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## **"Why don't you hear us?": Interview Narratives of Disabled Working Women in Private Small Business Firms in India**

By Deepanjana Varshney<sup>1</sup>

### **Abstract**

This research explores the perception of disabled working women in small organizations in India's private sector. A meticulous study of past research revealed a paucity of research for working women with disabilities (WWD), especially in small enterprises in the Indian context. There are misconceptions and barriers associated with women with disabilities across the world. Past research demonstrates negative attitudes and related stereotyping notions regarding disabled working women. In sum, they are considered weak, incapable, and dependent on others. There has been insufficient research on employee disability, but there is limited research on the feelings and experiences of disabled working women, especially in the Indian context. This research paper's primary purpose is to understand the perception of disabled working women in the workplace pertaining to various support dimensions, and it focuses on organizational support systems and job structures to enable more involvement of this group. Interviews of the anonymous participants were face-to-face and in-depth. The managerial implications of the study are also discussed with future research directions.

*Keywords:* Disabled, Gender, India, Workplace, Working women

### **Introduction**

Human disability is a multi-dimensional and multi-faceted matter (Baumgärtner, 2013). Each year, the population of disabled people rises worldwide, precisely 14% in low-income countries and 12% in high income countries (Mitra & Sambamoorthi, 2014). Employing the disabled is a matter of effective communication and exchange for policymakers, world key organizations and forums, and social interest associations. There have been policies formulated from time to time by the governments of various countries to curb the unemployment status of the disabled (Robertson, Lewis, & Hiila, 2004). Research shows that individuals with disabilities cherish and hold work with high regard as others (Dag & Kullberg 2010; Ali, Schur & Blanck, 2011). Disabled individuals with mediocre academic achievements are often assigned low-profile jobs (Kaye, 2009). The World Report on Disability (WHO 2011) highlights the hurdles physically disabled people encounter when they enter or make efforts to join organizations, the faulty notions that healthy individuals possess about them, their struggle to penetrate inside the organizations, and the intricacies of the labor laws that inhibit the employer. Disabled women are entirely sidelined in all work spheres. There are around 250 million of them, and 75% are found in developing countries (Mehrotra, 2015). Ironically, women constitute the bulk of the world's disabled population and face prolonged inequity due to their physical weaknesses and gender. The level of discrimination and biases are of different levels and distinctive from ordinary people. Singh & Adaikalaswamy (2013) clearly stated in their research that both the prejudices due to gender and disability result in a high degree of social isolation and sheer disregard from all sectors. Workforce disability research has mainly

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focused on the male employee's experiences and not the female employee's perspective. In this lack of interest, even policies have not been framed accordingly, excluded from feminist movements worldwide. The disability and employability link is vicious in itself, filled with obstacles and unfair treatment (Areheart & Stein, 2015). Ironically, disability generally has been decided to be a grouping of a particular category of people who may not receive employment opportunities (Stone, 1984). The disability approaches evolved from the Medical Model a few decades back and advanced towards the Social Model (Oliver, 1995). However, today disabled individuals are portrayed as possessing potential and the ability to perform (Mitra, 2006). Several vital studies have been conducted over the past three decades that have emphasized the innate capabilities of disabled individuals to accomplish difficult jobs, even those that require strenuous efforts (Agran, Hughes, Thoma & Scott, 2016). Current surveys show that disability is associated with unsatisfactory workplace results, such as lesser job stability, inferior or little training programs, reduced pay, and lack of inclusiveness and involvement in work activities.

### What Does the Population Say? 2011 Census of India

The population census in India takes place every ten years, and the last one was conducted in 2011, and the next is to be held in 2021. Disability measurement in India has been done through the Census 2011 meticulously. The vulnerable group was taken into consideration, especially their socio-economic profile. The National Policy was a significant milestone in this perspective as it recognized the value of disabled persons as human resource assets. The policy aimed at providing disabled individuals with equal opportunities, rights, and the ability to participate in society. This led to the serious need for data collection on disability at that period. Through the Household Schedule, information on disability was collected. A questionnaire was developed, which was translated into 16 languages, and eight types of disabilities were identified. Based on the findings, the Percentage Share of Disabled population by sex (India), 2011 was:

**Table 1: Disabled Population by Type of Disability, India, 2011**

Type of Disability	Male	Female	Total
In Seeing	2.6	2.4	5
In Hearing	2.7	2.4	5.1
In Speech	1.1	0.9	2
In Movement	3.4	2.1	5.5
Mental Retardation	0.9	0.6	1.5
Mental Illness	0.4	0.3	0.7
Any Other	2.7	2.2	4.9
Multiple Disabilities	1.2	1	2.2
	15	11.9	26.9

