



Research Article

Disability and Gender: A study of Lived Experiences of Economic Hardships Faced by Women with Disabilities from Sudurpaschim Province, Nepal

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Abstract

According to the 2011 census, people with disabilities in Nepal are estimated to constitute 1.9% of the total population, out of which 3% are women with disabilities. Studies made on women with disabilities in Nepal show that they suffer violence and discrimination because of their subordinate position in society. Researches on women with disabilities in Nepal seem to focus on social barriers, exploitations and violence faced by them. In the short of researches and reports about the economic challenges faced by women with disabilities, this study uses the concept of intersectionality as a lens to analyze and interpret the economic hardships faced by women with disabilities from Sudurpaschim Province of Nepal. For the purpose of the study in-depth interviews were conducted among eight women with disabilities from Sudurpaschim Province. Though the study is made among women with disabilities from Sudurpaschim Province, the study does not intend to be location specific as such. The study is less about the geographical location of women with disabilities and more about their social location as women with disabilities. The study also delves into the social construction of gender and disability and how it has affected the lives of women with disabilities. Overall, the findings of the study give an impression of high economic dependency of women with disabilities and intensified economic hardships among women with severe form of disabilities.

Introduction

According to the UN Convention on the Rights of Persons with Disabilities (CRPD), people with disabilities include, “Those who have long-term physical, mental, intellectual or sensory impairments which in interaction with various barriers may hinder their full and effective participation in society on an equal basis with others (Article 1).” According to The Act Relating to Rights of Persons with Disabilities, 2074 (2017) of Nepal, “Person with disability means 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 (Article 2, b).” According to the act, disabilities on the basis of problems and difficulty in any organ or system of the body has been classified into ten types; physical disability, disability related to vision, disability related to hearing, deaf-blind, disability related to voice and speech, mental or psycho-social disability, intellectual disability, disability associated with hemophilia, disability associated with autism, and multiple disability. On the basis of severity of disability, there are 4 classifications; profound disability,

severe disability, moderate (mid-level) disability and mild disability. "Ka", "kha", "ga", "gha" names are given to the classifications accordingly. Disability identity cards are provided according to the severity of disability. Red, blue, yellow and white identity cards are provided to people accordingly. Social security benefits are provided based on the types of identity cards. People with disabilities who fall under the first two categories are given direct cash allowance along with other social security benefits. People who fall under the last two categories do not get direct cash allowance but are entitled to other benefits related to education, health, transportation, and employment (Holmes et al., 2018).

According to the 2011 census, people with disabilities in Nepal are estimated to constitute 1.9% of the total population, out of which 3% are women with disabilities. However, organizations working in the field of disability estimate this figure to be lower than the actual population of people with disabilities. No data has been made official regarding the population of people with disabilities according to the census of 2021. In Nepal, people with disabilities face multiple forms of discrimination. These discriminations are intensified for women with disabilities. Women and girls with disabilities face discrimination both on the grounds of their gender and their disability status (NAWHRD, 2018). The socio-economic barriers for well-being of women with disabilities are plenty. They suffer violence as a result of their subordinate position in society as women with disabilities (Puri et al, 2015). The prevalence of violence seems to be higher for women with disabilities who belong from marginalized caste and ethnic groups (NIDA, NIDWAN & AIPP, 2018). Studies made on women with disabilities in Nepal seem to focus on social barriers, exploitations and violence faced by them. Without demeaning the value of these studies, economic situation among women with disabilities also need to be studied as economy is one of the main determinants of overall wellbeing. There are hardly any scholarly articles, research, or reports that talk about the economic challenges faced by women with disabilities as a result to intersection of gender and ability in Nepal. Sudurpaschim Province of Nepal occupies the 3rd lowest HDI position in Nepal (GN & UNDP, 2020). It is one of the most underdeveloped provinces of Nepal. The area is economically backward with a great number of young male populations having migrated to India for work leaving women with responsibilities of taking care of children, elderly and livestock at home. Though the study is made among women with disabilities from Sudurpaschim Province, this study does not intend to be location specific. The study is less about the geographical location of women with disabilities and more about their social location as women with disabilities. Like all over the world, in Nepal too the economic experiences faced by women and men are

