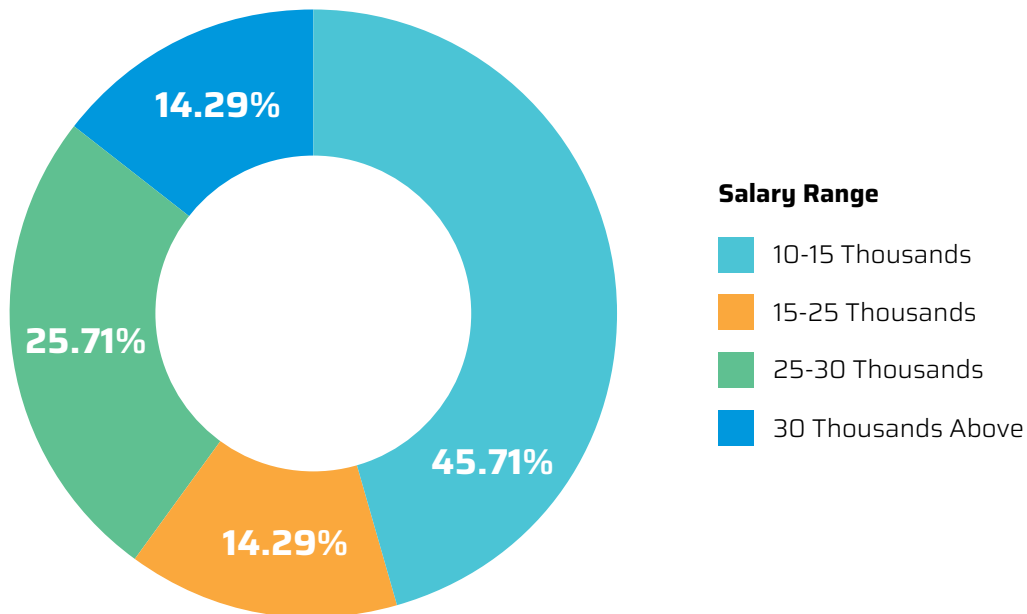
Among those who are employed almost half respondents are paid less than minimum salary standard as per the labor regulations. 45.71% young women with disabilities who answered their monthly salary amount are paid less than NPR 15,000.00 a month. Only 5 persons get more than NPR 30,000.00 a month as regular income. On the one hand, very few young women with disabilities are employed, and on the other hand, they are paid very less even among those who are employed.

Only 5 respondents said they get extra benefits and facilities intended for persons with disabilities. Almost all are not registered at social security funds too. The safety net is very important for those who are from vulnerable groups, but here the large number

(almost 98%) of employed as well as all unemployed young women with disabilities are out of social security safety net.

51.43% offices/organizations do not have basic disable-friendly infrastructures and facilities including ramps, rest rooms, audio-visual notice boards. 22.86% of office buildings where survey respondents work have partial facilities. 25.71% of buildings have both ramps and disable-friendly rest rooms, but they do not have audio notice boards to support the visually impaired.

Only 40% of offices and organizations have proper division of responsibilities to their staff concerning their different abilities and capacities. Most of the offices do assign general work responsibilities.



4.4 SITUATION ANALYSIS OF YOUNG WOMEN WITH DISABILITIES WHO ARE UNEMPLOYED

Out of 207 unemployed respondents, 65.70% unemployed young women with disabilities have never been at work yet. Twenty-five respondents became unemployed within 3 months at the time of the survey. About 22% of respondents have worked at some point in time, but now they are unemployed for less than 3 years.

There was one open question why these unemployed young women with disabilities have not been working. The survey intended to explore the reasons, surprisingly 41.55% respondents have reported that they never got any opportunity despite their try. This means that affirmative actions are very necessary to ensure employment opportunities. About 45 respondents reported that they lost their job due to COVID-19 pandemic. There are many other issues listed which are unfavorable for young women with disabilities to be employed such as 'unfavorable family environment', 'family members not giving permission to work', 'pregnancy and childcare', and 'body and physical condition not allowing to work properly as other colleagues work'.

Out of many responses, the following open responses are coded and categorized as major reasons for not being employed.

When they are asked about their interest to work if they get opportunities, almost all respond that they are highly interested to work. Only 20 respondents shared that they are not interested in doing any job or business. Many of them shared their reasons referring to physical and multiple disabilities. Some of them had very bad experiences of humiliation at previous workspaces, and there are few who shared that they feel a lack of confidence. Uncomfortable work environment is also reported frequently. As more than 90% of respondents are interested in working, this situation clearly marks that if there's employment opportunity, a super majority of them are interested to be employed. Most of the respondents have certain kinds of skills and they also expressed that they have the capacity to work. The only concern is that many of them have not got the opportunities.

25% of those who have at least one university degree are employed and 75% of those having at least one university degree are unemployed. Only 1 out of 4 women with

TABLE 4.7 LISTS OF REASONS FOR NOT WORKING

| What are your reasons for not working | Number of Respondents | Percentage |
|--|-----------------------|------------|
| Never got any opportunities | 86 | 41.75% |
| Due to effect of Covid-19 | 45 | 21.84% |
| Due to personal health circumstances | 40 | 19.42% |
| Inadequate education/ schooling, skills and training | 12 | 5.83% |
| Due to unfavourable working conditions such as inaccessible infrastructures, discrimination issues, harassment etc.) | 3 | 1.46% |
| Studying at the moment | 14 | 6.79% |
| Family Related Issues | 6 | 2.91% |
| Grand Total | 206 | 100 |

disabilities who have completed masters degree is unemployed at the time of survey. 16.67% of respondents who know sign language or braille are employed. Out of 108 respondents who use assistive devices, only 15 are employed.

70% of the unemployed women have either profound or severe disability. 4% of respondents having a mild disability category are unemployed. This scenario leads to the assumption that most of the workplaces are not accessible or inclusive to severe and profound disability categories.

4.5 OVERALL SITUATIONS RELATED TO EMPLOYABILITY OF YOUNG WOMEN WITH DISABILITIES

More than two third young women with disabilities who were surveyed think they

have rights to make their own decisions for themselves concerning employment, housing, education, health services, marriage and other private matters. Almost 16.53% respondents think they can enjoy their rights, and one in every ten young women reported that they could not decide for themselves concerning employment, housing, education, health services, marriage, and other private matters. Among 242, 139 respondents have received several skills development training and support to enhance their skills at least once. Almost half of the young women with disabilities have acquired basic computer operating training including office packages among those who have at least one skill development training.

TABLE 4.8 SKILL DEVELOPMENT TRAININGS AND TRAINED HUMAN RESOURCES AMONG YOUNG WOMEN WITH DISABILITIES

| Skills and Training | Number of Respondents having those skills and training |
|---|---|
| Basic Computer training | 68 |
| Embroidery, Tailoring and Sewing | 27 |
| Waiter, Cooking and Hospitality, Coffee & Bakery | 14 |
| Candle Making | 11 |
| Incense (Agarbatti) Training | 11 |
| Radio anchoring, RJ with Basic computer Skills | 10 |
| Personality Development and Leadership | 9 |
| Grant Proposal writing, Project Management & Report Writing | 9 |
| Doll and cushion making | 8 |
| Sign language | 7 |
| Soap Making | 7 |
| Rights of person with disabilities and Gender | 7 |
| Musical Instruments and Singing | 6 |