*Source: Census of India (2011), Figures in millions*

In elaborating on the different types of disabilities, it was found that 5.4 million of the population was disabled, among which 3.4 million were males, and 2.1 were females. Only 20.3% had a movement-related disability (both males and females). The research focuses on working women disabilities in the private sector, where the disability is movement related. The Census 2011 had given the figures: there were 11,824,355 women with disabilities compared to 14,986,202 men with disabilities, and the disabled women constituted 44.09% of the total disabled population. The report explicitly stated that "women with disabilities require

protection against exploitation and abuse. Special programs have been developed for education, employment, and providing other rehabilitation services to women with disabilities keeping in view their special needs”.

**Table 2: Work Participation Rate among Disabled Workers, India, 2011**

Type of Disability	Males	Females	Total
In Seeing	51	22.8	73.8
In Hearing	53.9	25.8	79.7
In Speech	53.4	27.3	80.7
In Movement	47.5	21	68.5
Mental Retardation	26.7	14.2	40.9
Mental Illness	26.9	13.9	40.8
Any Other	53.4	26.8	80.2
Multiple Disabilities	24.1	11.7	35.8

*Source: Census of India (2011), Figures in millions*

The above table demonstrates that 21 million disabled women (movement-related) were employed. Nevertheless, the figure shown above refers to work participation in public and private organizations. This is precisely the crux of the research gap identified in the paper as previous research does not address this. Ironically, disability of the women has additional adversities because a certain level of safety and security has to be provided to this demographic profile. In sum, disabled women in employment are more vulnerable and prone to deliberate or unintended negative consequences. That explains the rationale for focusing on women, despite their numbers being disproportionately lower than male's. As discussed in the paper, disability is considered a significant shortcoming, and the discriminations and associated challenges have been elaborately explained in the research. Ironically, female disability has additional adversities because a certain level of safety and security has to be provided to this demographic profile.

The data of census 2011 stands outdated to a large extent today, and there has been a sea of changes in how disability is perceived and how disabled working women are professionally assisted. However, there still exists a surprising gap between the expected or presented picture of disabled women in the private workplace in a few journals and websites and the actual reality of small private firms where working disabled women are not receiving the support system required. This qualitative research has primarily aimed to understand the beleaguering gap that has widened over the decade.

In India, the challenges of physical disabilities are multi-fold, especially when such individuals search for suitable employment. The problems and discrimination continue to occur even though India has given formal consent to the United Nations Convention on the Rights of People with Disabilities (UNCRPD). The global literacy rate for disabled women is a dismal figure of 1% as per a United Nations Enable (Shenoy, 2011). The problems faced by the disabled women workforce are far more extreme when it comes to them obtaining accommodation, health care, education, and work. The research objective is to understand Indian working, disabled women's difficulties, support, and assistance received in small business firms and to examine their perceptions regarding employment, work, and the related persisting factors affecting them. It is indeed surprising that there is a gender disparity in India's disability rights history, and still, there are women who do not have the safety they deserve. Disabled women are left unprotected, stigmatized, and isolated to a great extent. There are only a few examples of disabled women occupying strategic positions in public and private sector

jobs (Ghai, 2003, 2009). Even specifics regarding the use of wheelchairs at work was done in a lackadaisical manner (Mehrotra, 2011). Irrespective of India's legal framework to reinforce the position of the disabled, the reality remains grave in the current scenario. This situation sends a clear signal that a consistent initiative has to be taken in enforcing the policies (Biswal, 2014). In the Indian context, gender has been the pivotal factor in dividing the population; more so, women with disabilities face severe discrimination compared to men with disabilities, and the situation is made more acute if the segment comes from socially lower classes. Ironically, the legal framework has been developed based on gender (Das & Agnihotri, 1998).

### **Review of Literature**

Several threads of theories have reinforced the disability research on women. Firstly, feminist theory has been used as it is the background of female subservience against a masculine society. The feminist theory's objective is to lead to a better transformation; that is, the researcher is the strategic agent who ushers the change through the results of the study. The issues probed in feminist research are associated with the pivotal nature of gender research. Such issues re-orient the consciousness and strive to rectify the female subject's draconian and disempowered experiences and lead to an equal, if not more empowered, status in the patriarchal Indian society. The discrimination and injustice meted out by the women working in small and medium business firms are gender specific. Hence, the feminist theory's usage as vital support cannot be undermined. Another thread of literature suggests that feminist literature does not suitably address women's complexities. Disability theory that encircles on how individuals live with their trauma and maltreatment of their cultural context can complement the feminist theory (Wendell, 1996). Both the theories support the concept of independence; hence the new approach of coordination and supportiveness can be added to these theories.