different given the different societal positions they hold. Although economically active, great numbers of women are economically dependent in Nepal. We can only imagine what it must be like for women with disabilities. In such a situation, exploring the intersectionality of gender and disability in shaping the economic outcomes of women with disabilities was not just an interest but also a query. In the short of feminist disability studies in Nepal, not just for the sake of availability, this study aims at providing a resource for research regarding women with disabilities in Nepal.

Theoretical Framework

This study uses intersectionality to analyze and interpret the economic hardships faced by women with disabilities; how gender and disability intersects to shape the economic experiences of women with disabilities. Intersectionality was first articulated by feminist legal scholar Kimberle Crenshaw (2018). The concept highlights how one's lived experiences are affected by multiple dimensions. It talks about multidimensionality of individual's lived experiences and how systems of oppression shape them. The theory of intersectionality was developed by the feminist analysis of black women's lives, how race and gender intersected to create black women and their lived experiences in areas of labour discrimination or violence against women. By showing how the intersection of racism and sexism affected black women's lives explains the importance of analyzing situations of discrimination and inequality through a deeper understanding of intersection of various dimensions, not just through a single dimension (Crenshaw, 2018). Collins & Bilge (2016) point out that "When it comes to social inequality, people's lives and the organization of power in a given society are better understood as being shaped not by a single axis of social division, be it race or gender or class, but by many axes that work together and influence each other." The black feminist analysis of black women's lives helps one understand the complex intervening of race, gender, class, sexuality and ability among other various processes intersect to produce lived experiences and create social institutions (Naples et al, 2019).

Feminist Standpoint Theory has been used as a methodological tool to inquiry about the economic hardships faced by women with disabilities. Feminist Standpoint Theory is a sociological theory which talks about production of knowledge from the standpoint of women, which was not the case till late 70s. Dorothy Smith was the one pointed out the need for sociological research from alternative standpoints to the long-practiced male dominated hegemonic, androcentric knowledge (Dorothy Smith 1979). Smith highlighted importance of voices of women, as there was absence of reality of women from sociology till late 70s. Feminist Standpoint Theory as a concept was first produced with the publication in 1983 by Nancy Hartsock but it was American Feminist theorist Sandra Harding who coined the term standpoint theory to

categorize epistemologies that emphasize women's knowledge. Feminist Standpoint Theory is based on the assumption that the world is traditionally represented from the perspective of a determined social location which prevents the knowledge from being generated free of constraints and prejudice. Strong objectivity is talked about a lot in standpoint theories. Standpoint theorists state that "[the] experiences of women, informed by feminist theory, provide a potential basis for more complete and less distorted knowledge than that which comes from male experiences" (Harding, 1989, 184). For strong objectivity Harding states that the one who generated the knowledge is in the same causal plane as the objects (Harding, 1993, 69). And this is found through the voices of marginalized feminist perspective, only way most accurate and least distorted view of the world can be guaranteed. The authenticity of knowledge and theories of marginalized populations is much above than the knowledge and theories developed by dominant groups. However, contemporary standpoint theorists do not completely agree that standpoints are only socially located perspectives. They say that standpoints can be achieved through a critical, conscious reflection (Willie, 2003). "Feminist Standpoint theory criticizes conventional science and has developed itself as a methodological approach that takes the ground of inquiry from the lived experiences of marginalized groups especially women" (Gurung, 2020). As a focal person for rights of people with disabilities in Sudurpaschim Province Office of National Human Rights Commission of Nepal, I have been involved with organizations working in the field of disabilities. Though not in the same causal plane disability wise, being aware of the situation of people with disabilities in the region has definitely made me conscious of their challenges and struggles.

