

# **A Study on Exploring Economic Hurdles Encountered by People with Disabilities in Goa.**

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## DECLARATION BY STUDENT

I hereby declare that the data presented in this Dissertation report Entitled, "A Study on Exploring Economic Hurdles Encountered by People with Disabilities in Goa." is based on the results of investigations carried out by me in the Economics Department at the Goa Business School, Goa University under the Supervision of Mrs. Avina Kavthankar and Co-guide: Dr. Pranab Mukhopadhyay, the same has not been submitted elsewhere for the award of a degree or diploma by me. Further, I understand that Goa University or its authorities will not be responsible for the correctness of observations / experimental or other findings given in the dissertation.

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## COMPLETION CERTIFICATION

This is to certify that the dissertation report "A Study on Exploring Economic Hurdles Encountered by People with Disabilities in Goa." is a bonafide work carried out by Ms. Simran Shaikh under my supervision in partial fulfillment of the requirements for the award of the degree of masters of Arts in Economics in the Discipline at the Goa Business

School, Goa University.

*Prof. M. S. Patil*

Signature and Name of Supervising Teacher



*[Signature]*

Signature of Dean of the School/HoD of Dept

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## **Preface**

It gives me great pleasure to present this study, which focuses on the financial difficulties that people with disabilities in Goa face. Through an analysis of employment rates, financial barriers, and government initiatives, this study seeks to offer important perspectives into the relationship between economic empowerment and societal inclusion.

I know my research has some limits, and disability is a complex topic. We're approaching this with respect and a willingness to learn. We hope to make a difference by bringing attention to issues that often get ignored and showing the perspectives of people who are often left out of the conversation.

## **Acknowledgment**

I would like to express my heartfelt gratitude to Assistant Professor Mrs. Avina Kavthankar and my Co-guide Dr. Pranab Mukhopadhyay for their constant support and guidance throughout the entirety of this project. Their immense support, patience, and expertise helped me to complete this dissertation.

I extend my sincere appreciation to my respondents and the staff of the economic department for their cooperation and assistance without which this research would have not been possible.

I would like to thank my family and friends for their motivation, encouragement, and constant support throughout this journey of dissertation.

Lastly, I would like to express my sincere gratitude to all who, directly and indirectly, contributed to the completion of this dissertation.

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## **Abstract**

This study explores the financial barriers that people with disabilities in Goa face, aiming to guide policy frameworks that promote social inclusion and empowerment. Using a qualitative approach, the study identifies potential and challenges in the areas of social support, employment, and healthcare accessibility. Major findings highlight subtle differences in job opportunities and restrictions, highlight how important it is to have access to assistive technology to promote independence, and indicate major barriers to obtaining employment. Different levels of awareness and satisfaction are revealed by evaluating government support activities. Overall, the study emphasizes how important it is to put inclusive policies into place to support people with disabilities social and economic inclusion



## Chapter 1

### Introduction

*Development is about transforming the lives of people, not just transforming economies.*

*Joseph E. Stiglitz*

### Background

Disability is a fundamental aspect of human experience. It's an integral part of human existence, affecting nearly everyone at some point in their lives. Currently, approximately 1.3 billion people, or 16% of the global population, live with significant disabilities. This figure is rising as a result of population aging and an increase in noncommunicable diseases.

People who have health conditions such as cerebral palsy, Down syndrome, or depression interact with various personal and environmental factors to create the complexity of disability. These factors include not only the specific health condition, but also negative attitudes, limited transportation, and public infrastructure, and a lack of social support.

(World Health Organization: WHO, 2020)The most important aspect is that a person's living environment has a significant influence on the characteristics and consequences of their disability. Inaccessible environments create obstacles that prevent people with disabilities from fully and equally participating in society. Fostering progress in improving social inclusion requires removing these obstacles and providing everyday support to people with disabilities. By tackling these issues, we can create a society in which people with disabilities can engage fully and productively, taking advantage of the same opportunities as their peers.

Indeed, having a disability poses several financial difficulties for people, their families, employers, insurance providers, and society at large. First of all, paying for medical bills and

the acquisition of required equipment can be a financial burden for families who have a disabled member. These additional expenses may put a strain on household finances and affect the family's overall financial security.

Secondly, those with disabilities might find that their contribution to family resources is lesser. This is caused by two factors: presenteeism, which is when a person works less productively while having a disability, and absenteeism, which is when a person loses their job entirely or cuts back on their hours worked because of a disability. This has wider consequences for the family as a whole in addition to impacting the individual's income.

Thirdly, the effects of disability are felt by insurance providers, employers, and the general public. Insurance companies may have to pay more for medical care, while employers may experience difficulties like lost profits from lower productivity. The financial burden is increased when society has to spend money on infrastructure development and transportation maintenance for people with disabilities.

It is important to note that little is known about how much medical care costs in developing nations are related to illnesses or disabilities. The lack of knowledge in this area makes it difficult to comprehend and deal with the financial effects of disability in these areas. The development of more focused and efficient strategies to support people with disabilities and lessen the financial strain on families, employers, and society at large can be facilitated by closing this information gap.

Goa is a stunning location with 1.6 million residents and a rich cultural heritage which also comprises a population of people with disabilities, it's critical to understand the financial and employment challenges they encounter. While some individuals are born with disabilities, others may acquire them over time, often through unforeseen accidents that alter their once-normal abilities. This shift from ability to disability can manifest across a wide spectrum,

ranging from mental health challenges to physical impairments, creating a diverse tapestry of conditions that shape individual experiences. We refer to people who have disabilities as "differently-abled." Despite obstacles, each person is special and has their talents and aspirations. However, regrettably, certain obstacles prevent them from pursuing their goals and entering the workforce.

The financial difficulties that Goan residents with disabilities face are similar to large obstacles. Making Goa a just and compassionate place for everyone is more important than just their success. Goa's efforts to be inclusive must pay particular attention to the financial barriers that prevent people with disabilities from participating fully in society, including the workforce.

Analyzing employment opportunities reveals sector-specific issues, discriminatory behaviors, and areas for intervention that could improve diversity and unleash the potential of the workforce with disabilities. A more diverse and dynamic labor market can be achieved by identifying important factors and investigating areas for improvement.

The study also focuses on the financial obstacles that people with disabilities must overcome, such as low income, rising healthcare costs, and restricted access to financial services. The goal is to encourage economic inclusion by acknowledging and resolving these issues, making sure that the potential of the population of people with disabilities is not hampered by financial limitations.

