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**Women Enabled International**

**Submission to the Working Group on discrimination against women and girls for its upcoming report “Human Security of Women and Girls in the Context of Poverty and Inequality”**

1. **Introduction**

Women Enabled International (WEI) appreciates the opportunity to provide the Working Group on discrimination against women and girls (WGDAWG) with information on the human security of women, girls, and gender minorities with disabilities in the context of poverty and inequality, to inform its upcoming report.

Many women, girls, and gender minorities with disabilities live under the poverty line.[[1]](#footnote-1) Although data disaggregated by sex and disability is scarce, studies identified a higher rate of poverty for women with disabilities as compared to both men with disabilities and nondisabled women in some countries.[[2]](#footnote-2) For instance, in **the United States of America**, women with disabilities experience a poverty rate of 22.9%, compared to 17.9% for men with disabilities and 11.4% for nondisabled women.[[3]](#footnote-3) In **the Republic of Korea**, 36% of women with disabilities live in poverty.[[4]](#footnote-4)

Poverty is both a compounding factor for and the result of multiple discrimination[[5]](#footnote-5) and must be analyzed from a gender and disability intersectional perspective to ensure effective measures that tackle poverty and inequality. As such, this submission presents an overview of how poverty and inequality impact the human security and related rights of women, girls, and gender minorities with disabilities. This submission will highlight some particular risk factors for poverty for women and gender minorities with disabilities. The submission will then conclude with recommendations to inform the upcoming WGDAWG report and a brief annex with disability-specific human rights standards.

1. **Barriers to the realization of human security and a life free from poverty for women, girls, and gender minorities with disabilities**
2. **Disability-specific expenses**

Persons with disabilities, including women, girls, and gender minorities, face extra costs associated with disability-support needs.[[6]](#footnote-6) For instance, they may need wheelchairs, prosthetics, screen readers, and hearing aids, among others, and, in many States, assistive devices are not provided for free. Regarding healthcare, in many countries, the public health system is either absent or ineffective,[[7]](#footnote-7) and women with disabilities may face many costs linked to medical appointments, physiotherapy, accessible transportation to the hospital, medications, and other health-related expenses.

Regarding access to housing, the former Special Rapporteur on Adequate Housing underscored that women with disabilities face significant barriers in accessing adequate housing, due to the inability of many to meet the high costs of an accessible property.[[8]](#footnote-8) In many countries, there are no or few affordable housing programs or government regulations over access, use, and affordability, as there is a predominant view that land and housing are private property issues.[[9]](#footnote-9) Lack of policies surrounding accessibility and availability of affordable housing particularly impact women and gender minorities in vulnerable situations, such as those with disabilities, and those living in poverty.[[10]](#footnote-10)

Researchers have calculated that the extra cost of disability can amount to almost 50% of an individual’s income.[[11]](#footnote-11) Consequently, increased expenses related to disability can have an adverse impact on financial resources and lead persons with disabilities and their families to experience poverty.[[12]](#footnote-12)

The result of this situation is that two households with the same level of income–one with a disabled member and one without–cannot enjoy the same standard of living due to the extra costs incurred by persons with disabilities.[[13]](#footnote-13) In particular, those who require a higher level of disability-related support are more likely to be economically vulnerable.[[14]](#footnote-14) This leads to persons with disabilities, including women, facing a higher risk of poverty. For instance, in **Spain**, persons with disabilities are overrepresented among those at risk of living in poverty or exclusion; 31.5% of the total population of persons with disabilities is at risk of living in poverty,[[15]](#footnote-15) whereas in the overall population, 26.6% are at similar risk.[[16]](#footnote-16) As women are more at risk of poverty in the country than men,[[17]](#footnote-17) this can lead to the conclusion that the same happens when comparing women and men with disabilities.