Generally, disability is perceived as a biological construction, the physical and mental impairments. Medical treatments or interventions are regarded as the way of lessening the difficulties caused by these impairments. This model of disability is called the medical model of disability. The other model, the less talked about model of disability is the sociological model of disability which sees disability as a social construct. "The theory of social constructionism makes it possible to see disability as the effect of an environment hostile to some bodies and not to some others requiring advances in social justice rather than medicine. The idea that body is socially constructed, it is more difficult to justify prejudices based on physical appearance and ability, permitting a more flexible definition of human beings in general" (Seibers, 2001). According to the concept of social constructionism, disability is social created through social barriers which results in exclusion and marginalization (Naples et al, 2018). The sociological model point that because individuals' attitude, values, and beliefs cause disability, society is the one that requires

treatments, rather than impaired individual (Thapalia, 2016). Women go through a lot of challenges which are socially constructed. The challenges intensify for women with disabilities. Theory of social constructionism in disability and feminist theory when combined becomes a powerful tool in analyzing the challenges faced by women with disabilities. As Rosemarie Garland-Thomson (2005) highlighted the deepening theoretical frameworks for understanding disability through feminist theory and, in turn, enriching feminist theory through the lens of disability, this study aims at providing an insight to understand the economic challenges faced by women with disabilities as a doubly discriminated group in Nepal.

Empirical Review

Worldwide people with disabilities face a great deal of economic challenges as compare to people without disabilities. The World Report on Disability showed that in 51 countries included in the analysis the rate of employment for persons with disabilities was significantly low. The employment rate of men with disabilities was at 52.8% and women with disabilities were at 19.6%. Almost 80% of women with disabilities in the working population lack livelihood opportunities (WHO, 2011).

A study conducted throughout European Union in the year 1994 mentioned that 76% of able-bodied men had jobs, as against 36% of men with disabilities, while the corresponding figures for women are 55% and 25% respectively (Iglesias, 1994). In terms of employment and participation on the labour market, persons with disabilities are an underemployed group of the workforce (Colella & Bruyère, 2011). In countries with civil rights legislation, unemployment rates are approximately twice what they are for people without disabilities and it can be assumed that rates are even worse in countries without such law, despite the fact that many of these people can work and want to work (Macias et.al,2001). In a study related to disability gap in employment rates in developing countries, out of 15 countries included in the study, in 13 countries the employment rate of persons with disabilities was found to be consistently lower than that of persons without disabilities. In nine out of 15 countries, there was a statistically significant disability gap showing lower employment rates for persons with disabilities. The results in this paper suggested that the disability gap was more common in middle income countries compared to low-income countries and further research is needed to determine if, as countries develop, people with disabilities face growing barriers to employment. Interestingly the results in this paper pointed out that employment differences across disability status were more pronounced among males than females. An analysis of the employment rates and of the determinants of the probability of employment suggested that disability may not represent so much of a barrier to employment for women as they do for men. For women, barriers to

employment may well be primarily gender related in most of the developing countries under study (Mizuno & Mitra, 2013). In relation to gender and disability, when it comes to employment rate the study showed that for women gender related barrier might be greater than disabilities related barrier in developing countries.

In America, in the year 2014 women with disabilities working full-time were paid 67.3 percent of what full-time working men without disabilities were paid, and 82.5 percent of what their men counterparts with disabilities were paid (NWLC 2014). A study regarding analysis of intersectionality of gender and disability in Miami, Florida in 2019 concluded that the employment experiences of working women with disabilities were shaped by dual disadvantages associated with disability and gender, and that these disadvantages impacted psychological well-being. The analysis demonstrated that gender and disability indirectly affect well-being because of their association with numerous employment-related factors, including personal income, occupational prestige, exposure to a stressful workplace, job autonomy, and job creativity (Brown & Moloney, 2019).

