

**Side Event for the 58<sup>th</sup> Session of the Commission on the Status of Women  
organized by German Mission, UN/DESA, and UN Women**

***"New Approaches to Poverty Eradication among Women with Disabilities  
– Full Access to Financial Services and Products"***

**Mrs. Lakshmi Puri**

**Wednesday March 19<sup>th</sup> - 2014**

Good afternoon, Excellencies, distinguished delegates and guests,

I would like to thank the Permanent Mission of Germany and UN DESA for co-organizing this event that addresses an issue that does not receive the attention it critically needs – women and girls with disabilities.

Evidence has shown us that persons with disabilities experience disproportionately high rates of poverty and exclusion, and they lack equitable access to resources such as education, employment, health, as well as legal and support systems. Women and girls with disabilities are disproportionately affected in all these areas.

In the case of employment, although all persons with disabilities face barriers to employment, men with disabilities have been found to be almost twice as likely to be employed as women with disabilities.

Because many women with disabilities experience severely limited access to employment, they often turn to self-employment. They then face additional challenges due to the lack of capital and access to financial services and products.

Despite these challenges, we know that solutions exist. We have seen great initiatives to enhance access of women with disabilities to productive resources, including financial services and products.

For example, I could highlight “The Fund for Empowerment of Persons with Disabilities” in Thailand, The Fund provides opportunities for women with disabilities to access loans. We also know of the “Financial Inclusion Support Framework” of the World Bank, that supports policy, regulatory and institutional reforms to catalyze an expand financial services to women, including women with disabilities. The organization “ProMujer” in Nicaragua supports a village bank created by a women-with-disabilities organization and provides financial services to women with disabilities without special conditions, as well as business training.

There are also a number of initiatives that have worked to expand access to employment opportunities and economic decision-making among women with disabilities. In South Korea, the government put in place an initiative to provide larger amounts of financial assistance to business owners who hire women with disabilities. In

Germany, the government's national network entitled "Political Representation of the Interests of Women with Disabilities" focuses on initiating schemes to realize the participation of women with disabilities, in particular in the fields of participation in working life, protection against violence, healthcare and parenthood. Our very own "Global Knowledge Gateway for Women's Economic Empowerment", recently launched by UN Women, is an online platform, which enables women with disabilities to get access to up-to-date information, technical resources and contacts on economic empowerment.

But the key to the economic empowerment of women with disabilities is with Member States. There are two international conventions and agreements that address women and girls with disabilities and offer guidance, including CEDAW and CRPD, the Convention on the Rights of the Persons with Disabilities. Member States need to take full advantage of the reporting process to these conventions to put in place and expand national initiatives to support the financial inclusion of women with disabilities. Today, there is still too little information in CEDAW reporting with regard to the rights of women and girls with disabilities.

The intersection of gender and disability needs to be better addressed by leveraging CRPD and CEDAW Conventions together, strengthening country reports, supporting governments and NGOs to provide better information, and closely working with Committee members.

UN Women has begun to mainstream disability into our work and has already achieved some results. We have engaged with Member States to secure references to women with disabilities in the Agreed Conclusions of the 57<sup>th</sup> session of the Commission on the Status of Women, and we are doing the same this year. We have also worked to integrate gender components into the outcome document of the High Level Meeting on Disability and Development. UN Women has also placed women and girls with disabilities as a group deserving special attention in our new strategic plan covering the period 2014-17.

Although some progress has been made, there is more work ahead. We need to step up systematic efforts to mainstream a gender and disability perspective into all the work of international organizations, such as the Global Partnership for Disability and Development and the UN Partnership to promote the Rights of Persons with Disabilities Multi-Donor Trust Fund.

We need to develop best practices based on what has already been done to protect and promote the rights of women and girls with disabilities and the Beijing+20 review and appraisal process offers a crucial and important opportunity for the international community to review, further develop, and scale up best practices.

We need to develop a global partnership for the rights of women and girls with disabilities, and we must recognize and support collective action of women with disabilities. They have played a critical role in advancing women's rights, holding

decision-makers accountable and putting emerging issues on the agenda and they deserve our attention and commitment.

This organized voice needs to be nurtured and represented in the disability and gender work. Let us take every opportunity to explore synergy and identify existing networks of organizations of women and persons with disabilities for our partners to build on this important issue.

Thank you.