



Concept note for an interactive side-event on Women and Girls with Disabilities at the 58th Session of the Commission on the Status of Women, March 2014

“New approaches to poverty eradication among women with disabilities - full access to financial services and products”

Date and Time: Wednesday, 19 March 2014 – 13:15 to 14:30 pm

Location: Conference Room 7 (NLB)

Co-Organized by: German Mission, UN DESA, UN Women,

Moderator: Ms. Stephanie Ortoleva, President of Women Enabled

Panel:

- Prof. Theresia Degener, CRPD-Expert and Vice-Chair of the Committee
- Ms. Lakshmi Puri, Assistant Secretary-General and Deputy Executive Director of UN Women
- Ms. Daniela Bas, Director of the Division for Social Policy and Development/UN DESA
- Ms. Asha Hans, Representative of the International Network of Women with Disabilities and Chair of the Women with Disabilities India Network

CART service is provided.

Background

According to the World Report on Disability published by the World Health Organization and the World Bank in 2011 there are an estimated one billion persons with disabilities across the globe. Within this group, women experience higher prevalence of disability and disproportionately high rates of poverty. At the same time, women living in poverty are at an increased risk of becoming disabled due to such factors as inadequate access to health care, including maternal health care, poor living conditions, malnutrition and health endangering employment.

In all regions of the world, persons with disabilities, especially women, face constant inequalities in terms of employment, education and health outcomes. Women with disabilities experience multiple discrimination based both on gender and their disability.

As the international community is taking stock of the Millennium Development Goals, it becomes evident, that although the MDGs have made a significant contribution to development and poverty reduction, in many areas women - in particular the most vulnerable and disadvantaged women – continue to be excluded from full access to the benefits of development and MDG achievement. The High-Level Meeting on Disability and Development, held on 23 September 2013, reaffirmed the

commitment of the international community to promote the inclusion of disability in the internationally agreed development goals as well as the on-going work toward a post 2015 development framework.

The present panel discussion is co-organized by the Permanent Mission of Germany, the UN Department of Economic and Social Affairs (DESA) and UN Women, and it will focus on the “new approaches to poverty eradication among women with disabilities - full access to financial services and products.”

Financial inclusion is an important tool for poverty reduction and development, especially for marginalized social groups. For women with disabilities, access to financial services and products contributes to empowerment and to the unlocking of their productivity, bringing benefits to individuals and their families and communities, as well as to the private sector itself. Inclusivity entails access to credit and financial services, such as savings, accounts, loans, insurance, and others that can help women with disabilities generate income, build assets and strengthen resilience to setbacks. Women with disabilities are, however, under-represented in most interventions intended for financial inclusion.

Against this backdrop, this side event will address the following questions:

- 1) What major challenges exist in expanding the access of women with disabilities to financial services and products? What key factors have contributed to or could contribute to overcoming identified challenges?
- 2) Which policies have proven successful in helping to create an enabling environment for women with disabilities to access financial services and products?
- 3) What is the role of the international community in eradicating poverty among women and girls with disabilities and in promoting their access to productive services and products?
- 4) What is the role of the financial sector in ensuring the financial inclusion of women with disabilities?
- 5) More broadly, how can the design and implementation of poverty eradication and economic empowerment policies effectively include the intersection of gender and disability, and thereby respond to the needs of women and girls with disabilities?

The proposed outputs of this side event will serve as an advocacy tool for the further consultations. Furthermore, this side event will enable organizations of women and girls with disabilities to unite their voices in the disability as well as gender dialogues. This side event is seen as a starting point for events to follow during the Beijing +20 Review and Appraisal Process, which will take place in 2014-2015.