Education is regarded as the magic tool for employment and well-being but women with disabilities in low-income countries though educated and willing to work, seem unable to get employed because of many reasons. In a study about empowerment challenges faced by women with disabilities in Zimbabwe made in 2015 the findings indicated that whether women with disabilities attempt to further their education through postsecondary training or through other pre-employed training programmes, women with disabilities were not made aware of all career options available to them. Another form of barrier that was mentioned by the respondent was the employment traditions, along with assumptions that about ability and gender influence employment counselling and create training situations that are not consumer driven. As a result, the presence of women with disabilities persists in traditional, often low paying fields. The study confirms that the limited scope of career for women with disabilities. The study also revealed that the incidence of discrimination on the basis of disability is underreported than for the general population. The discrimination of women with disabilities, getting to and from work presents a significant employment barrier (Mapuranga et.al, 2015).

In a strategy paper prepared for the National Commission for Women, India in 2004, Indumathi Rao, mentions that women with disabilities are multiply disadvantaged through their status as women, as persons with disabilities, and majority numbers as persons living in poverty. Women in general face discrimination in employment. For women with disabilities, this discrimination is far greater. In situations where there is high unemployment, opportunities

for remunerative work tend to be severely limited. When disabled women do find jobs, they receive considerably lower wages. Even where disabled women have jobs, their rights as workers may be overlooked. Faced with discrimination, little job mobility and few skills, disabled women workers may be forced to endure oppressive working conditions (Rao, 2004).

Like the above mentioned countries, In Nepal too there are numerous barriers to economic well-being of people with disabilities. They are assumed to be incapable of work. They face rejections from jobs as a result of social stigma and discrimination. They are underemployed and given low salaries compared with people without disabilities. Employed people with disabilities face discrimination and harassment at workplace (Prasai and Pant, 2018). A study made in Nepal showed that women with disabilities were less involved in work life than men with disabilities. Only 4.1% were in paid work at the time compared to 17.1% of men with disabilities. (Eide et al, 2016). The findings of many of these researches as based on quantitative data. There seem to be lack of qualitative research made in this area in Nepal. This study aims at contributing a brick in qualitative research in the field of economic experiences of women with disabilities in Nepal.

Research Methodology

This research has used qualitative research methodology for collecting information from women with disabilities. With the help of semi-structured in-depth interviews of eight women with disabilities belonging from different districts of Far West Nepal, this research uses intersectionality of disability and gender as an analytical tool to study the lived experiences of economic hardships faced by them. This study using Feminist Standpoint Theory as a methodological tool has stories of economic hardships faced by women with disabilities as the main component of information for analysis and interpretation.

Findings and Discussion

Below is the information gathered through in-depth interviews conducted among eight women with disabilities from Sudurpaschim Province. Because the study is about economic hardships faced by women with disabilities, the pieces below focus mainly on their stories related to income generating activities, sources of economic support, ownership, access and control over assets, and about social security benefits provided by the government.

Ramadevi (name changed) is a 40-year old woman living with physical disability. Her left leg is shorter than her right leg. Currently, she is involved in making pebbles from stones and selling them for a living. She is a trained tailor but right now she is not into tailoring business. Because of the financial crunch in the family, she could not repair her old wrecked tailoring machine nor could she buy a new one.

She and her visually impaired husband are involved in pebble making business but the business is not a stable source of income. She shares that people do not buy pebbles regularly. She blames her lack of formal education for the misery she is going through. She shares that being a woman with a disability has affected her in a lot of ways. Along with a disability, she feels her inability to bear children of their own has made her life tough. She talks about mistreatment from her in-laws, because of which she and her husband had to shift to a new place. Apart from pebble making business, there is only one other source of financial support and that is her husband's social security allowance. His disability falls under the 2nd category for which he gets allowance. She does not get the allowance because her disability falls under the last category. Her husband is about to complete his undergraduate studies which she feels is a big relief as a big portion of their income goes to his education. Because they left her in-laws, she is doubtful of her husband getting any inheritance. She does not own any asset in her name. She fears that if her husband leaves her, she would die as she would not be able to sustain economically.