Furthermore, Goa has implemented several policies and initiatives to support the state's disabled population. To shed light on the efficacy of current programs, this study assesses the success rate of government initiatives targeted at uplifting and supporting this population segment critically. Facilitating economic inclusion for the differently abled community is a



strategic investment in human capital, not a generous task. Goa stands to gain from tapping into this underutilized workforce in terms of diversity, innovation, and productivity. Empowering people with disabilities increases their potential to contribute to the local economy, resulting in a more powerful and active economic landscape.

Supporting the economic empowerment of the differently abled goes beyond individual gains; it helps to build a more diverse and prosperous society. By eliminating economic barriers, society benefits from a more diverse variety of skills, experiences, and perspectives, resulting in a community that values inclusivity, equality, and shared prosperity.

To summarize, addressing the economic challenges that individuals with disabilities face in Goa is more than just a social justice issue; it is a strategic investment in the community's future well-being. Through targeted interventions, policy advocacy, and a shared commitment to inclusivity, we can create a more diverse, resilient, and economically empowered society in which every individual, regardless of ability, has the opportunity to thrive.

### **Objectives**

- 1) Assess the employment rates and types of jobs held by individuals with disabilities in Goa.
- 2) Explore the economic challenges faced by individuals with disabilities in managing healthcare and daily living expenses in Goa.
- 3) Identify specific barriers individuals with disabilities face in securing and maintaining employment in Goa

4) Evaluate the effectiveness of government support programs or initiatives aimed at improving the economic conditions of individuals with disabilities in Goa.

### **Significance of the study**

1) By enabling the economic inclusion of differently abled communities, we tap into an underutilized workforce, fostering growth, innovation, and productivity.

2) Empowering individuals with disabilities can boost their purchasing power thereby stimulating local economies.

3) Furthermore, fostering an inclusive environment aligns with ethical principles, reducing inequality and enhancing social cohesion, which contributes to a more adaptable and resilient economy.

3) Overall, supporting the economic empowerment of the differently abled benefits both individuals and the broader community, creating a more diverse and prosperous society.

**Scope of this study**

The purpose of this study is to look into the financial difficulties that Goa's disabled community faces.

Examining job opportunities, income inequality, financial accessibility, educational obstacles, healthcare expenses, healthcare costs, entrepreneurship opportunities, government policies, transportation issues, and societal perceptions are all included in the scope.

The goal of the research is to give a thorough understanding of the financial obstacles that Goa's community of people with disabilities faces.

This knowledge could help shape inclusive policies and programs that promote economic empowerment.

**RESEARCH QUESTIONS**

1)What are the current employment rates among the differently abled population in Goa?

2)What types of jobs are typically held by individuals with disabilities in Goa?

3)What are the specific financial challenges faced by the differently abled in meeting daily living expenses in Goa?

4)What government programs or initiatives exist in Goa to support the economic conditions of individuals with disabilities?

**Methodology**

So this study is based on both primary and secondary data. The primary data to be collected in the form of interviews and survey methods. Data will be collected from both the south and north districts of Goa considering a sample size of 50 respondents, 25 from each district. The targeted audience will be 18+ working-class groups with disabilities and secondary data to be collected from the social welfare department and the office of the state commissioner for persons with disabilities, Goa.

**Limitations**

One small drawback of this study might be that it will be difficult to get participants to be completely honest and candid in their responses. Participants would rather give answers that they believe to be less stigmatizing or socially acceptable due to the sensitive nature of the economic difficulties faced by people with disabilities in Goa. This could limit the accuracy of the data gathered and lead to a limited or partial representation of their actual economic struggles.

## CHAPTER 2

### **REVIEW OF LITERATURE**

Dalal and Svanström (2015) investigated global economic loss from Disability Adjusted Life Years (DALYs) due to injuries amounted to USD 631.144 billion, reaching USD 848.206 billion by 2014. The top ten countries accounted for 65.45% of this burden, with the USA leading at USD 169.136 billion, equivalent to 1.43% of its GDP. However, after normalizing GDP, India, China, Nigeria, and the USA were among the top ten countries with the highest injury burden relative to their GDPs. Low and lower-middle-income countries bore a disproportionate burden of injury costs compared to their healthcare expenditures, emphasizing a need for focused injury prevention efforts. The study underscores the importance of global policy action to mitigate injury burdens, especially in resource-constrained settings. It also highlights the effectiveness of injury prevention programs such as the Safe Community Program in reducing injury rates and associated costs.(r&d)

Mansour (2009) investigated employers' attitudes towards hiring people with impairments in Saudi Arabia. It discovers a generally positive attitude toward hiring people with impairments, but it also identifies a lack of clear policies governing their employment. Concerns about productivity, job performance, and perceived skill deficits have been listed as the main reasons for not hiring disabled people. The study, which focuses on private enterprises in Saudi Arabia that hired people with disabilities between 2004 and 2008, highlights the country's efforts in rehabilitation. Using a questionnaire with items from current literature and data analyzed with SPSS, the study emphasizes the need for enhanced private sector policies and support mechanisms to facilitate the inclusion of people with disabilities in the workforce.

(Wahab & Ayub, 2016)The study analyses the neglect and high unemployment rates experienced by People with Disabilities (PWD), which lead to poverty and social marginalization. It focuses on Malaysian legislation, primarily the Persons with Disabilities Act of 2008, which addresses PWDs' economic rights, particularly their access to employment. Descriptive and exploratory research methodologies are employed to investigate legal provisions, policies, and difficulties. The authors advocate for revising legislation that empowers people with disabilities economically, emphasizing the importance of complete activities and programs to improve their rights and participation.

(Burkhauser & Daly, 1994)This investigation uses longitudinal data from the Panel Study of Income Dynamics and the German Socio-Economic Panel to examine the effectiveness of disability initiatives in the United States and Germany in alleviating the effects of work-related health impairments. While cross-sectional data suggests that Germans with disabilities earn slightly less but have similar household incomes as those without disabilities, Americans with disabilities have a significant income disparity of more than 25%. However, a longitudinal study shows that the income change associated with entering disability is less than cross-sectional estimates suggest. This shows that, while the Americans With Disabilities Act may raise earnings for some, it may not fully resolve income gaps for individuals with broader labor-market disadvantages such as a lack of education or work skills.