As discussed, it was found that there is very little research available on working women's disability in small business firms though the bulk of the literature covers general workforce disability across the world. There is little research on working individuals with movement-related disabilities (Parasuraman & Greenhaus, 2002). The study explores disabled working women's challenges in India's private sector. Crowley (2015) has clearly explained that Western feminist theories have failed to highlight the issues of the non-Western. The salient points described in the research are that ethnography has a strategic role to play, and the notion of independence is different for women across the various parts of the world. An earlier study (Mohanty, 1988) stated that feminist literature is predominantly lacking historical context and cultural differences with the Third World and Western Feminism. There has been an upsurge of constructing global feminism in recent years, and the ecofeminism theory has contributed vastly to it. An approach of ecofeminism is that capitalism theory mirrors only patriarchal ideology. It further discussed how rifts could be cured and nursed by the feminine aspect of nature. However, theorists have also warned of not misusing feminism with women as the gender, stating that both are victims of suppression by paternalistic forces (Stoddart, M. & Tindall, D. B., 2011). One of the prominent theorists, Vandana Shiva, aptly pointed out that women have deep insights and understanding of nature's dimensions. Ironically, despite aligning to the social advantages, these dimensions are not considered by the capitalist framework, because it fails to comprehend the association between women's lives, livelihoods, and the concept of wealth creation (Shiva, 1988). Shiva (1990) in another research study points out that women and nature do not add value to the economy and are detrimental. Mann (2011) broadened the theory's horizons and connected it with women population of women worldwide, interconnected by race, social classes, groups, and environmental concerns. This is in sharp contrast to the early environment and women's movements; this sense of inclusiveness was

missing. Banford and Froude (2015) have also presented the ecofeminist approach to evaluating women's emotional scars and harm after a natural disaster. In this research, the fabric of race, ethnicity, social class, and gender coalesced, reinforcing the ecofeminist theory and its applications.

Consequently, disability theory can ideally fill a gap in feminist literature by including disabled women's perspectives within their specific socio-cultural contexts. Disability has been explored in decolonial feminism perspectives. Anzaldúa, G. (2012), in her poignant self-descriptions of the employed disabled woman, asks for the definitions of illumination and darkness and imbues them with new meanings that indirectly portray the colonial structure of the US-Mexico margins. Disability in such a context transcends a physical aspect and cuts across race, gender, and other facets of demography. The never-ending plight of coloniality reinforces it. Reed-Sandoval and Sirvent (2019) question how decolonial feminism operates to sideline disabled bodies and the humane forces of thought and discussion related to the disabled segment of the population and how they are neglected decolonial feminist literature. Furthermore, Lugones (2007), has probed deep into the intricate relationships between disability and decolonization. She explained how colonialism resulted in the dominant, Eurocentric gender paradigm where previously non-existent stark gender differences emerged. Research demonstrates the impact of colonialism in creating conditions of disability for women in developing countries (Lennard Davis, 1995; Jenny Morris, 1996; Helen Meekosha, 2011) The causes of disability are forced displacement, the feminization of the labor force, low epidemiological control, and colonial situations. Colonial characteristics introduced societies involving the self that defined the common male, White referent, and the others are discarded beings whose sole duty is to serve the referent entity. Hence, a characteristic binarism was developed. The binarism created a contradiction between men and women, Whites and Blacks, and the normal and the abnormal—in short, one having value and the other bereft of value (Segato, 2012, 2013).