Malika (name changed) is a 35-year-old woman living with a physical disability, the form which falls in the 2nd category. The left part of her body, including her leg and arm does not function well. She is in the first year of her undergraduate studies. She is not involved in any income generating activity. Social security allowance and occasional money from her brother who works in India are the sources of financial support for her. She is a single woman living with her family. Her college education is made free but she has to bear all costs involved in travelling, uniforms and sometimes in buying books too. In a family of 10 members in total, she is the only one with a disability. The entire family is economically dependent upon her brother who works in India. Her brother's wife taunts her now and then for being an economic burden on them with no yields. Often, her father comes home drunk and yells at her, curses her. She shares that she has to stay with them because she is not financially independent and not married. She shares that life would have been different if she had no disability. She says she has known life only the hard way. She hopes to complete her education soon and be economically independent but she is scared of the prejudices and mistreatments she might encounter once she starts working because she has seen other working women with disabilities facing them.

Mina (name changed) is a 32-year-old woman whose left leg is impaired. She is married and has two daughters. She has completed her higher secondary level education and is currently working as a pre-primary teacher. Her monthly income is six thousand rupees. She shares that her husband abandoned her long ago and has not been in touch for five years. She used to live in a rented room with her daughter,

but she could not bear the cost so she moved to her parents, along with her two daughters. She is satisfied with her work. She has made friends out of colleagues and has never encountered any biases at work, she explains. She says that her husband left her because of her disability. He did not come home for years and her in-laws also gave up on her. Her estranged husband has not even called to check on their daughter. She had to bear a lot of physical and mental trauma for being a woman with a disability. Her parents are supportive of her. Her daughters are in 5th and 8th grade. She is not entitled to the social security allowance as she falls in the 4th category. She saves a little from her salary as her parents share some of her expenses. She does not own any property currently but aims to in her own pace and capacity.

Neeta (name changed) is a 41-year-old woman with a physical disability. She is married and has a son. She has completed her secondary level education. She is currently employed in an NGO working in the sector of women and girls with disabilities. Apart from her job, she is also involved in agriculture. From her job and agriculture, she makes an average of twenty-five thousand rupees monthly. Apart from her two endeavours, her husband's income and his social security allowance are the other sources of financial support for her family. She shares that having an educated and understanding husband has helped her live a peaceful life. Together they make sure to save every month. She had an opportunity to learn how to save through training related to business planning. She says that they save first and then spend the spare instead of saving what is left after spending. This has made their life easier. Even though people were not supportive of her buying a land in her name, she went ahead and bought it. She is happy about the fact that she is not financially dependent on anybody. An accident 25 years ago made her disabled. She remembers the day of the accident as a black day which completely changed her life. She shares her story of struggle right after the accident. She became a victim of unfair treatment at her first job after the accident. She was not given any salary at first when her male colleague with disability in the same position got his. People at work doubted her ability, making her feel inferior. It took a toll on her confidence. Being outspoken, having a voice helped her get what she deserved at work, she shares. Through the NGO she is working with, she has met women with disabilities who face discrimination because of disability and gender. She shares that women with disabilities are doubly disadvantaged groups. They have to fight every day for their rights and without strong voices, the battle becomes tougher.

Radha (name changed) is a 35-year-old woman with a physical disability. Her left arm is impaired. She has completed her higher secondary level education and is currently working as a pre-primary level teacher. Her monthly salary is Rs. 8,000. She gets her lump sum salary once in 4 months. She is hopeful that the local government