Knapp, Martin and Perkins, Margaret and Beecham, Jennifer and Dhanasiri, Sujith and Rustin, C (2008). Disabled young people with complex needs face crucial barriers as they transition from school to job or further education. These issues impose significant personal and social consequences. Reviewing contemporary UK research, policy literature, and birth cohort data,

as well as analyzing the experiences of thirty impaired young people, reveals that unsuccessful transitions have significant costs for individuals, families, and society. Despite enormous investment by health services and local governments, many disabled young people are unable to pursue their educational or job goals, resulting in missing economic contributions and reliance on social assistance. Current funding and support systems are insufficient or untapped to help disabled young people achieve their goals or reach government policy objectives for economic well-being.

(Al-Balushi et al., 2011) People with disabilities are a highly vulnerable demographic globally, facing limited access to education, services, and employment opportunities. In Oman, this group represents approximately 2.3% of the population and their numbers are on the rise. This research is structured into three main components. Firstly, a descriptive/interpretive analysis examines existing literature on disability statistics and challenges worldwide. Secondly, the study investigates the state of disability and its demographics in Oman, analyzing government legislation, primary causes of disabilities, and current initiatives aimed at addressing the issues faced by disabled individuals. Finally, the paper concludes with recommendations to enhance services for this population and facilitate their integration into society. Despite government efforts, the research reveals persistent challenges for people with disabilities, including insufficient access to essential services and outdated statistics on disability in Oman. The study serves as a foundational resource for government agencies, non-governmental organizations, disability researchers, and healthcare professionals in developing strategies to promote the inclusion of disabled individuals in Omani society.

(Knapp et al., 2008) Disabled young people with complex needs face significant challenges during the transition from school to adulthood, including moving into employment or further

education. Our study examined recent UK research, policy documents, and related literature, alongside statistical analyses of birth cohort data and information from 30 disabled young individuals requiring extensive support. Findings revealed substantial personal, family, and social costs resulting from unsuccessful transitions. Despite significant expenditures by health services and local authorities, many young people struggle to achieve their educational or employment goals, leading to economic costs for the state through missed opportunities for contribution to the economy and dependence on welfare benefits. Current resources allocated for disabled children and young people appear insufficient or misaligned with government objectives for economic well-being among young individuals.

(Narayanan, 2018)The International Labor Organization estimated in July 2011 that globally, there are approximately 600 million people classified as disabled. In Malaysia, as of 2014, there were 531,962 registered disabilities, with only 8% employed, mainly in the private sector. Despite efforts, many organizations still struggle to provide equal employment opportunities for disabled individuals. This paper aims to identify workplace challenges faced by the disabled in Malaysia and proposes strategies for empowerment. Data was collected through surveys, interviews, observation, and library research. Challenges include discrimination, inaccessible environments, and employer reluctance to hire disabled workers.

Proposed strategies aim to improve outcomes and enhance opportunities for disabled individuals in the workplace, fostering greater inclusion and understanding.

(Johannsmeier, n.d.)People with disabilities encounter barriers to education, employment, and overall participation in society due to societal organization. Coupled with the additional costs associated with disability, this increases their vulnerability to poverty, particularly in South



Africa with its high unemployment and poverty rates. The Disability Grant (DG) provides social assistance, but its social and economic effects are not well understood. This study aimed to investigate the impacts of the DG on recipients, including its interaction with disability-related costs and household decision-making processes. Qualitative methods were used to involve DG recipients with physical, visual, and hearing disabilities across urban and rural areas in KwaZulu Natal Province. Findings revealed that while the DG primarily covers basic needs, it often leaves households remaining poor and vulnerable to financial shocks. Despite occasionally aiding in shock mitigation, the termination of the DG for the review itself caused financial strain, leading to debt accumulation.

(Parker Harris et al., 2014) Innovative approaches are required to improve the job market participation of people with impairments in the face of economic difficulties. Although social entrepreneurship (SE) has the potential to create jobs, its wider effects are still poorly understood. This study examines SE's potential for equal labor market participation using empirical data from focus groups with impaired social entrepreneurs and stakeholder interviews. The study, which stands at the nexus of entrepreneurship and disability studies, emphasizes the importance of looking at sociocultural, political, and economic aspects. Under the direction of Parker Harris, Renko, and Caldwell in 2013, this study is a component of a bigger initiative working with the Community Resource Assessment section to address past marginalization and strengthen the voices of handicapped people in policymaking.

(Shahat & Greco, 2021) This literature review examines the economic implications of childhood disability by analyzing methodologies and summarizing the global burden, with a comparison between developed and developing countries. Four electronic databases were

searched, and studies were categorized based on country, perspective, costing methods, disability category, and time horizon. Findings indicate that the annual burden of childhood disability ranges from approximately \$450 to \$69,500 worldwide. Such disabilities impose significant economic strains on families, healthcare systems, and societies at large. The variation in costs is attributed to differences in perspective, including costs, methods, and types of disabilities. Notably, the annual societal costs for one disabled child may equal the country's GDP per capita. Particularly in developing countries, where most costs are paid out of pocket, households bear a heavier burden, often leading to overall family impoverishment. To mitigate these challenges, efforts should focus on preventing avoidable childhood disabilities and providing support to disabled children and their families to enhance their independence and productivity. Additionally, there is a need for more research from developing countries in this area.

(Laskar et al., 2010) This study aimed to evaluate the social and financial impact on parents of children with locomotor disability. A cross-sectional investigation was conducted at the Institute for Physically Handicapped (IPH) in Delhi. Interviews were conducted with parents of 100 locomotor disabled children aged 6 to 15 years to assess the socioeconomic implications of caregiving. Findings revealed that parents of disabled children experienced significant burdens, both financially and in terms of mental health. Urgent support initiatives are required at a national level to alleviate the substantial economic and social strains faced by these families. Counseling should be integrated into rehabilitation efforts for such families.

(Naz et al., 2020) The primary aims of the research were to identify the factors influencing the acceptance of individuals with disabilities in the community and to pinpoint the challenges

they encounter in securing employment. The study aims to educate parents and community members about focusing on the abilities rather than the disabilities of individuals with disabilities. The study population consisted of individuals with disabilities from three main zones in Punjab: northern, central, and southern. A well-structured interview schedule was utilized to gather data, which was subsequently analyzed using Univariate, Bivariate, and Multivariate testing methods. The findings revealed that a majority of respondents encountered prejudicial attitudes and mistrust from family members, discrimination from employers, and transportation issues during travel. There is an urgent need for awareness and education initiatives to promote the acceptance of individuals with disabilities in society. Additionally, governmental action is required to address discrimination by employers against persons with disabilities.