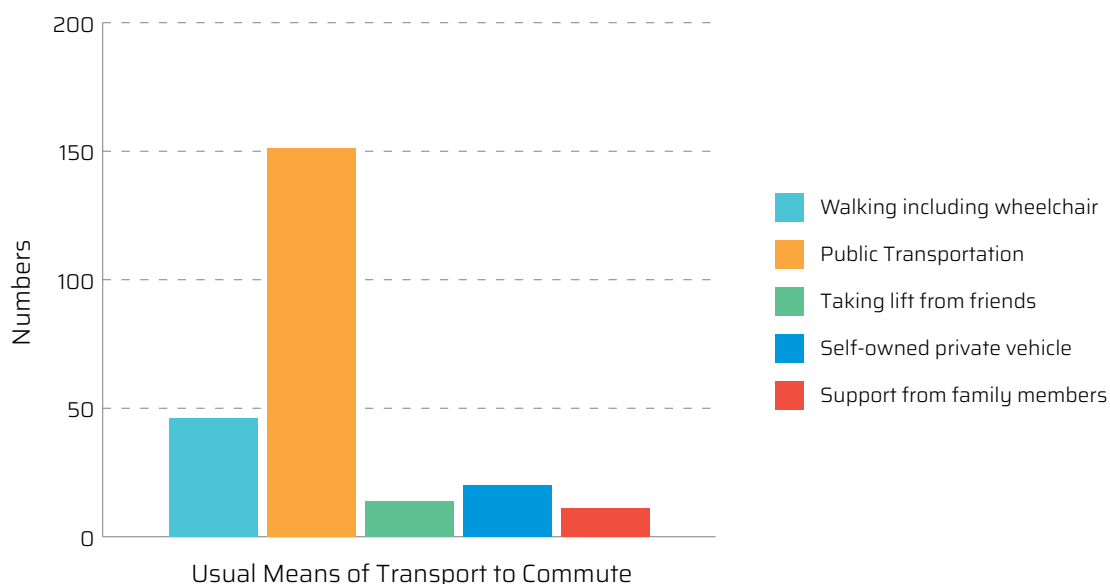
| | |
|--|---|
| Psychosocial counselling | 5 |
| English Language | 5 |
| Crystal Making | 5 |
| Beautician and Beauty Parlour Training | 4 |
| Banking Customer Service and Professional Development Training | 3 |
| Call center handling skills | 3 |
| Mobile and Watch Maintenance Training | 3 |
| Paper crafts | 3 |
| Painting | 3 |
| Physiotherapy / Massage | 3 |

Among these respondents who received different types of training, 90 persons received training related to the field they are working. 140 respondents said they received new skills related training which allowed them to have more skills which might help them better employment opportunities. 38.46% think that training they have received is related to their work and these training have helped them to increase the standard of their living as well as quality of life. Almost 62% respondents think the training they have received is not supportive to their employment or quality of life. So, the organizations providing training to them

need to reconsider the types and modalities of training they are providing.

Only about 17% of young women say they have access to loan opportunities or other kinds of support if they want to start their own business. Large number of young women with disabilities (almost 45%) do not know whether there are any loan opportunities if they want to start their own business or professional work. It clearly suggests there is a massive need for information sharing about the policy implementation. Just making good policy does not refer to the success of the policy implementation.

FIGURE MEANS OF TRANSPORTATION USED BY EMPLOYED RESPONDENTS



The large number of respondents used public transport for regular commute. So, it is very important to make the public transport system disable-friendly to facilitate their travel and also to increase their access to employability. Whereas almost two third people find the public transport system does not have even basic facilities such as ramps, audio or visual notices to support basic information for different types of disabilities.

When we asked a question “Do you agree, the road and infrastructure to your workplace or the places you usually travel are disability friendly?” to check respondents’ perception, nobody completely agreed with this statement. Only 11 out of 242 agreed there are some efforts to make roads and infrastructures disable-friendly. Based on their daily experiences, almost 80% respondents feel the road, pedestrian paths, and other physical infrastructures are accessible and have been made disability friendly.

Almost 90% of the respondents have not observed any audio notice board or road-

signs in their vicinity or on their way between home and office.

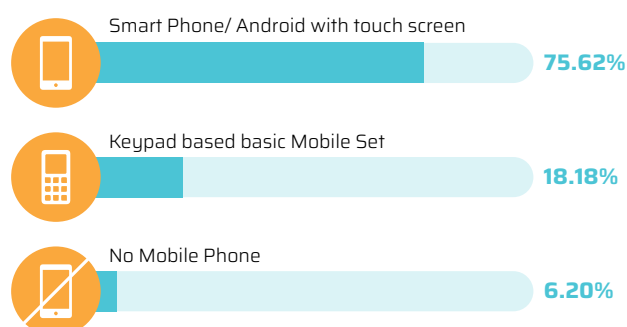
28.82% of young women with disabilities have experienced some kind of discriminations and violence at their workplace within the last 3 years. Among those who have experienced discriminations or violence, 36.73% have never told anyone, 53% have shared with their family members and close friends, and 10.2% have reported to the police or concerned administration office.

During an interview, one young woman shared that “she tried to report it to the District Administration Office. The communication and reporting process was very difficult because of her speech impairment. She took help from another person to report it in written form, but the concerned officials never responded. They completely ignored the case.”

There are 6.20% of respondents who still do not have access to mobile phones. The positive aspect is that almost 94% of young women with disabilities have mobile phones, and more than 75% carry smart touch screen mobile sets.

TABLE 4.9 STATUS OF INTERNET USAGE AMONG YOUNG WOMEN WITH DISABILITIES

| Usage of Internet | Respondents Percentage |
|------------------------------------|------------------------|
| Use in regular basis | 57.83% |
| Use often | 24.78% |
| Used in past, No access these days | 5.65% |
| Never used internet | 11.74% |
| Total | 100% |
| Studying at the moment | 14 |
| Family Related Issues | 6 |
| Grand Total | 206 |

FIGURE THE PROCESS OF RECRUITMENT**TABLE 4.10 FUNCTIONS OR ACTIVITIES YOUNG WOMEN WITH DISABILITY USE ONLINE OR VIA INTERNET**

| Specific Functions or use of Internet | Responses |
|---|-------------|
| Others including academic research and zoom meeting | 3.90% |
| Microsoft Office package including word, excel, & power-point | 6.83% |
| Use for social media such as Facebook, Youtube, TikTok, Instagram and twitter | 87.80% |
| Special skills and special software related to web development, graphic design, music arrangement etc | 1.47% |
| Grand Total | 100% |

This finding relates that most of the respondents use the internet to access social media sites. Many respondents think this has enabled them to connect with other friends and families, know news and information and have entertainment. Similarly, a large

number of respondents think the internet has contributed to their job-related tasks. Our survey as well as interview respondents listed a lot of activities which technology and online access to persons with disabilities have contributed. Some of them are:

Things supported by technology and online access to young women with disabilities

- Personal and Professional Communication (International and national level without even travelling),
- Work from home via zoom
- Easy for report writing
- Entertainment
- Confidence Building: by reading e-books and listening to audio books
- Supported in mobility through navigation
- Easy Access of Services: Banking, Filling Up Forms for Jobs including public service commission
- Helping to be independent, such as we do not need to ask anyone to learn something, just do some internet search.
- Good learning platforms such as YouTube and any other links on the internet.

Talking about banking and financial access, 190 out of 242 survey respondents have bank accounts which makes 78.51% of young women with disabilities having access to banking transactions. Majority of respondents reported that they have opened bank accounts by themselves without anyone's support. This evidence helps us understand that the majority of young women with disabilities are capable of accessing financial services themselves. Unfortunately, only 30% bank account holders have access to ATM cards, and 42% respondents have access to online banking services. Banks have not provided ATM cards and online banking facilities to the majority of young women with disabilities yet.

This table summarizes the ATM card and digital banking facilities against the respondent numbers distribution based on their types of disabilities.

Among those who have ATM cards, 21.5% reported that it is very difficult for them to go inside ATM booths and take services. The facilities to access the ATM machines are not disability friendly. Out of 130 responses from blind or visually impaired, only 22 have ATM cards with them. Among those blind and visually impaired women, 28.5% have access to online banking though.