would increase her salary to Rs. 15,000 per month as per the standard set by the central government this year. Apart from her job, she earns a little from agriculture. But the earning from agriculture is not regular, so the job is the only stable source of income for her. Her husband married another woman and left her years ago. However, she still lives with her in-laws along with her daughter. She does not have any other source of financial support. Her husband works but does not support her and their family in any way. Her in-laws treat her well and contribute towards her daughter's education but she shares that money is never enough. A large portion of her salary goes in buying goods of everyday necessities and her daughter's education but she does make sure to save and deposit a little in bank. Because she has had plenty of opportunities to get involved in training and talk programs, she says she is aware of her rights, the reason why she has established her own organization dedicated in the field of women rights. She shares that she knows a lot of women with disabilities who are going through a lot of economic hardships. She disregards her hardship when compared with the experiences of other women with disabilities. She shares that she has seen many people with disabilities who are under the 3rd and the 4th category have torn and thrown away their identity cards because they feel that those cards are of no use. "Why keep something that reminds you of your misery but yields nothing", is their answer, she shares. She adds that the state has misunderstood their situation. She says that women with disabilities of all categories should be given social security allowance.

Sanu (name changed) is a 30-year-old single woman with a physical disability. Her right arm is impaired. She completed her graduate studies recently. She was involved with an NGO previously but currently she is unemployed. She says that her education was possible only because she was earning. The main source of income for her family is agriculture. Two of her brothers are in India. They send money regularly, but it is not enough. Her father has bought a piece of land in her name, but she has no access and control over it. Because her disability falls under the 3rd category, she does not receive the social security allowance. She says that the state has treated people who fall under the last two categories of disability unfairly. She shares that having a voice is very important especially for marginalized women like women with disabilities. She says that women with disabilities of Sudurpaschim are doubly disadvantaged because they face a lot more socio-economic hardships than women without disabilities.

Manavati (name changed) is a 40-year-old woman who suffers from paralysis. Except for her left hand, the rest of the body has no movement. She is a single woman living with her parents. She is totally dependent upon her family members. She is wheelchair bound. Because her disability falls in the 1st category, she receives social security

allowance. She says that the social security allowance which she gets once in 4 months is just not enough. All of her social security allowance goes to her treatment. Her father and elder brother are the breadwinners in the family. They are the one who take care of all the expenses. Her paralysis does not allow her to engage in any social or economic activity. She says that even though her family never complains, she understands the hardship her family is going through because of her disability. She wishes that the state understands the situation of women like her and increases the social security allowance.

Binita (name changes) is a 25-year-old woman with visual impairment. She is married and has 2 sons. She is not involved in any income generating activity. Her husband, who is deaf, is engaged in agriculture but through agriculture they earn very little. They can sustain only for 2 months in a year through the earning from agriculture. She along with her husband and sons live with her widowed mother. Both of her sons' study in a private school. Their education is made free by the school. Her disability falls under the 1st category, so she receives social security allowance. Her widowed mother also receives social security allowance. Their combined allowance is the only stable source of money for them. She says that society looks at her with hatred because people feel that she is taking advantage of her mother. But she does not have any other alternative except for living with her mother. She shares that if it was not for her mother, her family would have suffered a lot, economically and otherwise. Her husband owns a piece of land but the land is not fertile and is far away in a remote place. She says that for uneducated women with disabilities like her, getting involved in income generating activities is difficult. She says that she wants to learn a skill but authorities and organizations do not consider her fit for skills-oriented training programs.

Discussion

The experiences of these women have a lot to tell regarding economic hardship faced by women with disabilities. The interviewed women talk about their experiences as well as share experiences of other women with disabilities that they know. Let us first talk about their involvement in income generating activities. The problems of unemployment and underemployment are evident. Ramadevi, Mina, Radha are all employed but underemployed. Among the women interviewed, Neeta is the only one who seems to be paid well. But she had to fight against gender biases at the workplace to get paid well. She was given less than her colleague, a man with a disability serving in the same position as hers. She had to threaten to sue the organization to get what she deserved. Binita wants to get involved in income generating activity but lacks skill. From her experience, her disability has been misinterpreted by authorities and organizations involved in providing skills-oriented programs for people with disabilities. She feels she

is capable of earning a living but the society does not think so. Her story is an example of how authorities fail to recognize the needs of people with disabilities, an example of social construction of disability.