(Baart et al., 2019) This study aims to explore the persistent discrimination faced by employees with disabilities in the workplace, as highlighted by reports from the World Health Organization the World Bank (2011), and the International Labour Organization (2014) on corporate social responsibility. Employing a descriptive research design, 100 individuals with disabilities, primarily experiencing visual, hearing, and physical impairments, were interviewed using stratified random sampling. The majority of respondents were males aged between 20-30 years, with 41.2% being graduates but earning low incomes. The private sector employed 87.5% of the sample. Physical barriers were reported by 65% of respondents, while 52.5% experienced high levels of psychological, information, communication, and technological (ICT) barriers. Employees with disabilities face numerous obstacles, including transportation issues, employer and colleague attitudes, anxiety, lack of confidence, and access and support concerns. Sensitizing employers to disability issues, implementing non-discriminatory recruitment policies, conducting accessibility audits, role mapping suitable

positions, and adapting equipment are recommended to ensure inclusive workplace participation.

(Maziriri & Madinga, 2016) This qualitative inquiry explored the difficulties encountered by entrepreneurs with physical disabilities residing in Sebokeng Township, South Africa. The study aimed to identify these challenges and propose solutions. Qualitative data was gathered through semi-structured interviews, focus groups, and observations. The obstacles identified include limited educational and training opportunities, restricted access to financial resources, insufficient government assistance, and a lack of necessary equipment. Recommendations were provided for both entrepreneurs with physical disabilities and the South African government. Additionally, future research avenues were outlined.

(Asa et al., 2020) The primary objective of this research was to explore the psychological, social, and economic effects experienced by female caregivers and families who look after children with disabilities in Belu district, Indonesia. Employing a qualitative approach, the study conducted individual in-depth interviews with 22 participants. Data analysis followed a framework analysis for qualitative research, with the utilization of the Social Implications Framework and the Economic Consequences of Disease and Injury Framework to guide the interpretation and discussion of the findings. The results revealed significant psychosocial challenges faced by female caregivers, including feelings of frustration, sadness, anger, worry, inferiority, and insecurity stemming from their children's rejection by non-disabled peers, as well as negative perceptions and concerns about their children's future. Socially, these caregivers experienced strained relationships, separation or divorce, reduced community engagement, and discriminatory attitudes from both their spouses and society due to their child's disability. Economically, they encountered increased expenses for healthcare and

transportation, loss of employment and productivity, and financial strain. The study underscores the necessity for tailored programs and interventions to support mothers and female caregivers of children with disabilities and suggests further research involving a larger and more diverse participant sample to gain deeper insights into the broader caregiving experiences and needs in this context.

(Dabor & Otsupius, 2024) This research aims to identify the obstacles encountered by entrepreneurs with disabilities in Nigeria. Utilizing a survey research design, data were collected from one hundred participants who are engaged in Small and Medium Scale businesses in Abuja. The study employed regression analysis to measure the impact of these challenges on the success of entrepreneurs with disabilities. The findings revealed that factors such as lack of social capital, insufficient funding, and limited business networks have adverse effects on the entrepreneurial achievements of individuals with disabilities. Consequently, the study suggests that affirmative action should be implemented by the government, business development service providers, and organizations supporting people with disabilities to grant them access to financial resources.

(Asa et al., 2020) This paper explores the coping strategies employed by mothers or female caregivers in the Belu district, Indonesia, to deal with the psychological and socioeconomic challenges associated with caring for children with disabilities. Through qualitative one-on-one interviews with 22 participants, gathered using purposive and snowball sampling techniques, the study delves into various coping mechanisms. Data analysis, guided by a framework analysis approach, focuses on coping strategies within a conceptual framework. The findings reveal active psychological coping strategies, such as cognitive acceptance and knowledge enhancement regarding the health and socio-academic development of disabled

children. Additionally, participants relied on family support, self-reliance, and religious/spiritual beliefs. Sociocultural strategies, including social withdrawal, seeking professional support, and cultural-based assistance, were also identified to address social impacts and stigma. Financial coping strategies, such as selling family assets, were employed to manage economic challenges. The study emphasizes the necessity for tailored programs and interventions to support mothers, female caregivers, and their families in navigating the significant challenges associated with caring for disabled children. Further research, involving a larger and more diverse participant sample including fathers or male caregivers, is recommended to gain deeper insights into coping experiences within families affected by childhood disability.

(Hanass-Hancock et al., 2017)The article delves into the economic challenges that individuals with disabilities encounter, particularly in middle-income countries, with a specific focus on South Africa. Through qualitative research involving focus group discussions with 73 participants who have disabilities, the study unveils the various financial burdens they endure. These burdens span across different areas such as the costs associated with necessary care and support, expenses related to accessing essential services, and the financial implications of participating in community activities. What emerges from the research is a nuanced understanding of the complex financial landscape that individuals with disabilities navigate. For instance, the costs they incur for care and support can vary widely based on their specific needs, the availability of services, and the accessibility of resources. Additionally, the study sheds light on the challenges they face in accessing education, healthcare, and employment opportunities due to financial constraints and inadequate support systems. Overall, the findings underscore the urgent need for policymakers and stakeholders in middle-income countries like South Africa to address the economic vulnerabilities faced by individuals with disabilities. This

includes implementing targeted poverty alleviation measures and social protection programs that cater to the diverse needs of this population. Moreover, efforts should be made to enhance accessibility to essential services and promote inclusive policies that enable greater participation and economic empowerment for people with disabilities.

(Grut et al., 2012)The study, conducted through in-depth interviews with people with disabilities, and their family members, and semi-structured interviews with healthcare professionals, employs contextual and interpretive data analysis. It highlights that noncompliance with healthcare recommendations is often not due to negligence but rather a consequence of living in poverty. In addressing the healthcare needs of people with disabilities in resource-poor settings, healthcare services must consider the individual's background, familial support, and available resources. The article advocates for a broader approach to healthcare access that goes beyond traditional medical training and incorporates the perspectives of patients and a societal understanding of health. This entails integrating the expertise of healthcare professionals with the knowledge and capabilities of disabled individuals and their families, which often exist within the community but are overlooked. Ultimately, the article calls for healthcare models that recognize and harness these community-level resources to improve access and quality of care for people with disabilities in impoverished rural areas.

