

# perspectives

A Quarterly Viewletter

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Digital Empowerment and Financial Inclusion

## Building an Inclusive Economic Future for Persons with Disabilities

GUEST VIEW

India's development journey is increasingly being shaped by digital transformation and expanding financial ecosystems. As the country advances towards becoming a leading global economy, it is essential to ensure that this growth is inclusive. In this context, digital empowerment and financial inclusion are not only instruments of efficiency, but also critical enablers of equity for persons with disabilities.

India has a significant population of persons with disabilities. While Census 2011 estimates this at 2.68 crore, more recent assessments suggest that the actual number is substantially higher. The National Family Health Survey 2021 estimates around 63 million persons with disabilities, while global estimates by the World Health Organization indicate that nearly 16 percent of the population lives with some form of disability. Applied to India, this would translate into a much larger population requiring focused interventions. A majority, nearly 69 percent, reside in rural areas, where access to services, education, and employment opportunities remain limited. Labour force participation among persons with disabilities stands at approximately 24 percent, compared to the national average of 56 percent, with even lower participation among women.

These figures highlight not only a social gap but also an economic opportunity. According to the World Bank, exclusion of persons with disabilities from the economy can result in a loss of 5 to 7 percent of GDP. As India continues to grow as a major global economy, enabling the participation of persons with disabilities in education, employment, and financial systems is essential for sustaining this growth.

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Over the last decade, the Department of Empowerment of Persons with Disabilities has worked towards building an enabling ecosystem that supports both access and inclusion. One of the foundational initiatives has been the



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Unique Disability ID system, under which approximately 1.36 crore persons with disabilities have been issued identity cards. This has enabled better targeting of schemes and streamlined access to benefits. Parallel efforts under the Accessible India Campaign have focused on improving accessibility in public infrastructure, transport systems, and information and communication technologies.

Digital public infrastructure has further accelerated this process. The integration of Aadhaar, Jan Dhan

accounts, and mobile connectivity has created a platform for direct benefit transfers and financial inclusion. For persons with disabilities, these systems reduce dependence on intermediaries and enable greater autonomy. However, digital access must be complemented by accessibility. Without accessible interfaces, assistive technologies, and user-centric design, digital systems risk reinforcing existing barriers.

Recognizing this, the Government has placed increasing emphasis on assistive technologies. It is estimated that more than 80 percent of the need for assistive devices remains unmet. The recently announced Divyangjan

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Sahara Yojana seeks to address this gap by strengthening production capacity, investing in research and development, and integrating artificial intelligence into assistive solutions. The expansion of PM Divyasha Kendras and the proposed establishment of Assistive Technology Marts aim to improve both availability and accessibility of devices.

At the same time, improving employability remains a key priority. The Divyangjan Kaushal Yojana focuses on industry-linked skilling, with customized training, accessible pedagogy, and interpreter support. Evidence suggests that such interventions can achieve placement

rates of 75 to 85 percent. Sectors such as information technology, hospitality, and manufacturing offer structured and process-driven roles that can be aligned with the abilities of persons with disabilities, enabling dignified livelihoods.

In addition to strengthening existing systems, new approaches are being explored to address structural gaps. The Purple Dots initiative is one such innovation. It seeks to create an open digital discovery infrastructure where persons with disabilities can indicate their needs and aspirations, and where opportunities from government, private sector, and civil society can be matched in real time. Early pilot exercises have shown that while resources and schemes exist, there is often a gap in visibility and connection. By bridging this gap, such platforms can unlock significant economic potential.

This aligns with the broader vision of the Purple Economy, which emphasizes the economic value of full inclusion. When barriers across education, skilling, employment, and access to technology are removed, persons with disabilities can contribute meaningfully to economic growth. This requires a shift from a welfare-based approach to one that focuses on participation, productivity, and independence.

Emerging technologies, particularly artificial intelligence, have the potential to further strengthen digital inclusion. Voice-enabled systems, real-time captioning, adaptive learning platforms, and accessible financial interfaces can significantly improve usability. However, accessibility must be built into design from the outset, rather than being treated as an add-on.

The role of industry is central to this transformation. Industry can drive innovation in assistive technologies, develop accessible products and services, and create inclusive workplaces. There is also scope for designing financial products tailored to

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the needs of persons with disabilities and expanding digital literacy initiatives, particularly in rural areas.

Going forward, collaboration across government, industry, and civil society will be critical. Hence, a collaboration between Sarkar, Saamaj, and Bazaar is crucial. Initiatives such as the Coalition of the Willing demonstrate how multi-stakeholder partnerships can deliver life-cycle support, from early intervention to employment and social inclusion.