There also seems to be limited sources of financial support for women with disabilities. The women with disabilities who fall under the first two categories experience more economic hardship compared to those who fall under the last two categories. For women who fall under the first two categories of disability, social security allowance seems to be the only stable source of money for them. For women with disabilities who fall under the last two categories, the probability of increasing their income through diversification of income generating activities seems possible but for women with severe forms of disability, their only chance of improving their livelihood is the increase in social security benefits.

The economic wellbeing of women with disabilities also seems to be affected by social barriers. The stories speak of how women with disabilities are seen as unnecessary responsibilities, worthless investments, because they are not considered capable of generating financial yields. Able bodied husbands have left their wives with disabilities. These women are still living with their in-laws and abusive family members because they have nowhere else to go. The stories also talk about how the absence of social security benefits for people with disabilities who fall under the 3rd and the 4th category has added to their misery. They feel the government has mocked them by giving identity cards with no cash benefits. They question the intent of the government. They state that women with disabilities are marginalized population given any condition of disability. They argue that women who belong to the last two categories should also be entitled to social security allowances because they also suffer biases and discrimination. People having mid-level and mild form of disabilities are assumed to be capable of earning a living by the government disregarding other social realities influencing the wellbeing of people with disabilities like their education attainment and general rate of employment in the country. Women in Nepal are economically backward compared to men. Indicators suggest that women in Nepal have lower economic empowerment. The Gender Inequality Index (GII) which measures the gender-based inequalities in the aspect of reproductive health, empowerment and economic activity was valued at 0.452 for Nepal in the 2020. In Nepal for every 100 males in the working-age population there are 125 females, yet when it comes to employment, for every 100 employed males there are only 59 employed females (GN & UNDP 2020). The Labour Force Survey 2017-2018 shows that an excessive household workload and preference for men to work outside the house restricts women's participation in paid employment. These evidences show that in Nepal, women in general face a lot of economic

challenges. The experiences of interviewed women demonstrate how the situation is even worse for women with disabilities. The barriers to economic empowerment seem even more for women with disabilities. They appear to face both gender related and disabilities related biases. The problems of unemployment and underemployment, limited sources of financial support, limited amount or absence of social security allowance seem to have intensified economic challenges faced by women with disabilities.

Conclusion

The experiences of economic hardships among women with disabilities are not similar because women with disabilities are not a homogeneous group. Because of their varied background, their experiences are also varied. Disability seems to be the primary factor and gender seems to be the secondary factor producing economic hardships among interviewed women with disabilities. Economic hardships among women with disabilities seem to vary in terms of severity of disability/ties. Women who fall under the 1st and the 2nd category of disability set by the government seem to face more economic hardships than women who fall under the 3rd and the 4th category. This may be true for all people with disabilities. But women because of their subordinate status tend to be more vulnerable. Talking about the experiences among women with disabilities from Sudurpaschim Province, the intersection of gender and disability together seem to produce a higher level of economic dependency. Even after being educated and capable, the social biases and prejudices attached with disability and gender have limited their possibilities of being economically independent. According to the experiences of interviewed women biases and prejudices impact all women with disabilities, regardless of the type and severity of disabilities, the reason why women with disabilities strongly argue that they are economically marginalized given any condition of disability/ties and so should be entitled to social security allowance. There is no denying that women's' marginalized status is a social creation, a social construct. Interpreting the information gathered from women with disabilities, we may find to some extent that their economic hardships are outcome of how disability is perceived by the society and the state and how the status of people with disabilities is simultaneously created. The social construction of gender and disability certainly has created economic hardships for women with disabilities regardless of which status is predominant. Because these findings are based on interviews of a limited number of women with disabilities, this study might not give a complete picture but it might provide a window through which one can study more about the women with disabilities in Sudurpaschim Province and Nepal as a whole.

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