Research on disabilities and work-family aspects have pointed to the sincere care and concern required by any family member of the disabled person (Lewis, Kagan, & Heaton, 2000). Previous research has not adequately addressed disability and work-related topics in organizational behavior and psychology (Colella & Bruyère, 2011). There has been some fragmented research on the negative impact of disability on recruitment decisions (Ren, Paetzold, & Colella, 2008). Previous research is mixed too: disability-job fits were used as a moderator of the relationship between disability and performance appraisals (Colella & Varma, 1999); perceptual distortions occur in the interview processes (Colella & Bruyère, 2011; McLaughlin, Bell, & Stringer, 2004). Though there was some sensitive support for disabled candidates, it did not reflect future employment (Ren, Paetzold, & Colella, 2008). Research also demonstrates that disabled people have somewhat different workplace experiences from physically able employees (Schur, Kruse, Blasi, & Blanck, 2009). Disabled employees are significantly impacted by the job scenario and the work itself (Barnes, 2003). There are insurmountable difficulties in hiring disabled people; the plausible reasons can be virtually very few, unsuitable applications from disabled candidates, irrelevant job profiles, lack of customized infrastructure and layout, barriers in work routes, or irregular, long hours (Morrell, 1990). There has been some research before on the different types of discrimination in the workplace. Still, the experiences of disabled employees reveal that it is indeed a deep customary practice with them. The disabled employee's identity becomes tantamount to the work structure, and this process has a cascading effect on the interpersonal dynamics of the disabled job candidates and, in a way, distinguishes them from physically able people (Brown, Hamner, Foley, & Woodring, 2008).

### **Disabled Women and the Private Sector**

Sadly, the discrimination experienced by disabled women is greater than that of disabled men (Emmett & Alant, 2006). In short, they are categorized throughout society as doubly more vulnerable through the intersectionality of gender and disability (Tororei, 2009). Disabled women are perceived as naïve, feeble, weak, and more submissive than their counterparts (Trausadottir, 1990). The capabilities of disabled women are often undermined and hence they are sidelined in lesser roles when it comes to job responsibility. Even their compensation is lesser than other employees' groups due to their disability and gender (Chouinard, 2010). As a result, disabled women employees are given the last preference (Fawcett, 2000).

It is evident from most of the organizations' practices that disabled employees are considered liabilities and are only included to fulfill the labor regulations or enhance the company's image. The latter has been supported by research that shows that consumers minutely observe the employment of disabled people in organizations (Sipersteina, Romanob, Mohlera, & Parker, 2006). Furthermore, companies are also skeptical about such employees' protection and security aspects. It is a general belief that disabled employees can have frequent accidents, and additional expenses to the private sector indirectly use this as a defense mechanism to not recruiting disabled employees (Morgan & Alexander, 2005). Disabled employees are employed in lesser numbers in the private sector (Woodhams & Corby, 2007). Working Women with Disabilities (WWD) experience a greater degree of discrimination than disabled working men. This has been expressed by employees who had confessed of direct discrimination and lesser job satisfaction (Snyder, Carmichael, Blackwell, Cleveland & Thornton, 2010). Working women face the dilemma of whether or not to disclose their disabilities or request support as they perceive their physical obstacles to be more detrimental to their job (Moloney, Brown, Ciciurkaite, & Foley, 2018).

The government has come out with rules and regulations related to the Right of Persons with Disabilities Act in 2017. Even a small business firm with 20 or more employees and larger private organizations must ensure that it is accessible to differently abled employees and provide equal opportunity employment. In this act, the smaller private firms must maintain lesser records and pledge to provide the same treatment; for more prominent private sector organizations, the onus is more. These organizations have to elaborate on the types of jobs given, the disabled employees working, facilities, and assistive devices provided. All this information would have to be published on the company websites and annual reports. The small business firms are spared from these mandatory requirements but therein rest the contradictions. Disabled working women employed in small firms face more unfair ordeals and lack of support and assistance, and it seems there is no solution to the challenges they face. Despite policy-makers' initiatives, the employment data for disabled employees in India needs to be absorbed seriously because only 34 lakhs out of 1.34 crore of Indian People with disabilities have employment in the employable stage. This includes both male and female disabled people who are more than 70% jobless (Verma & Venugopalan, 2019). Another examination of disclosures by listed companies with marginalized represented employees demonstrates that the number of PwDs working is a mere 0.46% (2019), a reduction from 0.47% the year before (Mampatta & Pillay, 2019). In this exploration, only reputed listed organizations were taken to assume the small firms' appalling conditions catering to disabled women employees. This is an alarming figure and urgently needs attention and remedial measures. The disabled women are more at the receiving end because they are deprived of opportunities due to gender and disability's double-edged sword. The research involves the perception of the work environment of select disabled women employed in small firms and the

management's support system. The assistance and consideration given by the HR /management of these firms and the respondents' feedback was the domain of this research.