TABLE 4.11 ACCESS TO ONLINE BANKING BASED ON TYPES OF DISABILITY

| Types of Disability | Access to Online Banking Service | | |
|--|----------------------------------|------------|------------|
| | Yes | No | Total |
| Physical disability | 34 | 50 | 84 |
| Blindness, Low vision and Total Absence of sight | 37 | 93 | 130 |
| Deaf and Hard of Hearing | 6 | 6 | 12 |
| Disability related to voice and speech | 1 | 6 | 7 |
| Mental or Psycho-social disability | 1 | 1 | 2 |
| Intellectual disability | 0 | 1 | 1 |
| Disability associated with Autism | 0 | 1 | 1 |
| Multiple disability | 1 | 4 | 5 |
| Grand Total | 80 | 162 | 242 |

Banking system being completely inaccessible to these women is hampering their easy economic access. Almost two third respondents do not have access to banking systems.

4.6 IMPACTS OF COVID-19 ON YOUNG WOMEN WITH DISABILITIES

Most of the respondents from the survey as well as telephone interviews noted several issues they faced during the pandemic time. Their main concerns were regarding the issues during lockdown or local restrictions period. The major concerns and issues of young women with disabilities are:

- Difficult for mobility: Restrictions and difficulty to go to market and go out for work, Medical Checkup hampered, Difficult to go hospital, COVID positive.
- Financial problem: Loss of job, less or no income, closure of business, no sales of products from self-employed business.
- Job Related Issues: Not able to conduct field work, difficult for job search, more duty hours for some, loss of jobs, reduction in payment and salaries.
- Education related issues: Universities have not enrolled new students for long time, learning loss, difficulty to attend online classes, exams postponed, academic year loss and uncertainty that led to disappointment and discouragement.
- Mental Health related: Stress and depression, increasing fear of disease, boredom at home, loss of relatives due to COVID, demotivation, feels like being burden in a family since income is less or none
- Other work burdens such as children staying at home and caring for them.
- Less social interaction, difficult to ask for help with other neighbors because most people are isolated which made communication and interaction with outside people difficult.

During COVID related lockdown or restriction periods, almost two third young women with disabilities reported receiving relief or support at least one time. The support was not regular and also relief and supports are not distributed based on needs. So, almost all respondents complained that the distribution system was uneven and discriminatory. One third of the young women with disabilities shared that they have never received any relief packages related to COVID-19 during the pandemic time.

TABLE 4.12 LIST OF RELIEF RECEIVED

| Items provided in relief packages | Number of respondents who received |
|--|------------------------------------|
| Cash Money | 4 |
| COVID Essentials including mask, sanitizer, soap | 2 |
| Groceries, and Daily Consumption Goods & Materials and COVID Essentials together | 22 |
| Food Items Only | 51 |
| Grand Total | 79 |

The research team met many respondents who have not received COVID-19 related relief of support until now. Thus, the research tried to explore what are the reasons for not getting relief or support. One of the major reasons is lack of information or no information. The respondents were not informed about the availability of such relief or support. About 51% of those who do not receive any relief or support shared that they were not informed about the availability or the process of getting support.

Some noteworthy reasons are:

- Didn't get informed/ No communication
- Not distributed in this area, and the place where it was distributed was a bit far for me to reach.
- Location is unreachable
- Discriminatory Distribution and Not Disable friendly, the process ignored persons with disabilities.
- Lack of approach or connection. Distribution had nepotism, and recipient needs to know someone to get support.
- The relief distributing authority said not eligible
- Family financially stable, and My Family Support System is Good.
- Have a job or other income sources. Thus, do not require relief support.

In province 1, Bagmati Province and Lumbini Province, 42% respondents claim that there are some formal institutions or mechanisms for persons with disabilities. 14% respondents are not aware of such mechanisms and any work related to the rights of them by the local or provincial governments. More than 80% of respondents believed that the education system of our country could not ensure the base for employment including inclusion of persons with disabilities in different other sectors. The education system needs to be redesigned in such a way so that it supports young persons with disabilities to ensure foundation for lifelong learning and employment opportunities for living.

05 MAJOR FINDINGS

Finding 1: Not only the situation of young women with disabilities but the overall situation of all types of the persons with disabilities is very challenging in terms of participation in economic activities.

Almost all respondents from interviews think not only of the situation of young women with disabilities but the situation of all the persons with disabilities in terms of access to employment is very challenging. Majority of respondents say that, in the context of Nepal, the overall participation of all kinds of persons with disabilities, including young women with disabilities, in economic activities is very low.

Finding 2: Very conservative social perception regarding the employment for the persons with disabilities, and even more conservative for the young women with disabilities.

Most of the employers as well as the majority of the members from Nepali society did not believe in the abilities of persons with disabilities for employment. Majority of the interview respondents believed the situation to be much better in comparison to the past. Still, all respondents agreed to the fact that families are reluctant to send their daughters for employment or training related activities like their sons do. Respondents think that most of the people at policy making level have a poor mentality as they consider “persons with disabilities are not able to work” and are not considered as productive citizens in the nation.

Finding 3: The persons with disabilities are still judged based on their disability rather than their ability to work.

Majority of the young women with

disabilities we interviewed had experienced sympathy during their job interviews as the employers would firstly ask and sympathise about their disability issues rather than asking about the skills they possess.

Finding 4: Young women with disabilities struggle hard to find a job, and if employed, they work hard for less pay.

In general, it has become very hard for young women with disabilities to get a job, Either, if they get a job, they have to work hard for less payment. Or they do not get a job as per their qualification”. Many interview respondents verified that most of the young women with disabilities are compelled to accept less pay in the job due to their weak economic status, less job opportunities for them and also their inability to stay longer without a job.

Finding 5: Transportation and Accessibility to workplace is challenging for many Persons with disabilities.

The majority respondents stressed on the findings that even if the young women get an opportunity to work, the continuation of that work depends upon the accessibility to reach the workstation and also the cases of abuse in the workplace.

Finding 6: Young women with disabilities do not get enough career counselling for employment.

Another noteworthy point from interviews is related to lesser career counselling opportunities for the young women with disabilities. Respondents reported that the majority of young women with disabilities do not get enough career counselling for employment, they do not get information in the medium they could understand.

Finding 7: Stressful working conditions and work exploitation has resulted in some reproductive health problems for young women.

Some young women with disabilities reported the stressful working conditions and work exploitation have resulted in some reproductive health problems. Even the workplaces are not gender-friendly and they have less access to inclusive health facilities where they can get proper health related consultations.

Finding 8: The female child with disability gets less opportunities for education than a male child with disabilities.

Firstly, there is less support system for education as well as the girl child with disabilities are likely to be abused (sexual and gender based) more. The children with disabilities join school very late than the children without disability and get enrolled in school where they do not get appropriate education because of the lack of support systems. Devkota and Bagale (2015) claims that working children, children with disabilities are much more likely to be out of school, and the number of girl children is higher. Thus, it can be claimed that most of the girl children with disabilities are found dropped out of the schools in higher grades.

Finding 9: Existing education policies and curriculum do not address issues of young women with disabilities, neither prepare them better for future employment.

Respondents stated that the existing education policies and curriculum do not clearly mention issues of young women with disabilities as well as issues of Persons with disabilities in Nepal. During COVID-19 restrictions, children with disabilities are rarely being considered on digital platforms. The majority of the young women lack enough training on how to prepare for civil service exams and other employment

related skills. The respondents clearly refer to the lack of proper training, marketing, and confidence building for increasing the employment of young women with disabilities.

Finding 10: Local Governments have various programs for marginalized and underprivileged categories in general, but nothing for young women with disabilities in specific.

An important point noted during the interviews is that the local governments have many programs for marginalized, Dalit and other underprivileged categories. However, there are very few programs for Persons with disabilities, and almost no programs related specifically to young women with disabilities.

Finding 11: Most of the persons with disabilities including young women with disabilities are not aware of existing policy provisions.

Many persons with disabilities are not even aware what policies and provisions do exist and that are relevant for them. Similarly, the Persons with disabilities also need to be sensitized about their rights based on the present legislation.