As India moves towards the vision of Viksit Bharat, digital empowerment and financial inclusion must be accessible to all. When persons with disabilities are enabled to participate fully in the economy, the benefits extend beyond individuals to society and the nation as a whole. Inclusive systems lead to stronger communities, greater resilience, and more sustainable growth.

The path ahead lies in ensuring that inclusion is embedded in design, policy, and implementation. With the right combination of technology, policy, and partnerships, digital empowerment can serve as a powerful driver of inclusive growth, ensuring that no one is left behind in India's development journey.

*Views expressed are personal.*

## MY VIEW

# A Commitment For Change



Sunil Misra  
CEO  
CII Foundation

“ While a significant share of CSR funds has been directed towards education, healthcare, environmental sustainability, and rural development, critical areas such as sports, art and culture, handicrafts, and initiatives supporting armed forces personnel, veterans, and their dependents continue to remain underserved. Each of these sectors receives less than 3 per cent of overall CSR funding.

These areas require renewed focus and greater investment, as they are integral to building a truly inclusive and holistic vision of Viksit Bharat. ”



## Sustainable Development Goal 8

### Promote Inclusive and Sustainable Economic Growth, Employment and Decent work for all

Promoting sustained economic growth, productive employment and decent work for all is essential for a sustainable future. Goal 8 focuses on creating quality jobs, promoting entrepreneurship, and fostering economic growth that benefits everyone.

More progress is needed to increase employment opportunities, especially for young people, reduce informal employment and labour market inequality (particularly in terms of the gender pay gap), promote safe and secure working environments, and improve access to financial services to ensure sustained and inclusive economic growth.

Accelerating progress demands sustainable economic policies, support for entrepreneurship and innovation,

formalization of the informal economy, safeguards of workers' rights, social justice, and inclusive employment opportunities, especially for women and youth.

#### Goal 8 Targets

8.3 Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the formalization and growth of micro, small and medium-sized enterprises, including through access to financial services.

8.5 By 2030, achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value.

[Click here to read more](#)



## Sustainable Development Goal 11

### Make cities inclusive, safe, resilient and sustainable

Cities are centers of innovation and economic growth, but they also face challenges like poverty, inequality and environmental degradation. Goal 11 promotes sustainable urban development to create inclusive, safe, and resilient cities.

Cities represent the future of global living. The world's population reached 8 billion in 2022 with over half living in urban areas. This figure is only expected to rise, with 70 per cent of people expected to live in cities by 2050.

Sustainable development cannot be achieved without significantly transforming the way urban spaces are built and managed. Efforts must focus on implementing inclusive, resilient and sustainable urban development policies and practices that prioritize access to

basic services, affordable housing, efficient transportation and green spaces for all.

#### Goal 11 Targets

11.2 By 2030, provide access to safe, affordable, accessible and sustainable transport systems for all, improving road safety, notably by expanding public transport, with special attention to the needs of those in vulnerable situations, women, children, persons with disabilities and older persons.

11.7 By 2030, provide universal access to safe, inclusive and accessible, green and public spaces, in particular for women and children, older persons and persons with disabilities.

[Click here to read more](#)

# The Currency of Confidence: A Community Leader's Story

Across large parts of the world and perhaps most visibly in rural India, the promise of economic progress continues to be unevenly distributed. For millions of women, the barriers are layered: limited access to education, restricted mobility, entrenched caste hierarchies, and exclusion from formal financial systems. In such contexts, opportunity is not just scarce, it is systematically out of reach. Yet, in recent years, digital technology has begun to quietly disrupt these inequalities. When combined with access to financial services, it has the potential to not only enable livelihoods but also shift power within households and communities. It is within this intersection of digital empowerment and financial inclusion that the story of Rupali Shinde unfolds.

Rupali was born into a farmer's family from the Dhor community, considered an untouchable caste, in Chandpuri village in Maharashtra's drought-prone Satara district. Her early life mirrored the constraints faced by many girls in rural India. A bright student with a natural inclination towards learning, she performed well academically despite minimal support. Yet, like countless others, her education was cut short. Married at the age of 14, even before her exam results were declared, she entered a life defined by domestic responsibilities, rigid gender roles, and financial dependence.

Her marital home brought new challenges. The family was engaged in leather processing, a stigmatized occupation tied to caste identity. Within the household, Rupali's autonomy was limited, and her access to financial resources was controlled. Everyday realities such as seeking money for her child's medical needs, being ignored and excluded from financial decisions, reinforced her lack of agency. These experiences,

Known as the 'Rural Digital Guru', today Rupali trains thousands of women entrepreneurs in technology-based financial transactions, putting them on the highway of digital and financial inclusion.

compounded by early motherhood and social isolation, shaped her understanding of what it meant to live without financial independence.

Her life took a turn for the worse when the family's leather business collapsed.