## Method

The qualitative design has been used to research marginalized or underrepresented populations and has been widely used in recent years (Bogdan & Knopp, 2007; Fassinger, 2005). This investigation method uncovers the importance of meanings and analysis coherence of participants at the backdrop of multi-layered accounts of social contexts, frameworks, and support systems within which participants act. The emphasis was, however, on the main life events, social associations, and monitoring role of the individual. The proper understanding of the individuals' immense potential to make choices and implement those choices over a period of time was intended to be captured through the interactions (Emirbayer & Mische, 1998). This inquiry method emphasizes the power dynamics embedded in society and their interaction with the marginalized groups and how the marginalized groups have tolerated unfair treatment (Crotty, 1998). The method of inquiry used was also phenomenological, which involves examining the phenomenon that the individual has experienced (Lilly, 1998). Moustakas (1994) further explains that the phenomenological method traces the deeper meaning of the experience and accentuates the inner mind based on past recall, images, and symbols. The research has thus attempted to decipher the purpose of the perception of discrimination experienced by working disabled women in some small firms of India.

### *Phenomenology: Interpretative Phenomenological Analysis*

The phenomenological inquiry method, mostly Interpretative Phenomenological Analysis (IPA), has been applied to this research. The method emphasizes understanding the phenomena of interest from the participants' first-hand narrative and the importance of subjective knowledge for psychological introspection. The investigator reduces his/her influence on the findings. The approach is phenomenological because it intricately mirrors the participant's life and the world and the event's personal experiences. IPA is a significant element of the phenomenological analysis approaches. IPA has been extensively employed in organizational psychological research (De Miguel, Lizaso, Larranaga & Arrospide, 2015; Tomkins & Eatough, 2014) and health (Seamark, Blake, Seamark & Halpin, 2004; Cassidy, Reynolds, Naylor & De Souza, 2011). However, the insider perspective cannot be done wholly, so the researcher's understanding also gets blended through an interpretative process. This is also referred to as a double hermeneutic, and it exists. IPA is deeply associated with hermeneutics and interpretation theories (Packer and Addison, 1989). Unlike mainstream psychology, which focuses on quantitative and experimental methods, IPA involves a more profound and subtle qualitative approach—how people reflect on things that affect them but demarcate in evaluating how the thought process can be studied (Smith & Osborn, 2003). The participants were asked semi-structured phenomenological interview questions. There were seven questions asked, which are presented below. The research's primary focus was to collect data related to the work-life of disabled women employed in small private sector firms. Snowball sampling was used to trace additional participants.

### *Participants*

Around 40 physically disabled working women (wheelchair-bound and disability with a body part) were approached, but only 18 of the purposive sample could be interviewed virtually due to mobility constraints. These physically disabled working women worked in middle-level positions in the service industry (telecom, hospitality, factories).



The disabled working women were mainly identified from initial references of known sources and based on that. A snowballing effect was used primarily to achieve a decent sample size as per the qualitative research requirements. The women workforce belonged to a metro city of South India. They were mainly employed in small-scale factories, customer care, and back-office operations of telecom dealer outlet firms and hospitality service providers like food outlets, ticketing firms, and transport offices. In general, the firms were mainly proprietorship owned. Unlike the large private sector firms and the public ones, these small organizations have been overlooked by governing bodies, and employers present the reason for low funds to assist disabled employees. Once a few women employees were identified, they were requested to refer to other similarly employed friends or colleagues working in the city and nearby regions. Nevertheless, despite getting access to 40 such disabled employees, only 18 were willing to give the interviews, and 22 of them self-selected out due to personal and undisclosed reasons.

A detailed table with the interview response codes has been presented in the research to understand the coding insights that can be correlated with the nature of the sample interviewed. Moreover, the snowballing method of reaching out to the requisite respondents was efficient and cost-effective. The first few sample members selected by convenience sampling helped in reaching samples with similar situations. In a way, they were acquaintances of the first set of the selection met.

The majority of the interviews took place in the participants' workplaces or homes, but some were telephonic. Data was present in the transcriptions of interviews, and notes were taken during interactions and observations. The compiled questions covered the following areas: education, background, family support, personal support, accommodation, transportation, and employment. In employment, there were more in-depth sub-topics like work environment, support of people in the organizations, nature of work, and professional-personal experiences in the workplace.

To render the interview informal and interactive, the questions were framed in a friendly manner:

- Describe how you start your typical workday and end.
- Discuss the background of your work history.
- Interview and selection experience
- Support of family in working
- Are you happy with your present job?
- Are you satisfied with the work environment support that you have been receiving- the HR? Colleagues? Boss?
- Can you give some examples of the workplace? Experiences with people? Experiences with the system?