Finding 12: Need more legal and policy provisions to contribute to altering the social narratives that Persons with disabilities are not able to work.

Majority interview respondents believe the existing laws and policies are not enough for creating a conducive employment environment for young women with disabilities.

Finding 13: Just having policies is not enough, combined efforts of stakeholders required for implementation at local community level.

Just having policies have not made life easier or, the policies alone are not able to provide

jobs to young women with disabilities. There are many policies in place due to the combined efforts of all stakeholders. Even if there are public policies but not much into implementation. Even this COVID-19 pandemic has made the committees and stakeholders more difficult to ensure proper implementation of such policies. Acts and legislations have been made by the government but the implementing body such as local governments do not know about the principal and values of those acts and laws.

Finding 14: The mentality and role of family as well as relatives is vital.

The role of the families as well as close relatives is also vital in making the employment related policies successful. The frequently repeated responses from respondents are family restrictions to step out and engage in a job independently for women with disabilities. Many respondents think families are hesitant for sending young women out for job due to the fear of the sexual harassment at workplace and during commute. This clearly shows that there is much to do to create a safer and dignified workspace. Restriction is not a solution, rather creating a safe and dignified workplace and encouragement from family, relatives and society is very important. Role of family is major to support emotionally as well.

Finding 15: Most of the infrastructures at public offices are not disability friendly in many ways.

All the bureaucrats and policymakers who were approached by the research team for the interviews accepted that the structures and public service providing mechanisms are not disability friendly. They think the policy and implementation should focus from the local level by preparing a master plan for disability friendly spaces and services. Majority of the policy makers claimed that

they are keeping disability friendly structures of high priority, but in practice, it's different. Local level and provinces do not have specific disability related policies. Therefore, there should be such policies/Acts at the local level, mainly focusing on disability friendly infrastructures and services.

Finding 16: The Efforts of stakeholders working in the rights of persons with disabilities sector alone are not enough to bring social change.

All respondents agreed that the advocacy is surely not enough. Civil society organizations think organizations like them are there to support the government. The respondents from civil society organizations shared their experiences that sometimes they are considered negatively by the bureaucrats when they take proposals to change the policy provisions and lobby for some interventions to support Persons with disabilities. The young women with disabilities respondents and respondents from the stakeholders think, there is a lot of combined work required to reduce the gap in policies and practice.

There is very little advocacy and less campaign to create job opportunities. These days we can see some vacancies focused for Persons with disabilities, now the thing we need to prepare is to train more young women with disabilities to get those opportunities. The massive campaigns and advocacy related to the work, employability and changing social stigma is a must for boosting self-esteem among young women with disabilities.

Finding 17: Private employers quickly change their strategies even if they hire young women with disabilities at a certain point which requires constant surveillance.

Respondents said most of the organizations have prioritized women in recent days to increase the access to employment.

As the private employers are looking for a high profit range, their policies seem very inconsistent and require continuous advocacy and lobby. Without regular policy surveillance, it will be difficult for young women with disabilities to sustain at private profit-oriented workplaces.

Finding 18: Most young women with disabilities have skills, but not enough confidence to get engaged in employment.

The research team heard frequently the term “not getting enough confidence to get engaged in employment”. Comparatively those who are educated enough have strong self-esteem but not all. Those who did not get a chance to be educated formally or not having a chance to get professional skills related training have low self-esteem. Most of the young women with disabilities raised the issue that they need to boost their self-esteem. At the same time, we found almost all young women have skills that they require to get employed, though they said they need more advanced and market-oriented skill support.

Finding 19: Employed young women with disabilities have more stronger self-esteem than unemployed.

During our interviews, those women who have professional skills like computers, communication, and language skills are found to have good self-esteem. It is evident that self Esteem can be gained through engagement in employment. We need to support them to increase their ability to get employment to boost their self-esteem.

Finding 20: Only few young women with disabilities have continued their work longer than 2 years, many have unstable employment tendencies.

Many respondents are studying, also learning some technical and business-related skills. There are some young women with

disabilities who are working as information officers at government offices, banks as well as a significant number of interview respondents are teachers. Majority of young women with disabilities found it very difficult to get employment. There are very few who said they are working for longer than 2 years. One of the reasons might be that they are young and just started their career. If we look at our survey findings, the majority of working women with disabilities reported that they have changed their work several times within 2 years.

Finding 21: Many have lost their jobs because of COVID-19 related issues.

Due to COVID-19 related restrictions, many have lost their income generating activities. 12.1% respondents became unemployed within 3 months at the time of the survey. About 22% of respondents have worked at some point in time, but now they are unemployed for less than 2 years. Thus, 34.1% of respondents who used to work are now unemployed. Like other people, all of the respondents said that their mobility had been limited. Sometimes it is economically challenging for people who need to depend on their regular work for their daily life.

Finding 22: Ethical sensitivity related awareness and anti-harassment policies either do not exist or possibly not made publicly aware.

There are very few young women with disabilities who are aware of any kind of code of conduct or policies against discriminations and harassment issues. Even though few organizations do have such policies, they hardly remember incidents of those policies being implemented. Some of the respondents informed that their organizations are in the process of drafting documents preventing possible harassment and discriminations.

Finding 23: Inclusive notice board at public places, crossings, and offices does not exist.

Almost all respondents complained about the unavailability of disability friendly notice boards at public places, markets, and the places of commute. They have not found different traffic sounds or audio indicators for traffic lights in Nepal and the persons with visual impairments face difficulty to know when and where to cross the road. 51.43% offices/organizations do not have basic disability-friendly infrastructures and facilities including ramps, rest rooms, audio-visual notice boards.

Finding 24: Employers undermine the ability of young women with disabilities, understand all the young women with disabilities in single categories, and think from a biased mindset.

There is a feeling among employers that Persons with disabilities are not able to perform well at jobs just because of their disabilities. Most of the employers admitted that they have decided based on their already existing mental stigma that persons with disability cannot work. Most of them have not tried to allow persons with disabilities to show their ability even though they are able to work. Maternity leave, unavailability of proper evening public transport, and stereotypes are major reasons why employers hesitate to hire young women with disabilities.

Finding 25: Some good practices of hiring young women with disabilities, it is also contributing to the good social reputation of businesses.

Employers who have hired some persons with disabilities for his company in teaching jobs said, the Persons with disabilities work as an all-another employee with full possible outcomes one company can get out of any employee and at the same time the organizations also gets a social reputation

for providing job opportunities for persons with disabilities. Some organizations might get many project opportunities just because they have created opportunities for marginalized groups of society (the persons with disabilities).

Finding 26: Majority of young women with disabilities have government provided identity cards, and still there are few who do not have access to identity cards.

Out of our 242 survey respondents 236 have government provided Identity Cards of Disability. Six respondents still don't have their government provided identity card.

Finding 27: Significant number of young women with disabilities have reached university level education, and the majority of them have completed school level education.

Among the 242 random survey respondents, one fourth has at least a university degree. Almost 75% of survey respondents have completed above the school level education. There were only 17 who had never been to school, and most of them referred to the severity of the disability as the main reason, and school distance as another important reason.

Finding 28: Majority of Young Women with disabilities (blind and deaf) have good command over sign language or braille. Almost 75% of the respondents who have visual impairment are literate on braille scripts. Among the respondents who are deaf and hard of hearing category, 11 out of 15 are capable of using sign languages. There is only one out of those who has complete hearing impairment who cannot use sign languages.

Finding 28: Many respondents who are capable of doing a job are unemployed.

Regarding the financial dependency, 46 out

of 242 respondents have regular income sources from either job or businesses, whereas 116 depends on family members, and 42 receives allowances from the government. Many respondents who are capable of doing a job are unemployed and looking for some kind of work. 81% of respondents who are between 20 to 30 years old are unemployed.

Finding 29: Young women with disabilities are doing a variety of tasks and jobs.