1. **Gender-based violence**

GBV is a cause and consequence of poverty, including for women with disabilities. The former UN Special Rapporteur on Violence against Women (SRVAW) noted that poverty and marginalization “make women easy targets for abuse” and reduce the options for escaping GBV.[[18]](#footnote-18) In particular, women with disabilities face discrimination in access to education and economic opportunities and may be more susceptible to economic coercion and exploitation,[[19]](#footnote-19) whereas gender equality in employment and income gives women more bargaining power in relationships and helps negate other risk factors for GBV.[[20]](#footnote-20) The former SRVAW found that women with disabilities are already more likely to experience GBV than are other women, that shelters for those who experience this violence are often inaccessible to women with disabilities, and that poverty increases the risk of GBV for women with disabilities.[[21]](#footnote-21) For instance, in **Uganda**, many women with disabilities work in agriculture, and their partners sell the produce. When they complain about receiving no money, they are beaten.[[22]](#footnote-22)

Furthermore, women with disabilities face barriers to accessing benefits programs that would help ensure their economic independence from potential abusers. For instance, a woman with a disability in the **United Kingdom** (UK), who had a joint claim with her abusive partner for Employment Support Allowance benefits, was told she would have to get his permission to separate the accounts, a situation that would have alerted him to her intention to leave and possibly led to more abuse.[[23]](#footnote-23) When visiting the UK, the former SRVAW found that cuts to social support services disproportionately impacted women from marginalized groups, including those with disabilities, particularly when they experienced violence.[[24]](#footnote-24) This was because these groups “are often subjected to entrenched discriminatory practices in the political, social and economic spheres and are more likely to depend on benefits and support from an increasingly under-resourced non-profit sector.”[[25]](#footnote-25)

1. **Lack of access to education and employment**

Women with disabilities experience myriad barriers to fulfilling their right to education and employment. Regarding education, girls with disabilities are the most excluded group from all educational settings.[[26]](#footnote-26) Global estimates indicate that only 41.7% of girls with disabilities have completed primary school, compared to 50.6% of boys with disabilities and 52.9% of girls without disabilities.[[27]](#footnote-27) In 29 developing countries, only 69% of women with disabilities ever attended school.[[28]](#footnote-28) In addition, in the **European Union**, young women with disabilities are more than twice as likely as other women to leave education and training with only a lower secondary education.[[29]](#footnote-29) Girls with disabilities are often not encouraged to study by their families due to an expectation for them to become caregivers and perform household chores, related to a stereotypical view of women’s role in a family.[[30]](#footnote-30) Families, especially those living in poverty, frequently prioritize the education of boys with and without disabilities due to the prevailing assumption that a male child can contribute financially to the family.[[31]](#footnote-31) When girls with disabilities require disability-related equipment or special transportation, families with limited resources may be even less likely to allocate resources to their education.[[32]](#footnote-32)

Likewise, the right to work for women and gender minorities with disabilities are overrepresented in precarious employment, frequently outside of the formal work sector,[[33]](#footnote-33) with incomes that are usually much lower than those in formal positions. They also receive unequal remuneration for work of equal value, are denied reasonable accommodation in the workplace, and experience higher unemployment rates.[[34]](#footnote-34) A survey conducted in 51 countries showed unemployment rates of 80.4% for women with disabilities and 47.2% for men with disabilities.[[35]](#footnote-35) Furthermore, women with disabilities experience sexual and psychological harassment and sometimes violence in the labor market. Similar to other women, they are not recognized for unpaid care and domestic work they perform, which reduces their chances of earning adequate remuneration for their work. According to the Committee on the Rights of Persons with Disabilities (CRPD Committee) in its General Comment on the right to work and employment, issued in August 2022, women and gender-nonconforming persons with disabilities face an intersection of gender- and disability-related barriers in attitudes, circumstances, and work itself, including the compounded effects of multiple discrimination that limit opportunities to work and impact their right to equal pay. Consequently, they face more barriers to overcoming poverty.[[36]](#footnote-36)