(Steyn et al., 2020)This study investigates the obstacles faced by people with disabilities in engaging effectively in income-generating activities (IGAs) within a sheltered workshop in South Africa. Through a qualitative single case study approach, 18 participants with various disabilities were purposively sampled. Data were collected through observations and semistructured interviews, transcribed verbatim, and analyzed using content analysis to identify barriers experienced by participants in IGAs. The findings reveal institutional barriers

such as limited access to working tools, difficulty concentrating for extended periods, financial constraints, language barriers, lack of motivation, unstimulating activities, and insufficient artistic skills. Additionally, attitudinal barriers, including exclusion from decision-making processes, were identified. These barriers significantly impacted the participants' performance in IGAs. In conclusion, the study highlights the presence of multiple barriers within the sheltered workshop environment that hinder the participation of people with disabilities. Addressing these barriers is crucial for enhancing their engagement and ultimately improving their quality of life. The insights gained from this study can inform the development of targeted strategies aimed at overcoming each barrier, thereby promoting greater participation and inclusion.

(Maritz & Laferriere, 2016) Disability significantly impacts various socioeconomic aspects, including participation in the labor market. This paper seeks to investigate the role of disability entrepreneurship and self-employment in promoting the active involvement of individuals with disabilities in society and the economy. While international evidence suggests that targeted initiatives like training and support programs can effectively assist disabled individuals in engaging in self-employment activities, this study is the first of its kind to explore this phenomenon within Australia. By examining self-employment trends among people with disabilities, exploring theoretical frameworks, outlining the benefits and challenges of entrepreneurship for this demographic, and proposing policy recommendations, we aim to shed light on this relatively unexplored but crucial aspect of national importance. Further empirical research is necessary to provide policymakers with informed insights for enhancing labor market participation through entrepreneurship and self-employment.

(Ruhindwa et al., 2016) This literature review provides an overview of the challenges encountered by people with disabilities in pursuing employment opportunities, including both



volunteer and paid positions. It also examines potential interventions to improve employment outcomes from the perspective of individuals with disabilities. The review emphasizes the importance of inclusive approaches that empower individuals with disabilities to address the challenges they face in the employment sector. It discusses two community development projects focused on employment challenges for people with disabilities, highlighting strategies that promote client ownership of solutions. Additionally, the review delves into employment support techniques, strategies, and human rights principles related to work and employment for individuals with disabilities. In conclusion, the review discusses implications for research and practice within the rehabilitation counseling profession and the disability employment services sector. It underscores the need for continued efforts to address the barriers faced by people with disabilities in accessing meaningful employment opportunities and achieving full participation in the workforce.

## **Chapter 3**

### **Research Methodology**

This chapter describes the methodological aspects used in the current study project, which looks into the financial barriers that people with disabilities face in the state of Goa. Through the following key categories, the study methodically outlines its operational techniques and procedural framework:

- Description of the study
- Sample size
- Data collection
- Analysis of data

#### **3.1) Description of the study**

The study was conducted in the state of Goa, comprising the districts in both the north and the south of Goa. The researcher's extensive knowledge of the corresponding areas led to the selection of these districts. This familiarity made it easier to investigate the socioeconomic dynamics that are common in these locations and to grasp them more nuancedly.



### 3.2) Sample Size

The study focused on 50 individuals living in both the north and south districts of Goa. Specifically, our target group comprised people with disabilities who were actively engaged in employment to sustain their livelihoods. Our primary focus was on individuals with disabilities who were working to support themselves financially. This could include various forms of employment, such as formal jobs, self-employment, or other income-generating activities.

### **3.3) Data collection**

The data collection methodology utilized in this study includes the distribution of a questionnaire in the form of Google Forms over the WhatsApp messaging platform to perform surveys. This strategy made it possible to reach out to a wide range of participants in an effective and widespread manner to get their input. However, extra precautions were implemented because it was realized that not all respondents are literate or at ease using Internet surveys. The researcher performed in-person interviews with illiterate individuals. This guaranteed inclusivity and made it possible for people whose literacy challenges would have prevented them from participating in the survey to do so and share their ideas. A comprehensive dataset that incorporates a wider range of perspectives and experiences was acquired through the combination of digital surveys and in-person interviews.

### **3.4) Data analysis**

In the data analysis, we employed the descriptive method to examine the collected data. We aimed to summarize and present the information in a clear and meaningful manner. To visually represent the distribution and trends of key variables such as demographic characteristics, employment patterns, income levels, and accessibility to financial resources, we utilized graphical representations including bar charts, pie charts, etc. These visual aids allowed us to effectively communicate the findings and highlight important trends within the data. Additionally, tables were employed to present numerical data in a structured format, providing a detailed overview of the survey responses. This facilitated comparisons between different economic variables and subgroups within the dataset, enabling us to gain deeper insights into the economic challenges faced by people with disabilities in Goa.

## Chapter 4

### **Data analysis and interpretation**

This dissertation's main objective is to present a thorough analysis of the major financial obstacles that people with disabilities face in the dynamic state of Goa. People with disabilities still confront significant barriers that prevent them from actively participating in the local economy, even despite the region's clear appeal as a travel destination and economic hub. This study aims to reveal the complex interactions between institutional, sociological, and structural elements that contribute to the economic inequities faced by this excluded population. It is aimed to go thoroughly into the diverse nature of these difficulties.

As encountered by people with disabilities, this study aims to shed light on the complex mechanisms at work in Goa's economic landscape using a careful and comprehensive empirical research approach. To offer a comprehensive understanding of the underlying problems, this dissertation aims to identify and analyze the different institutional frameworks, societal attitudes, and systemic challenges that determine their economic conditions.