Among those young women with disabilities who are employed, they usually do official phone call support, documentation, marketing, assisting customers, counselling, helping in Kitchen, assist printing process, incense making, teaching braille, teaching sign languages, teaching other school courses, training of various skills to the children with disabilities, radio jockey, news reading, handling inquiry desk, handling organizational and customer phone enquiry, advocacy, field monitoring, leadership support, and field coordination. There are a range of skills and tasks they can perform with greater interest. One good practice is that there are a significant number of women with disabilities being teachers in ordinary schools. The reservation policy of recruitment at government services has contributed to make such happen.

Finding 30: Very few of them get public information about vacancies or call for jobs.

Less than one third among employed got the information about the employment opportunities through public notices. Most of them were informed by friends at work. This situation refers to the fact that the

employment opportunities for the young women with disabilities rely on their contacts and peer support rather than public information.

Finding 31: Almost half young women with disabilities are paid less than the national minimum salary standard.

Among those who are employed almost half respondents are paid less than minimum salary standard as per the labour regulations. 45.71% young women with disabilities who answered their monthly salary amount are paid less than NPR 15,000.00 a month.

Finding 32: Almost none of them who are working other than government organizations are under the social security safety net.

Only 5 respondents are registered under the social security fund. Almost all (98%) young women with disabilities working in the non-governmental and private sectors are not registered at the social security fund. The safety net is very important for those who are from vulnerable groups, but here the large number of employed as well as all unemployed young women with disabilities are out of social security safety net.

Finding 33: Large numbers of unemployed young women with disabilities are never employed in their lifetime.

Out of 207 unemployed respondents, 65.70% unemployed young women with disabilities have never been at work yet. About 22% of respondents have worked at some point in time, but now they are unemployed for less than 3 years. 41.5% respondents have reported that they never got any opportunity despite their efforts.

Finding 34: Almost all unemployed young women are interested in work and many of them have skills too.

When they are asked about their interest to work if they get opportunities, almost all responded that they are highly interested

to work. Only about 1 percent respondents are not interested in doing any job or business due to their multiple disabilities. This situation clearly marks that if there's employment opportunity, a super majority of them are interested to be employed.

Lists of Skill what Young Women with Disabilities Have and wanted to Work

- **Teaching**

- a. Braille or Sign Language
- b. Computer
- c. Regular School courses for Primary and Secondary level

- **Self-Employment Related Skills:**

- a. Candle making
- b. Chalk making,
- c. Harpic & phenyl making,
- d. Sewing,
- e. Soap making, Basket and flower vase making

- **Computer Related Skills**

- a. Computer based digital work
- b. Training Providing
- c. Writing, Designing and Page Setup
- d. Accounting

- **Social Work and NGOs**

- a. Counselling
- b. Trainings
- c. Workshop Facilitation
- d. Proposal and Report Writing

- **Mass media**

- a. Radio Jockey
- b. News Reader

- **Administration and Organizations**

- a. Receptionist
- b. Documentations
- c. Handling Phone Calls

- **Arts and Physical Work**

- a. Massage Therapy
- b. Beauty Parlour Related
- c. Painting
- d. Music and singing
- e. Telephone operator

- **Hotel and Tourism**

- a. Tourist Guides for persons with disabilities
- b. Waiter/Waitress
- c. Handling Phone Calls
- d. Marketing

Finding 35: Majority have received skills enhancement training; significant numbers have not received yet too.

Majority respondents said they received new skills related training which allowed them to have more skills which might help them better employment opportunities. 38.46% think that training they have received is related to their work and these training have helped them to increase the standard of their living as well as quality of life. Only about 17% of young women said they have not received any training. So, this shows the majority of women have received training. But the training provided by NGOs is not market-based. So, these women keep on shifting from one training to another.

Finding 36: Many young women with disabilities use public transport and these public transports are not disability friendly.

The large number of respondents use public transport for regular commute. So, it is very important to make the public transport system disability friendly to facilitate their travel and also to increase their access to employability. Whereas almost two third respondents find the public transport system does not have even basic facilities such as ramps, audio, or visual notices to support basic information for different types of disabilities.

Finding 37: A number of young women with disabilities have experienced some kind of discriminations.

28.82% of young women with disabilities have experienced some kind of discriminations and violence at their workplace within the last 3 years. Among those who have experienced discriminations or violence, 36.73% have never told anyone, 53% have shared with their family members and close friends, and 10.2% have reported to the police or concerned administration office.

Finding 38: Majority of young women have smart phones and there are some who do not have access to mobile phones too.

There are 6.20% of respondents who still do not have access to mobile phones. The positive aspect is that almost 94% of young women with disabilities have mobile phones, and more than 75% carry smart touch screen mobile sets. And almost half of them use internet service on a regular basis.

Finding 39: Most of them use the internet for accessing social media and for entertainment. Some use it for work purposes.

Most of the respondents use the internet to access social media sites. Many respondents think this has enabled them to connect with other friends and families, know news and information and have entertainment. Similarly, a large number of respondents think the internet has contributed to their job-related tasks.

Finding 40: The majority of young women with disabilities are capable of accessing financial services themselves, but most of these women are out of access to banking services.

The evidence shows 78.51% of young women with disabilities having access to banking transactions. Majority of respondents reported that they have opened bank accounts by themselves without anyone's support. Among those who have ATM cards, 21.5% reported that it is very difficult for them to go inside ATM booths and take services. Out of 130 responses from blind or visually impaired, 17% have ATM cards and 28.5% have access to online banking though. Banking system being completely inaccessible to these women is hampering their easy economic access. Almost two third respondents do not have access to banking systems. Most of the respondents from qualitative interviews said they were never

given loans by banks to run self-employed businesses.

Finding 41: Various issues and problems are reported due to COVID-19 pandemic in terms of employment.

The frequently reported problem is the difficulty for mobility leading to difficulties in accessing work, medical facilities, income generation work and financial problems. There are some other difficulties such as education accessibility, mental health, and lack of social interaction.

Finding 42: Only one time relief support provided to the majority and no follow up or continuous support during Covid-19 pandemic.

During COVID related lockdown or restriction periods, almost two third young women with disabilities reported receiving relief or support at least one time. The support was not regular and also relief and supports are not distributed based on disability specific needs.

Finding 43: The respondents were not informed about the availability of such relief or support.

About 51% of those who do not receive any relief or support shared that they were not informed about the availability or the process of getting support. Although these reliefs are distributed in public places for mass and the providers do not reach the homes of these women. Due to disability, these women cannot go to those public gatherings to receive relief.

Finding 44: Some young women with disabilities are engaged in self-employment and some skill-based work, but they lack proper marketing skills.

There are a significant number of young women with disabilities who want to run their own business, or they are already running some sort of skill-based work or producing some goods on their own. The problem they are facing is that such women have less marketing skills to sell their goods, which has an impact on their sales and income.

06 CONCLUSION

This research concludes that disability as an inherent feature of human existence, and it can be visible or invisible, and their start might occur at birth, throughout infancy, during working years, or in old age. Persons with disabilities have a wide range of personal characteristics, including gender, age, socioeconomic position, sexuality, ethnicity, and cultural heritage. Each has his or her own set of preferences and reactions to disabilities. In such a context, this study is designed to assess the status of employment of young women with disabilities from 20-30 years and to generate evidence on the economic capacity (employability) of women with disabilities for the strategic advocacy campaigns.

Most of the international legal instruments recognize that women and girls with disabilities are subject to multiple discrimination, and in this regard, countries should take measures to ensure the full and equal enjoyment by them of all human rights and fundamental freedoms including all appropriate measures to ensure the full development, advancement and empowerment of women. The constitution of Nepal (2015) and the Act Relating to rights of persons with disabilities 2017 (2074 BS) both aim to safeguard the rights of persons with disabilities in Nepal. The legal documents have acknowledged that we must work on removing the barriers created from the existing social and physical environment, where such barriers are created from psycho-social, technologies, nature and man-made environment, attitude related, service systems and policies.