These working women ranged from 25 to 45 years old and were both single and married. At the onset of the study, the study's aim was conveyed to them, and it was made clear that participation was voluntary. It was also made clear that participants could quit during the research process. Finally, it was also clearly stated that their identities would be kept anonymous, and the information obtained from them would only be used for research purposes. The interviews included the oral overview of the background, life histories, workplace situations, and support, and critical incident technique.

## Procedure

The data from the interviews and provided papers and documents were subjected to phenomenological analysis by:

- The collected information of each participant was filed in order. The information consisted of:
  - Transcriptions of the interviews
  - Observational notes
  - Any other related papers or documents provided
- Each file's contents were studied 3-4 times to understand the responses and the narrative.
- Salient statements from the interviews were segregated related to the qualitative study's primary objective.
- Further, an exhaustive list was made for each participant, and the statements were written down and repetitive comments were removed.
- Relevant connotations and ideas were derived from the essential comments and statements made during the interview. Efforts were made to correlate the meanings with the actual reports as much as possible.

However, the thematic association was not done in this research. The interviews' critical responses have been concisely coined below to demonstrate the attitudinal and perceptual mechanisms where attribution also played a part. The following are some excerpts below:

### *Participant*

"I did not disclose about my disability before the interview because I feared that I would not be called at all."

### *Participant*

"I always work extra assignments and duties within the capacity of my physical conditions and try to mentally compensate for the lack of expected mobility of my normal work colleagues. It removes the guilt I carry of being a physical misfit".

### *Participant*

"I had started as a full-time employee but switched to a part-time one as the hectic schedules were creating difficulties in my work-life balance, especially with my physical conditions, and am now relatively comfortable."

A girl and a boy child are valued from different criteria. A boy is valued for his production capacity, while a girl is valued for her ability to reproduce. When a child is born with a disability, this hits hard on both boys and girls. Even though it is hard, it is often possible to convince parents that the boy with some practical help and training will produce and earn a living, even though he has a disability. Making the parents envision their disabled girls as capable mothers and wives is very difficult. This fact limits a disabled girl child's value dramatically.

*Participant*

“So, I never know where the next job is coming from, I’ve never had a steady job because I work professionally. So, the stress of continually looking for work and working at a variety of different jobs is both physically and emotionally challenging when you’ve already got disabilities to deal with.”

Other key findings from the interviews were related to the stress experienced every moment in the workplace, proving that the disabled also have the same abilities as able-bodied employees.

*Participant*

“I plan my work carefully beforehand so that I do not miss out on things or have errors. I follow a routine and go to bed on time so as not to be late or absent from work. You know, it is always like taking an extra step ahead to prevent being left behind.”

Another participant frankly revealed how vulnerable and incapable she feels when her colleagues over protect her:

“It is a heavy load on me to act smarter and more able than my colleagues without disabilities... also, sometimes the sympathy and concern make me feel low. For example, doing things for me like passing something or trying to walk me to some meeting place.”

Good experiences have been expressed too by the respondents:

*Participant*

“I have to handle customers through phone calls and was told by the company recruiter that eventually the bottom line is how well I communicate with the customers, reach out to them and solve their problems matters and in doing so whether I am disabled or not doesn’t count at all.”

Research on working women with disabilities, which was mainly with the focus group of 18 working women with disabilities, employed in small firms in the private sector, revealed that in divulging about disability, there was an extreme stance. Some chose to disclose, and some not due to various reasons. The majority of the participants revealed that their disability had a significant influence on their workplace choice. Some participants had expressed that the disclosure related to a disability may give them the advantage out of consideration and empathy. Still, other participants wanted to play safe and hence did not mention their disability in their profile applications.

Research shows that women and young females who have been encountering discrimination at all levels and extents also face unemployment and underemployment and gender-related barriers like unstable occupations and unfair hold over resources. Table 1 presents the general overview of the coding scheme results: coding category, code description, example, the total amount of codes within the respective group, and the corresponding percentage. It has to be mentioned that because the coding process was continuing, some codes were adjusted during codification.