These compounding barriers to education and employment can then disproportionately impact women and gender minorities with disabilities as they age. For instance, the CRPD Committee has expressed concern that older women with disabilities face many difficulties in obtaining equal access to adequate housing, social protection, and poverty reduction programs.[[37]](#footnote-37) Likewise, the Special Rapporteur on persons with disabilities emphasized that gender roles and expectations often push these older women into economic dependency and, as a result, older women with disabilities are considerably poorer than men with and without disabilities.[[38]](#footnote-38)

1. **The impact of humanitarian emergencies, with a specific focus on the COVID-19 pandemic**

Humanitarian emergencies disproportionately impact populations in vulnerable positions,[[39]](#footnote-39) including women with disabilities and those living in poverty among them. A report by the UN Department of Economic and Social Affairs asserts that 75% of persons with disabilities in humanitarian emergencies, including women and gender minorities, do not have adequate access to basic needs, such as water, shelter, or food. 50% also reported having no access to disability-specific services, such as rehabilitation or assistive devices, during an emergency.[[40]](#footnote-40)

For women and gender minorities with disabilities, the situation is even more alarming. When addressing the situation in Gaza, the Committee on the Elimination of Discrimination against Women (CEDAW) expressed concern about the number of women and girls with disabilities facing forced displacement, with little or no access to social services, and about women with disabilities either left behind in camps or in reconstruction contexts who were subjected to gender-based and sexual violence.[[41]](#footnote-41) Similarly, the CRPD Committee has expressed its concern about the situation of persons with disabilities, including women, in Ukraine, with no access to life-sustaining medications, oxygen supplies, food, water, sanitation, support for daily living, as well as limited or no access to emergency information, shelters, and safe havens, and a heightened risk of rape and sexual violence and of institutionalization.[[42]](#footnote-42)

Among the recent humanitarian crises, the COVID-19 pandemic has had a particularly severe impact on the ability of those living in extreme poverty, including women, girls, and gender minorities with disabilities, to meet basic needs. To better understand such impact, WEI and UNFPA conducted a global study in 2020, consulting over 300 women, girls, and gender non-conforming persons with disabilities. The research found that many were having trouble meeting their basic needs, such as accessing clean water, food, sanitation items, and housing[[43]](#footnote-43) due to loss of income; scarcity or price increases of goods; lack of accessible information about assistance programs, or ineligibility for such programs; and barriers to accessing technology.[[44]](#footnote-44) As an example, a girl with a physical disability from **Yemen**, reported, “everything is now more expensive and getting food was hard, and my disability became more problematic for me to get my daily survival needs. We are poor and receive a daily income and cannot deal with extra expenses.”[[45]](#footnote-45)

Many women with disabilities rely on social security or social assistance programs to ensure a quality (or minimum) standard of living, and disruptions to accessing these programs can be dire. For instance, in **Sri Lanka**, the inability to travel during the pandemic was a barrier for women with disabilities trying to access government assistance programs, as many may worked and lived in cities but had their residences registered in the countryside.[[46]](#footnote-46) In other countries, the bureaucracy surrounding social assistance programs prevented many women with disabilities from receiving benefits. For instance, in **Nepal**, the government required either a citizenry or a disability card to receive food assistance during the pandemic, and many indigenous women with disabilities did not have those documents.[[47]](#footnote-47)

**V. Recommendations**

Women, girls, and gender minorities with disabilities are overrepresented among those living in poverty. To tackle this issue and implement effective solutions to the problem, States must incorporate gender and disability intersectional perspectives in the design and implementation of policies to address poverty and ensure human security.