Most of the existing policies are focused to

guarantee the rights against discrimination or being deprived of personal liberty based on disability. Though Nepali national laws seem very strong and clear for stating what focuses the state should have to ensure the rights and measures, the national periodic plan, national budget, annual monetary policies, and other functional policy documents lack concrete plans how to achieve the goals to ensure improved employability for the young women with disabilities as well as all Persons with disabilities in general. For example, the last three budget ordinances glorified a new employment generation programme called “Prime Minister’s Employment Programme”. The programme, which is claimed to be very successful on employment generation, spent billions of rupees, and covered by all the mainstream media, but the research team could not find single evidence of the programme supporting employment generation for young women with disabilities. The constitution and acts related documents are influenced by human rights perspectives, whereas most of the policy makers and state directives are guided by the charity model or medical model of disability. The charity model and medical model usually focus on the person and view individuals with disabilities as passive victims - objects of pity who require medical care in the form of treatment and rehabilitation and whose impairment is their primary identity.

For better employment opportunity, we need both the policymakers and policies based on social constructivist model, which is based on the notion of human rights as well as accepting that the discrimination is socially created. Social model considers

disability to be the product of the social environment, which precludes persons with disabilities from full participation in society due to behavioural, environmental, and institutional limitations. It emphasizes society's adaptation to include individuals with disabilities by altering attitudes, practices, and regulations to remove barriers to participation, but it also recognizes the responsibility of medical experts. There are various limitations that are affecting more than men to have access to opportunities and assets. Even though Nepal has a quota system for persons with disabilities, this is only limited to civil service exams conducted by Nepal Government. Private and nongovernmental employers are not aware, or they are hesitant to adopt such positive affirmation policies. Not only the situation of young women with disabilities but the overall situation of all types of persons with

disabilities is very challenging. Without working to change the very conservative social perception regarding employment for the persons with disabilities it will be more challenging to achieve more opportunities for the young women with disabilities. The overall policy, public infrastructures, career counselling mechanisms, workplace conditions, social stereotypes, family support and employer's mentality are some major hindrances for young women with disabilities. It is evident from the findings that employed young women with disabilities have more stronger self-esteem than unemployed. Thus, the employment opportunities will of course help the process of social change. For that we need a more ethical hiring process including supporting and equal opportunities for disability population.

07 RECOMMENDATIONS

This research has identified a set of recommendations that Access Planet may wish to consider when strengthening its work in Nepal. Most of the recommendations and suggestions need to be passed to other concerned stakeholders. For creating more employability opportunities for the young women with disabilities, it is very important to change the barriers to improve their employability situation. Just creating job vacancies will not support, rather we have to address lots of structural issues to make a conducive environment so that many young women can join in a dignified way.

Recommendation 1: All the stakeholders can put their collaborative effort in amendment of laws and policies.

However, stakeholders can do much more than what they/we are doing. They should be more focused on adding provisions related to employment and skills related work. There should be strong advocacy to employ one person with disability in each organization. Mostly local governments do not have disability related policies, so many efforts are needed at the community level.

Recommendation 2: Making both school education and university education more accessible and inclusive.

It is not easy even to access education for the persons with disabilities because there will usually be the first question on how to start learning. This is more like how the school addresses the special need which enables the inclusive learning space. Education for blind, low vision, deaf, intellectual disability, and wheelchair users are equally challenging. Even though the person with disabilities complete school education it will be very difficult in higher education. Although technologies are helping on some level in

education sector, still there is a lot of things to do. During the examination they need to look for a writing assistant for examinations rather than preparing for exams. If the policy enables people to appear exams using technology, that can help to make examination system more inclusive.

Recommendation 3: Supporting skills and materials for public service commission as per the different types of disabilities.

Recorded books for public service commission are not easily available, and it is also difficult to find someone who can assist in study. A strong advocacy to change the examination system for different types of disabilities might support a lot. The reading materials are not in braille, and less audio materials are available now. Also, from the perspective of deaf, the course and reading materials are too vast for them to comprehend and sign language services are not available. The disparity in the availability of learning resources has made the idea of equal opportunities more challenging. The affirmative action taken by the Government of Nepal is good practice and should be continued. It is very important to allocate the reservations for women with disabilities separately. Since they are already historically marginalized in terms of employment and coming to equal footing takes time.

Recommendation 4: Facilitating more access to bank and financial services.

Some banks easily open accounts for persons with disabilities. Some banks restrict many facilities for persons with disabilities. In most cases ATMs are not provided for the visually impaired, rather they make the digital service friendly to customers, they restrict the use.

Recommendation 5: More Skills generating training required, especially the training to support adaptation to digital platforms. One time and few days training is not sufficient to make people skilled. The skills-based training should be easily accessible and frequent. Digitization process is very helpful for many persons with disabilities including young women. Even persons with visual impairment can fill up an online form and download various documents on their own. It is very relevant to leverage technical tools to improve the situation of employability of young women with disabilities. The findings showed many respondents have received training but not received relevant market-based skills. Thus, the skills provided by the government and NGOs should be based on market-based skills rather than traditional skills.

Recommendation 6: Reviewing the capacity of local government and supporting local government to work on improving employability of young women with disabilities.

To varying degrees, each of the province governments and local governments lacked the institutional capacity to adequately implement laws, and largely lacked the technical skills, tools, and systems to monitor and evaluate implementation of the laws. There were significant capacity gaps among public office staff (particularly in the law enforcement, justice, health, and education sectors) on issues of rights of women with disabilities.

Recommendation 7: All the stakeholders should focus to have enhanced capacity to monitor and evaluate the implementation of national laws and action plans on inclusive education, equal opportunities for all and inclusive policy for Persons with disabilities. When we talk about employment opportunities, it is not only about creating opportunities, but also more about ensuring

the policy provisions are being practiced. A regular monitoring and evaluation of employment situations in both government and private sectors are necessary. The monitoring and evaluation should analyse the inclusivity from a disability perspective. Also, assistive equipment is very expensive and unaffordable to women with disabilities. So, a government subsidiary is necessary.

Recommendation 8: Civil society organizations should have increased community leadership and social mobilization support to create a more just and equitable society.

In interviews government representatives and stakeholders expressed an interest in engaging local young people as active stakeholders in the community development process with the potential to act as change agents in their communities. Therefore, Access Planet can focus on developing a community engagement tool for responding to the policy-practice gap by taking support from youths from the same communities where the organization is going to work.

Recommendation 9: Political will and priority is very important to address policy issues in Nepal. Thus, Access Planet and other civil society organizations should also engage political leadership from various levels: local, provincial, and central.

Recommendation 10: There is a high chance that women with disabilities residing in Remote areas and women from the most disadvantaged groups might be missing out. Each time a serious mapping of potential beneficiaries and target group is required.

Recommendation 11: Public awareness to change social stereotyping is very important. Most of the cases many young women with disabilities have low self-esteem because of the discrimination and social stereotypes.

A list of recommendations and suggestions the survey respondents asked research team to note:

- Awareness at the community level is necessary for better opportunities for persons with disabilities.
- The government should bring policies to provide job opportunities for all the citizens in the nation.
- At the present condition most people are unemployed and there is high competition in the job market. In this situation the persons with disability have less chance to get work opportunities. Although some portion of persons with disability are involved in jobs, stakeholders must look from the perspective of the majority of persons with disability.
- In terms of civil service exam related matters, it is not really disability friendly, the practical exams in civil service examinations these women need to compete as persons without disability the time limit is the same as other for persons with disability.
- Tuition and preparatory classes for employment preparations are so expensive and the class itself is not very disability friendly. Some materials are available on YouTube, but they are not authentic.
- There should be home based skills training for young women with disabilities and digital platform-based marketing skills to promote their self-employed businesses.
- The government should bring policies for building disability-friendly infrastructure.
- The women with disabilities should set their career goals, work hard and should have perseverance to that goal as well. For example, if some organizations open vacancies for women with disabilities, there should be enough candidates to select from with proper skills. Therefore, it is not only about education, young women with disabilities should also focus on building their skills.
- Most of the respondents suggest focusing on the long term and permanent types of jobs for sustainability.
- Structural systems need to be enhanced and the capacity of young women with disabilities needs to be built to adapt and challenge the narrow structural context.
- The government as well as multilateral and large organizations need to have a disability focal person and unit in their office place. The government needs to make its own structures.
- NGOs can be role models. They have their own limitations, though they can still set examples of inclusions and participation for young women with disabilities.
- If INGOs, NGOs or governments give jobs to persons with disabilities, they should be careful how they can create a disability friendly environment.
- Respondents also suggested being careful while making or implementing the policies: “How can Persons with disabilities be linked with better production opportunities, marketing for the goods produced by Persons with disabilities or at least providing job opportunities for 1-2 Persons with disabilities in local organizations to contribute?”