**Table 1**

Coding category	Codes	Description	Example Quote	Total
Disclosure	Discrimination	The unfair practices that categorize between able-bodied and disable candidates	"I was afraid to disclose about my disability in the resume because there was the constant fear of being not shortlisted for the interview based on that..."	
Recruitment experiences	Biases Panel attitude Accommodation	Unawareness and lack of knowledge from a management perspective	<p>"During the interview, a number of times, the manager told me that they do not have the necessary arrangements to support employees with disabilities."</p> <p>"One of the interviewers openly told me that very few disabled candidates apply for jobs there...and even if offered the job, it would be difficult to sustain in that high-pressure workplace."</p> <p>"The interviewer was clear about the difficulty the company had in creating accommodation facilities and the limiting factors on me as a disabled worker. In the interview room, I felt tiny and useless at that moment".</p>	
Workplace experiences	Work responsibilities Challenges		<p>- "The duties are given based on my capacity."</p> <p>- "Most of the value assignments are given to the employees who are normal... I have missed out on key projects".</p> <p>- "I have to gear up to meet up to the work</p>	

			processes with my non-disabled colleagues... I think I feel mentally inferior to them sometimes.”	
Work-life balance	Lack of family support  Mental strain	Personal support is given by family members and other members of the personal circle  The psychological pressure of maintaining work-life balance	<p>“I work in a small company; family income is not high to keep house staff ... home responsibilities are there”.</p> <p>“I had started as a full-time employee but switched to a part-time one as the hectic schedules were creating difficulties in my work-life balance, especially with my physical conditions, and am now relatively comfortable.”</p> <p>“I earn less money because sometimes in between I am jobless... those periods are tough”.</p>	

### Discussion

Discrimination of disabled employees is more observed in the private sector than in the public sector (Tezcan, 2013). Earlier research reveals that companies are hesitant to recruit and promote disabled employees for several reasons: performance level, regularity, continuation, and expenses associated with accommodations (Borsay, 1986). More current research demonstrates that this employer notion is not validated as the managers did not have first-hand experience working with the disabled employees (Unger, 2002).

Discrimination has been a pervading theme used in the in-depth interviews throughout the table presented in the table in coded forms. The biases emerge from the start of the interview processes, whereby the selection process becomes an uphill task. This has been stressed in the context of attitudinal discrimination in the disabled candidate selection process (Draper, Hawley, McMahon & Reed, 2012) and even post-selection, after which the employee discusses the work experiences and the deep-rooted differences that have been embedded in the work assignments, pay, interactions, policies, and programs. Since the organizations are small and have limited financial resources, formulating elaborate benefitting policies for these employees becomes impossible. Holloway (2017) has aptly pointed out that compensation is an area where employers offer fewer disabled workers. This management behavior prevents employers from

giving a just chance to the employment process of the disabled employees. It portrays a negative message that individuals with a disability are lagging in work because of personal reasons and can be compensated less than the non-disabled employees. The accommodation was another repetitive issue that had come over the responses. Companies were not forthcoming in providing basic accommodation, like transportation. Another disturbing finding from the heartfelt open discussions was the employees' self-inflicted discrimination, which they had imposed on them based on their work experiences and personal context. There were honest and painful disclosures on how these women employees had purposefully missed interview opportunities out of fear of rejection or had remained silent when the lucrative tasks or rewards were given to the able-bodied ones because they had intensely felt incomplete to the former in many ways. Full community inclusion in the professional sphere has been a challenge for these employees, and gender plays a significant role.

Ironically, past research shows that the disability movement for decades had contributed very little to draw equality with men with disabilities, especially equality of work opportunities, independence, and leadership roles in the workplace. To sum, women with disabilities undergo a higher degree of peripheral status and are prone to being harmed physically or emotionally. For this reason, precisely, disabled women should be reached out in a customized manner and a more humane way. Unfortunately, disabled women in India are at the nascent stage as compared to other countries. There might be a possibility that the Indian feminism threads have not taken a strong foothold worldwide (Litchman et al., 2019).

Nevertheless, the general findings of the past research related to disabled job candidates and employees have been dismal, which applies to the disabled women workforce. The perception of disabled people is that they are being stereotyped by normal abled individuals (Gill, 2001). Over the years, there have been serious movements demanding disabled people's work rights (Hanley, 2014). Since it is the discretion of the manager to select the suitable candidate for the job, it implies that the notion managers have regarding disabled employees and this attitude towards disability is a significant perceptual stereotyping towards recruitment and retaining of disabled employees in the organizations (Mercer & Barnes, 2004). Though there have been some negative dimensions regarding the thoughts of disabled prospective job candidates (Becker, Hayllar, & Wood, 2010; Beatty, Fothergill, & Platts-Fowler, 2009; Tu & Ginnis, 2012), however, the majority of disabled people are eager and interested in employment (Hanley, 2014).