With this in mind, we hope that the WGDAWG will consider including the following recommendations in its upcoming report:

* Include women and gender minorities with all types of disabilities, as well as their representative organizations, in the development and implementation of laws, policies, and programs to tackle poverty and inequality, and that their needs and rights are reflected in these efforts, with corresponding budget allocation and government representation.
* Account for the extra costs related to disability when designing and budgeting for social protection programs, to ensuring the programs are accessible for and inclusive of women and gender minorities with disabilities, including by increasing the amount paid for persons with disabilities to reduce the economic disparities between those with and without disabilities; and by disseminating information about the programs in accessible formats, and ensuring such information reaches those living in rural and remote areas.
* Ensure women and gender minorities with disabilities in poverty have access to social protection measures to guarantee the minimum quality standards of life. Additionally, ensure that those who experience GBV and seek help receive additional social protection to have enough financial means to abandon abusive relationships.
* Ensure that information about how to identify situations of GBV, including economic violence, and how to seek help are available in accessible formats—such as plain language, Braille, sign language, and Easy-Read, among others—and are specifically provided to women, girls, and gender minorities, their representative organizations, and those that provide services to this group. Ensure that social protection systems meant to ensure human security also work to break cycles of violence by, for instance, including safeguards in social protection schemes that allow individuals to directly access their benefits without them being combined with benefits for a spouse or other family member and without restrictions related to legal capacity. Also, ensure the availability of GBV services in rural or remote areas and accessible shelters for those who experience GBV.
* Ensure that women, girls, and gender minorities with disabilities have access to inclusive education and decent work, which respond to their educational requirements and reasonable accommodations, and design and implement policies to reduce school dropouts and ensure equal representation of women, and gender minorities with disabilities in the labor market.
* Involve women, girls, and gender minorities with disabilities and their representative organizations in response to and recovery from humanitarian emergencies to ensure gender and disability perspectives are mainstreamed throughout the response; and their financial and social protection needs during a crisis are responded to.
* Disaggregate data on poverty, inequality, and human security by sex, gender, age, and type of disability and increase the research available, analyzing data and its impact accordingly.

Thank you for your consideration of this submission. If you have any questions or would like further clarification on any point outlined above, please do not hesitate to contact Alana Carvalho, a.carvalho@womenenabled.org, and Amanda McRae, a.mcrae@womenenabled.org.

**ANNEX**

**Human Rights Standards on the Issue of Poverty at the Intersection of Gender and Disability**

Strategies to fulfill the right to a life free of poverty for all women must consider a disability perspective to ensure women and gender minorities with disabilities are fully included in this strategy. Because of the scope of this submission, this section will focus on standards developed under disability rights law, as they intersect with the right to a life free of poverty.

The Convention on the Rights of Persons with Disabilities (CRPD) guarantees the human right to an adequate standard of living for persons with disabilities. As the former Special Rapporteur on the rights of persons with disabilities stated, social protection constitutes an essential condition for social and economic development for all. Social protection is not only a powerful instrument for providing income security and reducing poverty and inequality but also plays an important role in enhancing human potential, enabling individuals to access

food, health care, education, employment, and other financial means.[[48]](#footnote-48)

In Article 28, the CRPD “recognize[s] the right of persons with disabilities to an adequate standard of living for themselves and their families, including adequate food, clothing, and housing, and to the continuous improvement of living conditions, and shall take appropriate steps to safeguard and promote the realization of this right without discrimination on the basis of disability.”[[49]](#footnote-49) Specifically, the CRPD highlights the need to ensure “access by persons with disabilities, in particular women and girls with disabilities and older persons with disabilities, to social protection programmes and poverty reduction programmes and […] to assistance from the State with disability-related expenses.”[[50]](#footnote-50)

The CRPD Committee states that failure to implement the right of persons with disabilities to an adequate standard of living for themselves and their families is contrary to the objectives of the Convention and that this failure is particularly worrying with regard to persons with disabilities living in extreme poverty.[[51]](#footnote-51) To tackle this issue, the Committee calls upon States parties to “take immediate steps to provide persons with disabilities living in extreme poverty and destitution with a core minimum in terms of adequate food, clothing, and housing”.[[52]](#footnote-52) To **El Salvador**, the CRPD Committee has recommended that the State “Allocate budget to improve the standard of living of persons with disabilities, particularly women with disabilities […].”[[53]](#footnote-53)

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