08 REFERENCES

Al Ju'beh, (2015). Disability Inclusive Development Toolkit. Retrieved From https://www.cbm.org/fileadmin/user_upload/Publications/CBM-DID-TOOLKIT-accessible.pdf. Accessed on 2021 August 21.

Central Bureau of Statistics. 2012. National Population and Housing Census 2011 (National Report). Volume 1. Kathmandu. Retrieved from <https://cbs.gov.np/national-population-and-housing-census-2011national-report/>. Assessed on 2021 May 29.

Devkota, S. P. and Bagale, S. 2015. Primary Education and Dropout in Nepal. *Journal of Education and Practice*. 6(4). 153-157.

Eide, A. H.; Neupane, S.; and Hem, K-G. (2016). Living conditions among people with disabilities in Nepal. Retrieved from <https://www.sintef.no/en/publications/publication/1431820/>. Accessed on 2021 August 20.

Government of Nepal. 2017. The Act Relating to Rights of Persons with Disabilities, 2074 (2017). Accessed from <https://www.lawcommission.gov.np/en/wp-content/uploads/2019/07/The-Act-Relating-to-Rights-of-Persons-with-Disabilities-2074-2017.pdf>. Accessed on 07 May 2021

Government of Nepal. 2015 The constitution of Nepal 2015. Retrieved from <https://constitutionnet.org/vl/item/constitution-nepal-2015-official-english-translation-ministry-law-justice-and-parliamentary>. Accessed on 07 May 2021.

Government of Nepal. 2039. Protection and Welfare of the Disabled Persons Act, 2039 (1982) ; Retrieved from <https://www.lawcommission.gov.np/en/archives/category/documents/law-archives/statutes-acts-law-archives/protection-and-welfare-of-the-disabled-persons-act-2039-1982>. Accessed on 07 May 2021.

Ministry of Social Development. 2020. Disability Prevention and Rehabilitation Program Directive (DPRP) 2077. Province 1 Biratnagar. Retrieved from <http://mosd.p1.gov.np/node/620>. Accessed on 2021 May 29.

Ministry of Finance. 2021. Budget Speech of 2021/22 (Unofficial Translation). Retrieved from https://www.mof.gov.np/uploads/document/file/Budget%20Speech%202020_20201118033431.pdf . Accessed on 2021 May 29.

Ministry of Finance. 2020. Budget Speech of 2020/21. Retrieved from https://www.mof.gov.np/uploads/document/file/Budget%20Speech%202020_20201118033431.pdf. Accessed on 2021 May 08.

- Ministry of Finance. 2019. Budget Speech 2019/20. Retrieved from https://www.nepalindata.com/media/resources/items/17/bBudget_Speech_2019_20_English.pdf. Accessed on 2021 May 08.
- Mitra, S. (2006). The Capability Approach and Disability. *Journal of Disability Policy Studies*. 16(4). 236-247.
- National Planning Commission. 2020. 15th Three Year Plan (Fiscal Year 2076/77- 2080/81). Retrieved from https://www.npc.gov.np/images/category/15th_Plan_Final1.pdf. Accessed on 2021 May 08.
- National Planning Commission. 2016. 14th Three Year Plan (Fiscal Year 2073/74- 2075/76). Retrieved from <https://www.npc.gov.np/images/category/14th-plan-full-document.pdf>. Accessed on 29 May 2021.
- Nepal Rastra Bank. 2020. Monetary Policy for 2020/21 (Unofficial Translation). Retrieved from https://www.nrb.org.np/contents/uploads/2020/09/Monetary-Policy-2020_21-Full-Text-English-Version.pdf. Accessed on 08 May 2021.
- Nepal Rastra Bank. 2019. Monetary Policy for 2019/20 (Unofficial Translation). Retrieved from https://www.nrb.org.np/contents/uploads/2020/04/Monetary_Policy_in_English-2019-20_Full_Text-new.pdf. Accessed on 08 May 2021.
- Prasai, A. 2017. Employment for Persons with Disabilities: A Discussion on Barriers Achievements and Opportunities. Retrieved from https://www.nfdn.org.np/uploads/documents/papers/Disability_and_Employment_NFDN_July_2017.pdf. Accessed on 08 May 2021.
- The UN Convention on the Rights of Persons with Disabilities (UNCRPD). 2006. Conventions on the Rights of Persons with Disabilities and Optional Protocols. Retrieved from <https://www.un.org/disabilities/documents/convention/convoptprot-e.pdf>. Accessed on 07 May 2021
- UNICEF, UNESCO Institute for Statistics and Government of Nepal. 2016. Global Initiative on Out-of-School Children: Nepal Country Study. Retrieved from <https://www.unicef.org/nepal/sites/unicef.org.nepal/files/2018-07/All%20children%20in%20school-report%202016.pdf>. Accessed on 2021 August 27.
- WeCapable. (2021). Who is a Person with Disability? Retrieved from <https://wecapable.com/persons-with-disabilities-definition-rights-states-and-more/>. Accessed on 2021 August 17.
- Woodburn, H. (2013). Nothing About us Without Civil Society: The role of civil society actors in the formation of UNCRPD. *Political Perspectives*. 7(1). 75-96.
- World Health Organizations and The World Bank. (2011). World Report on Disability. Retrieved from https://www.who.int/disabilities/world_report/2011/report.pdf. Accessed on 2021 August 15.

ANNEX I: DATA COLLECTION TOOLS

Checklist for Secondary Documents Review

The research team collected and reviewed the secondary documents to see what are the major policy provisions that are related with young women with disabilities and their employment. The following documents are reviewed:

1. Constitution of Nepal 2015
2. United Nations Conventions on the Rights of Persons with disabilities (UNCRPD)
3. The Act Relating to Rights of Persons with Disabilities, 2074 BS (2017)
4. Fifteenth Three Year Plan 2076/77-2080/81 BS (2019 - 2023)
5. National Budget of Nepal Government- Year 2078-79, Year 2077-78, Year 2076-77 (2021-22, 2020-21, 2019-20)
6. Monetary Policy 2019/20, 2020/21, 2021/22
7. Province government policies on disability (Province 1, Bagmati province and Lumbini province)
8. Local government policies on disability (From local Municipalities of Province 1, Bagmati Province and Lumbini Province)
9. Sustainable Development Goals (SDGs)
10. Various research publications

Interview Questions for Employers

1. Are there any persons with disabilities working in your company? If yes, what are the challenges and opportunities you have experienced so far? If not, why do you think the reason behind this?
2. Are there any plans, policies, programs, guidelines or strategies in your workplace to support hiring young women with disabilities? If yes, what types of policies are there? If not, what do you think is the reason behind this?
3. Are there any plans to adopt policies to recruit persons with disabilities in future?
4. In your opinion, what could be the benefits for the persons with disabilities if they get employment?