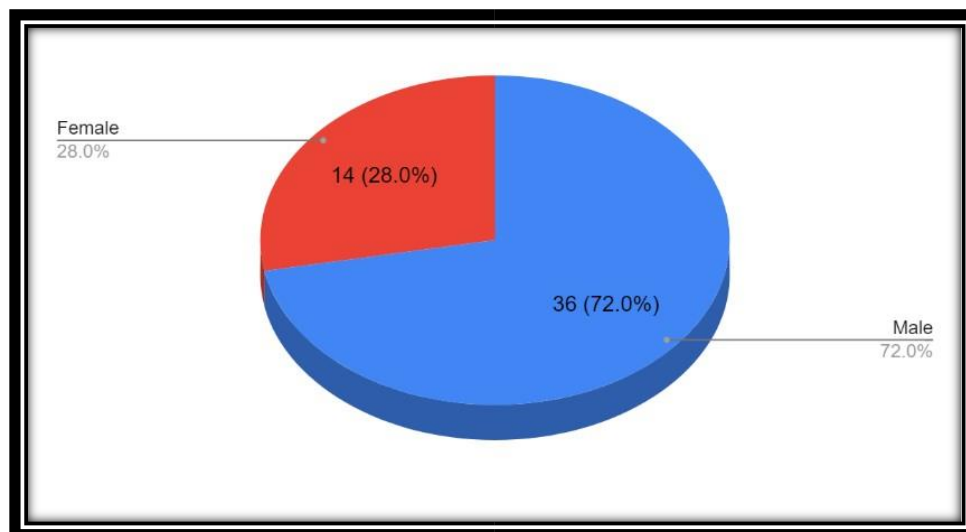
People with disabilities sometimes find themselves excluded and overlooked amid Goa's complex socioeconomic fabric. Their inability to completely participate in economic activity is made difficult by several issues, such as scarce job prospects and inaccessible infrastructure. Furthermore, these difficulties are frequently made worse by society's attitudes and beliefs regarding disabilities, which support prejudice and stereotypes.

This chapter addresses the economic challenges encountered by the disabled population in Goa. To fulfill the objectives of this study, the relevant information has been systematically categorized and presented under the following headings.

- 1) Respondent Demographics
- 2) Economic and Employment Situation
- 3) Government Initiatives and Support Programs
- 4) Healthcare and Daily Living Expenditures

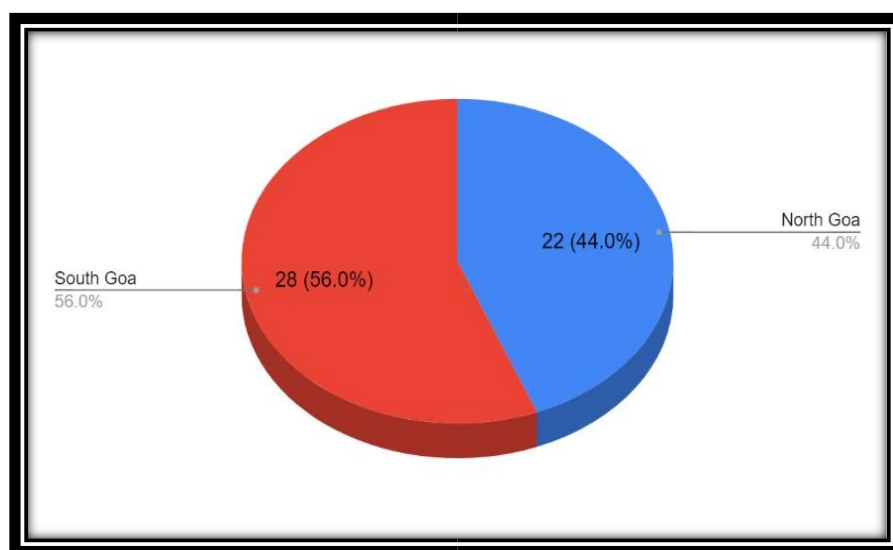
#### **4.1) Respondent Demographics**

**Figure 4.1. 1: Gender of the respondents**



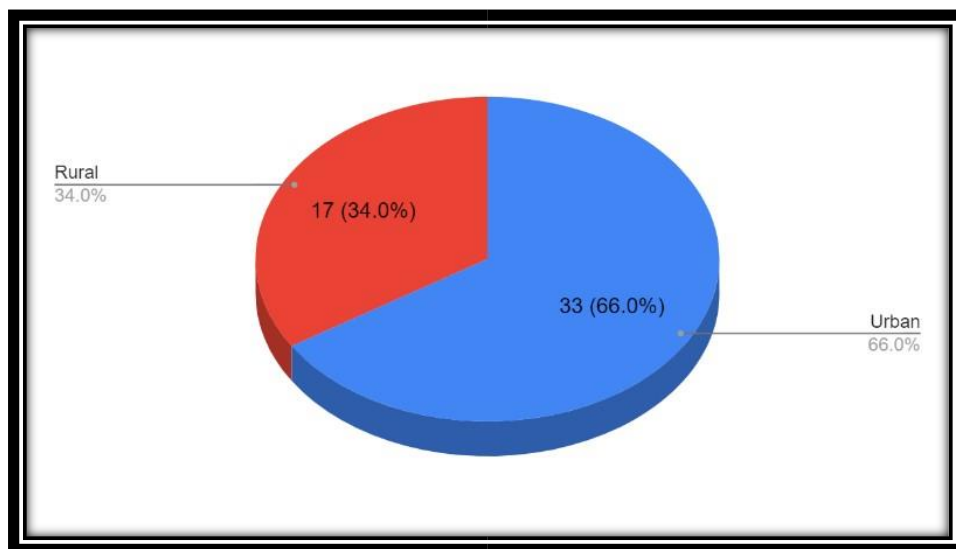
The above figure 4.1. 1, represents the noticeable male majority in the sample of 50 respondents (about 72 % of all respondents), according to the gender distribution. On the other hand, women make up a lower percentage of the sample; roughly 28%. Men participate at a higher rate than women do in the sample, as evidenced by the gender gap. Interpreting the results and making sure that the perspectives of both genders are fairly represented in the study's analysis and conclusions requires an understanding of these gender dynamics.

**Figure 2: Districts of Goa**



In Figure 4.1.2, we found that 44% of respondents are from North Goa, while 56% are from South Goa. This means there's a slightly higher representation from South Goa. Understanding this helps us consider regional differences in the responses and ensures we capture a diverse range of perspectives from both districts.