What matters is that Rupali's story does not remain confined to these constraints. Instead, it shifts - quietly at first, and then with growing clarity.

From 2006 onwards, Rupali's main goal was to revive the leather business on which their extended family depended for survival. She stepped into a role that redefined her trajectory. For her, what began as necessity gradually evolved into a lifelong purpose.

Determined to rebuild the business, she opened her first bank account and



accessed a small loan in 2007 with Mann Deshi Foundation. This moment was pivotal. It marked not just the revival of a family enterprise, but Rupali's entry into a world of financial decision-making that had long been denied to her. Over the next few years, she honed her business skills, learned the nuances of supply chains, and explored new market opportunities.

## Transformation, and Beyond

A turning point came in 2012 on a visit to the famous Jejuri temple in Pune district, where she noted a few shops



selling leather-made musical instruments and decided to explore this marketing opportunity. Rupali leveraged her husband's family's long-standing business of curing and producing leather goods and set up a business manufacturing musical percussion instruments like the dhol, damru, tabla, duple, and khanjari. Initially, she relied on skilled manufacturers to build the instruments and sat beside them to carefully observe their technique. After six months of trial and error, she learned to make the instruments herself.

But building the business was a challenge and after a few rounds of trying—and failing—to initiate the business, she decided to enrol for the year-long Deshi MBA program at the Mann Deshi business school so she could grow her venture. The classroom sessions (lasting three to four hours) were held every three months, and she learned financial management, planning, business development and expansion.

Motivated by new learnings, she revisited her business idea, this time with even more determination. She

began on a small scale, but gradually grew the venture into a successful microbusiness, having tie-ups with several wholesale and retail outlets. She employed nine women whom she trained in the entire process—from curing the leather to shaping the wood for fixing the leather skin over the instrument's frame.

In about seven years, she propelled her business to new heights.

Yet, Rupali's journey extends far beyond entrepreneurship. Her association with the Mann Deshi Foundation marked another critical shift, a shift that connected her

Rupali developed simple, illustrated booklets that demystified digital tools. She trained a network of 'Digital Didis' and village mentors who were basically local women who could carry this knowledge forward within their communities.

personal experiences with a broader vision for community change. Rupali started working as a Project Lead working on financial inclusion and digitization, recognising that financial inclusion is not merely about opening bank accounts, but enabling confidence, building familiarity, and creating sustained access. Rupali often recounts this anecdote as the moment when she realised that most women did not know about the ease that technology could add to their lives. 'One day I was withdrawing money from the ATM and one of the village women who was also a micro-entrepreneur came to me and said excitedly, "Wow! What is that machine which gives money? I also want this plastic card that mints money. How easy, I will stop working once I have it.'" Rupali was shocked to



hear these words. She realised that women were not only unaware of digital transactions but also had very low financial knowledge.

Now all that Rupali wanted was to increase access to banking and digital solutions among rural women, especially women entrepreneurs.

### Building Digital Confidence: Designing Inclusive Digital Tools

Understanding that learning needed to be accessible, Rupali developed simple, illustrated booklets that demystified digital tools. She trained a network of 'Digital Didis' and village mentors who were basically local women who could carry this knowledge forward within their communities. This decentralised model ensured that learning was not one-time, but continuous and rooted in trust.

Through hands-on training sessions, she introduced women to ATMs, debit cards, mobile payment platforms, and online banking services. For many, this was their first interaction with technology.

The impact of Rupali's efforts has been significant as thousands of women in Satara district are now actively using





digital platforms for financial transactions, accessing information about government schemes, and managing their small and large businesses more efficiently.

But perhaps the most profound shift has been within households. As women gain financial and digital literacy, their roles within families have changed. Women are no longer passive participants but active decision-makers. Their ability to contribute economically and manage finances independently is a behavioural change into greater respect and agency. In subtle yet

powerful ways, the balance of power begins to shift.

Rupali's work also extends into mentorship. Through the Deshi MBA program, she has guided hundreds of women in building and scaling their enterprises.

What sets Rupali apart is her deeply grounded understanding of the communities she works with. Her approach is not prescriptive but participatory. She does not impose solutions but co-creates them, drawing from local realities and experiences. This makes her work both relevant and sustainable.

Today, in the villages of Satara, the signs of this transformation are visible. Women who once hesitated to step outside their homes are now running businesses, managing digital transactions, and mentoring others.

And at the centre of this change is a quiet yet determined CII Woman Exemplar Network leader, Rupali Shinde, who chose to rewrite her story, and in doing so, helped thousands of others rewrite theirs.



To know more about CII Foundation's initiatives write to Priya Shirali, Head - Communication at [Priya.Shirali@cii.in](mailto:Priya.Shirali@cii.in)

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