Interview Questions for Policy makers

1. How do you see the existing policies particularly that are related to employability of young women with disabilities?
2. What do you think about the existing policies for persons with disabilities? How can these policies support enhancing the economic security of young women with disabilities?
3. What are the strengths and loopholes of current policies regarding economic participation of persons with disabilities?
4. Are there any special provisions for women with disabilities?
5. From the policy level, what are your recommendations to create an inclusive, accessible, and enabling social environment to promote economic rights of young women with disabilities?
6. What do you think, stakeholders working in the disability sector (women especially) are advocating enough for the economic rights for persons with disabilities?
7. Are there any plans to revise the policies or programs related to disability in the future?

Interview Questions for Stakeholders

1. How do you see the overall situation of employability of young women with disabilities?
2. In your opinion, what is the status of current policies of persons with disabilities? Are there any policies that support women with disabilities in economic participation?
3. What do you think about the implementation of those policies?
4. How do you see the overall situation of employability of young women with disabilities?
5. How do you evaluate low self-esteem from the perspective of young women with disabilities?
6. What do you think are the response behind the gaps in economic participation particularly women with disabilities?
7. In your opinion, do you think there is a need for outreach to young women or overall persons with disabilities to increase their participation in employment?
8. What are your recommendations for policy makers to improve the status of women with disabilities?
9. Are you planning to adopt such policies or programs in the future? If yes, what? If not, why do you think you don't need such specific policies or programs?

Interview Questions for Young Women with Disabilities

1. What do you do for a living? Are you employed or engaged in any income generating activities?
2. What is the impact of COVID in your daily life?
3. Are you aware of any policies in organizations against the discrimination? (For working women)
4. Are there any codes of conduct against harassments? (For working women)
5. For working women, how often have you changed your job and why? If engaged in the same work for a long time, are there any specific reasons for continuing that job? Are there any barriers to seek new work opportunities?
6. In your opinion, what is the ideal work sector for women with disabilities?
7. Are you aware of the government's special provisions for employability of women with disabilities? In your perspective, what kinds of policy provisions are missing?
8. What are recommendations to create an inclusive, accessible, and enabling social environment to promote economic rights of young women with disabilities.
9. Are there any signs and symbols to support persons with disabilities for example on roads, marketplaces, or any other public locations?
10. Does attitude, cultural beliefs, and perception of family members affect the employment of women with disabilities?
11. Are there any differences in the perception for the various types of disabilities (for example there is a difference in how people perceive persons with physical disabilities compared to sensory, intellectual and or psychosocial disabilities)?
12. Do you think there is a need for outreach to young women or overall persons with disabilities to increase their participation in employment?
13. In your opinion, how can employers be benefited if they hire persons with disabilities? Why do you think employers hire persons with disabilities?

Survey Questionnaire for the Study on the “Employment Status of Young Women with Disabilities in Nepal”

Introduction:

Namaskar, My name is I am contacting you on behalf of the organization called, “Access Planet”. This organization is currently conducting research on “A Study on the Employment Status of Young Women with Disabilities in Nepal”. Your opinions and responses are very valuable for our research. We are conducting this research with hundreds of other young women with disabilities like you. We will mix your answers with the answers from other people, then we will prepare a situation report of all women with disabilities. This will help to set possible strategies to lobby for the betterment of policies related to young women with disabilities. This survey process takes 12-15 minutes. Your participation is voluntary. There is no wrong answer. All your opinions and information are valuable to us. We anticipate your support throughout this research. Your personal identity will be kept confidential.

Do you have any questions regarding what I have told you so far? And do you give your permission to proceed with the information collection process?

Q. 1 Name:

Q. 2 Age

Q. 3 Caste/Ethnicity:

Q. 4 Marital Status:

Q. 5 Phone Number:

Q. 6 Completed Educational Level:

Q. 7 Palika:

Q. 8 District:

Q. 9 Province: Province 1/ Bagmati / Lumbini

Q. 10 Are you educated in Braille or Sign Language?

Q. 11 Type of Disability (Multiple Choice)

- a. Physical disability
- b. Blindness - Related to vision
- c. Low vision Related to vision
- d. Total absence of sight- Related to vision
- e. Deaf- Related to hearing
- f. Hard of hearing- Related to hearing
- g. Deaf- Blind
- h. Disability related to voice and speech
- i. Mental or Psycho-social disability
- j. Intellectual disability
- k. Disability associated with hemophilia
- l. Disability associated with autism

Q. 12 Severity of disability

- a. Profound disability
- b. Severe disability
- c. Moderate (mid-level) disability
- d. Mild disability

(If the respondent fails to understand this categorization of severity of disability, she can be asked the color of the card she possesses: red: profound, blue: severe, yellow: moderate and white: mild.

- Q. 13 Do you have a disability card provided by GoN?
 a. Yes (Red, Blue, Yellow, White)
 b. If not, what are the reasons for not having a disability card.....
- Q. 14 Do you use any assistive device?
- Q. 15 Are you employed at the moment?
 a. Yes (If yes, go to question number 17)
 b. No (If No, go to question number 27)
- Q. 16 What is your main source of income?

[Questions for the Employed Respondents]

- Q. 17 What kind of work do you have to do? (Write)
- Q. 18 How did you know about this job?
- Q. 19 What are your position and main responsibility at your work?
- Q. 20 Who is your employer? (Single Response)
- Q. 21 What was the recruitment process for the job that you are doing? (Single Response)
- Q. 22 What is your salary range? (Single response)
- Q. 23 Are there any job benefits in your job as your other colleagues without disabilities?
- Q. 24 Are you under the Social Security Fund (SSF) scheme in your job?
- Q. 25 Is your work space disability friendly with ramps, accessible bathroom facilities etc?
- Q. 26 Is the division of responsibilities related to work for women with disabilities consistent and respectful with the gender divisions of persons without disabilities?

[Questions for Unemployed Respondents]

- Q. 27 For how long are you unemployed? (Single Response)
- Q. 28 What are the reasons for not working? (Multiple Response)
- Q. 29 Are you willing to work if you get the opportunity? (Single Response)
- Q. 30 What kind of work are you able to do? (Write)
- Q. 31 Why are you not willing to be employed? (Write)

[Common Questions for All Respondents]

- Q. 32 Do women with disabilities have the power to make their own decisions related to employment, housing, education, health care, marriage?
- Q. 33 Have you received any skills enhancement training or support from the government or NGOs?
- Q. 34 What kind of training or skills have you received until now? (Training history)
- Q. 35 Did the training you received related to your job? Or did the training help you in any way to improve your life?
- Q. 36 Is there any loan or support facility for you if you want to start a self-employed business?
- Q. 37 How do you go to your workplace or other places on a regular basis?
- Q. 38 Do you need any human assistance while traveling?
- Q. 39 Do you agree that the infrastructure including road and pedestrian paths on your way to work is disability friendly?
- Q. 40 Have you experienced any audio-visual description of information or route information in your locality or workplace?
- Q. 41 Have you ever faced any kind of discrimination or harassment at your workplace?
- Q. 42 Have you ever reported any discrimination or harassment issues to someone?
- Q. 43 What kind of mobile phone do you have?
- Q. 43 Do you use the internet?
- Q. 44 What do you particularly use on the internet?

Q. 45 How has technology helped you in increasing your work performance?

Q. 46 Do you have a bank account?

Q. 47. Were you able to open a bank account on your own or did you need assistance from others?

Q. 48 Are you provided with ATM cards?

If yes, is ATM facilities accessible for you?

Q. 49 Do you have access to online banking?

Q. 50 Do you have any personal concerns or issues that are making you hesitant to work with other people in working places?

Q. 51 Has COVID affected you in any way? What are the major effects?

Q.52 Did you receive any proper information on safety and security during this pandemic in the language or medium that you understand?

Q. 53 Did you get any relief package or special facilities during lockdown because of your disability?

Q. 54 Is there a formalized entity or mechanism for the persons with disabilities within the local provincial government in your area?

Q. 55 Does the education system within our country support the inclusion of children with disabilities and prepare them for the job market?

Thank you