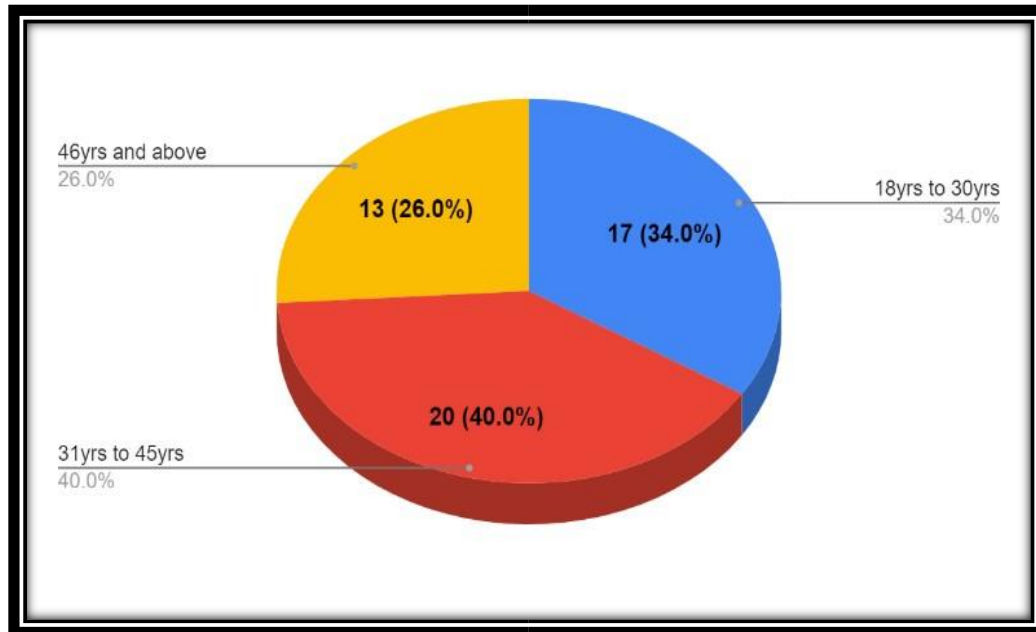
**Figure 3: Place of residence**



In Figure 4.1.3, Our survey results show that 34% of respondents reside in rural areas, and 66% of respondents are from urban areas. The distribution reveals a higher weighting of urban than rural areas. Understanding this division enables one to identify the different living conditions and socioeconomic situations that respondents encounter. The statement above underscores the need to consider urban-rural disparities in data analysis, considering their capacity to influence respondents' perspectives, availability of resources, and overall encounters.

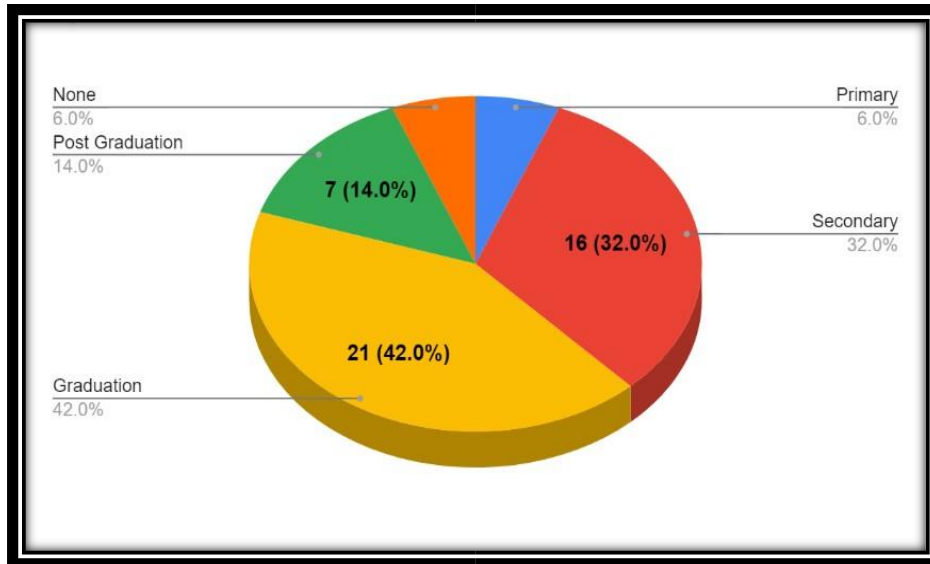


**Figure 4.1.4: Age of the respondents**



In the figure 4.1. 4, out of 50 respondents, who are individuals with disabilities, the age distribution is as follows: 34% fall within the age range of 18 to 30 years, 40% are aged between 31 to 45 years, and 26% are 46 years and above. This breakdown provides insights into the age demographics of people with disabilities participating in our study. Understanding the age distribution within this group is essential for comprehending the diverse experiences, needs, and challenges faced by individuals with disabilities across different stages of life. By analyzing the data through the lens of age demographics among people with disabilities, we can examine how interventions and recommendations to better address the specific requirements of different age groups within this population.

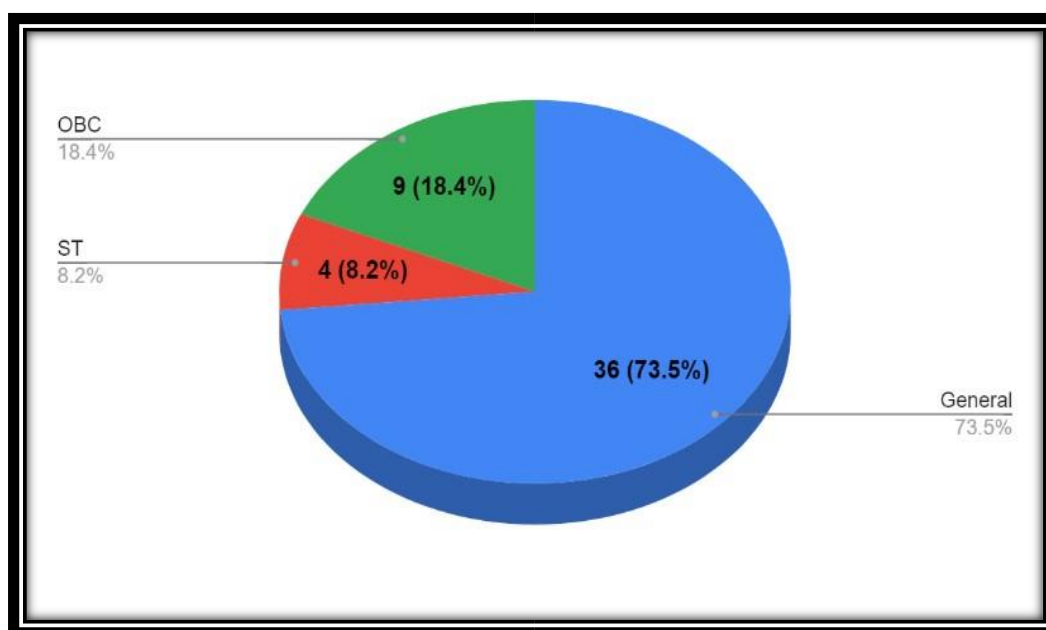
**Figure 4.1.5: Level of the Education of Respondents**