Disabled people's overall experiences regarding the recruitment processes are pessimistic: compared with similar applications from non-disabled persons, lack of reliability on the employer's part to assign responsibilities to the disabled job applicant, or the fierce competition for the jobs are all issues they face (Nice & Davidson, 2010). Some disabled candidates have also criticized the recruitment process as being complicated, time-consuming, and unnerving in being interviewed by non-disabled people (Duckett, 2000). Other disabled job candidates had felt the pressure of proving themselves better than the other regular candidates because of the excruciating experience in the interview processes (Heenan, 2002). Another crucial thing required by disabled people is accommodations that provide immense support for disabled people and increase their tenure in the organizations (Kemp & Davidson, 2007) and make them have a high self-efficacy level (Solovieva, Wallsh, Hendricks & Dowler, 2010). Nevertheless, all organizations cannot afford accommodations, which becomes a hurdle in recruiting these candidates. Flexibility in the domain of accommodation has been preferred more by disabled workers (Edwards & Boxall, 2010), namely, the flexibility of schedules, breaks, and short leaves. Hanley (2014) has also highlighted the feedback given by such employees that all aspects of leaves, duty schedules, and medical leaves were planned and implemented according to the management's requirements in most cases. It also seems that

some organizations fail to walk the talk and back out from recruiting disabled employees at the end.

Working women with disabilities' financial independence symbolize the essential meaning of empowerment. Qualitative research found that disabled working Indian women are presently underrepresented in the workforce. They had repeatedly expressed their dissatisfaction with under-employment, all in the forms of joblessness, with jobs or part-time jobs, and even lack of tapping the potential. To add, the legal framework across the world has sidelined the legal rights of disabled persons, more specifically, gender equality. Furthermore, policy implications covering gender equality have fundamentally overlooked disabled women's rights (UN Committee on the Rights of Persons with Disabilities, 2016).

### **Research Implications**

Multiple reasons have hampered Corporate Social Responsibility programs in the area of disability. It has been evidenced that the programs and policies on disability are not being found to operate more effectively than other programs in organizations. Some organizations undertake active participation strategies. To sum, the programs and policies for disabled employees should be fair and unbiased in handling disabilities encompassing gender, region, and nature of disability; this attitude would reduce the scope for discrimination among disabled employees in organizations to a large extent, if not entirely. HR should also include disability rights activists in the formulation and implementation of the policies and even examination from time to time. There is virtually no reservation system for working women with disabilities in India; however, in recent years, the concept of inclusivity has been observed in organizations. The Indian corporate sector has progressed to working on their corporate social responsibility spheres. Employing people with disabilities is a salient thrust, but how much interest is given to women with disabilities in small business firms is questionable. The top management's role in purposefully recruiting the WWD can be a major thrust in the hiring processes and eventual practical placements. The message regarding retaining WWD and creating a work environment to physically and psychologically assist them becomes imperative.

Additionally, abled employees should be trained from time to time in sensitizing themselves for disabled women employees and create a conducive environment for them. A survey report with a collection of private organizations employing disabled people in India (American India Foundation, 2014) reveals some serious findings like the top management has to play an assertive role, the HR policies had to be well planned and properly interpreted by all sections, and the involvement of the NGOs have been found to stimulate the understanding between the management and the disabled employees. The research's crux is extensive assistance and support given in the broader private organizations to some extent but falling short in the small business firms. So, the need for government financial assistance to support the recruitment and retention of disabled women employees in these firms becomes imperative.

### **Conclusions and Future Implications**

The research reflects that disabled working women are an overlooked employee group who have been in many ways deprived of their rights—both economic, and social scope—due to prevailing biases and preconceived opinions. The general practices of discrimination are widely prevalent globally in varying degrees. The majority of the participants had expressed their dissatisfaction with the management's preconceived notions and feared that these misconceptions might reduce their chances of advancement in the firm. The disabled women interviewed revealed that discrimination surfaced and re-surfaced in different layers. For some, it was shown in the form of lack of accommodations, daily interactions, treatment, nature of

the work given to them, and lesser pay than the physically able employees. Working women's disability is still an area of research that requires more unravelling. Price (2011) has aptly described how people's psychological complexities in handling socio-psychological barriers that exist for disabled women, lead to being underemployed in low-profile jobs or unemployed in the long run.

There is too little research on working women's disabilities, worldwide, which is a serious cause of concern and calls for empirical and qualitative research, globally and in cross-cultural contexts. Future research should be conducted on the following issues: 1) the experiences of women with different kinds of disabilities; 2) the nature of employment for the disabled and the nature of support systems, gaps in support system, and the real workplace challenges for the disabled women workforce; 3) career development and aspirations, recruitment, and selection customization processes.

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