In Figure 4.1.5, in our study involving 50 respondents with disabilities in Goa, we found a varied distribution of educational levels among them. 6% percent of the respondents have completed primary school education, indicating a foundational level of academic attainment. 32% have completed secondary school education, signifying further educational progression beyond the basic level. Moreover, a significant portion, comprising 42% of the respondents, have achieved graduation-level education, demonstrating a commendable attainment of higher education qualifications. Additionally, 14% of the respondents have completed post-graduation education, indicating a subset of individuals with disabilities in Goa who have pursued advanced academic degrees. This distribution showcases a notable progression in educational achievements among people with disabilities in Goa, reflecting efforts towards inclusive education and access to higher levels of learning. However, it also underscores the importance of continued support and resources to facilitate further educational advancement for individuals

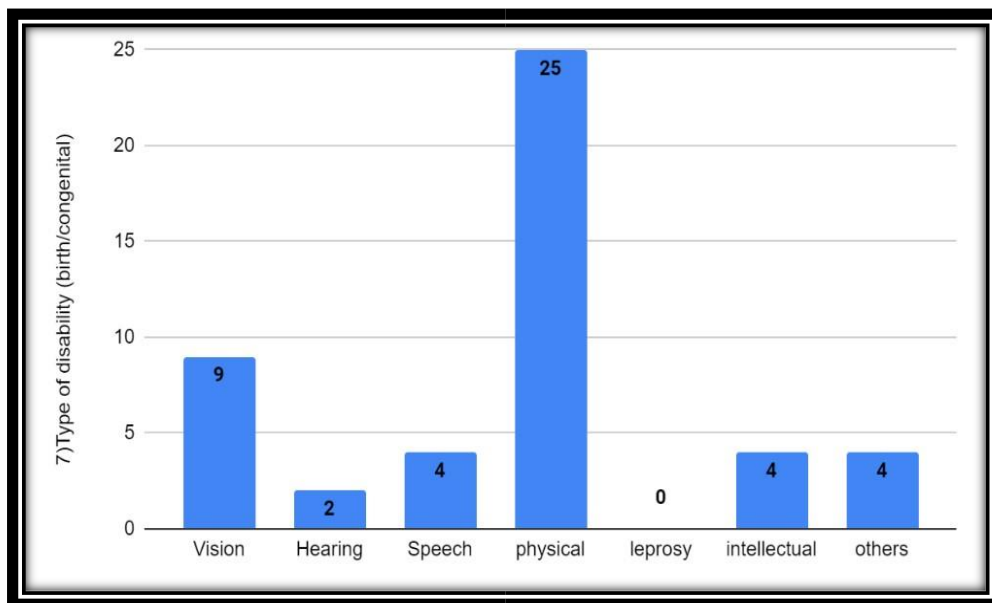
with disabilities, ensuring equal opportunities for socioeconomic participation and empowerment within the community.

**Figure 4.1.6: Caste of the respondents**



In Figure 4.1.6, Among the 50 disabled respondents in Goa, the caste distribution is as follows: 73.5% belong to the general category, 8.2% are from Scheduled Tribes (ST), and 18.4% are classified as Other Backward Classes (OBC). Interestingly, there are no respondents from Scheduled Castes (SC). This breakdown shows the socioeconomic diversity of the disabled population and highlights the need for inclusive policies that are specifically designed to meet the needs of people from various caste backgrounds in Goa.

**Figure 4.1. 7: Type of disability by birth/congenital**



In the figure4.1. 7, The purpose of this question is to classify the respondents' disabilities, with a particular emphasis on disability by birth or congenital conditions. The distribution of disability among the 50 respondents is as follows:

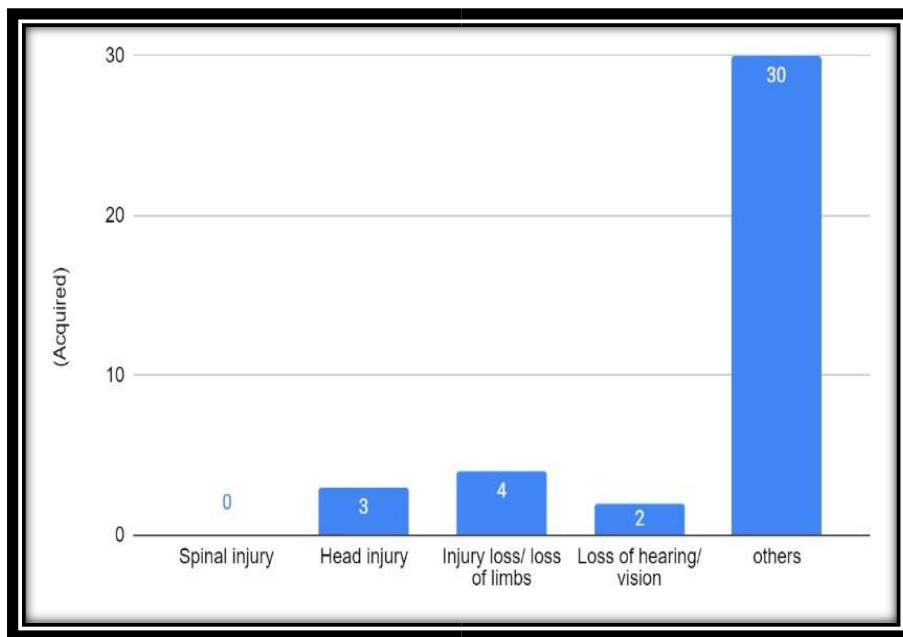
>51% of respondents said they had a physical disability resulting from birth or congenital conditions;

>18.8% said they had vision impairments from birth or congenital conditions; 8.3% said they had speech impairments from birth or congenital conditions;

>4.2% said they had hearing impairments from birth or congenital conditions;

>8.3% said they had intellectual disabilities from birth or congenital conditions >8.3%

said they had other types of disabilities present.

**Figure4.1.7(1): Respondents with acquired disability**

In the above Figure 4.1.7(1), in contrast to disabilities resulting from birth or congenital reasons, this question focuses on classifying the type of disability among respondents that is especially related to acquired disability. The distribution of acquired disability among the 50 respondents is as follows 76.9% of respondents said they had acquired disabilities that were classified as "others," 7.7% said they had acquired a handicap as a result of a head injury, 10.3% said they had lost limbs, and 5.1% said they had acquired disabilities involving simultaneous loss of hearing and eyesight.

**Figure 4.1.7(2) Respondents with Accidental disabilities**

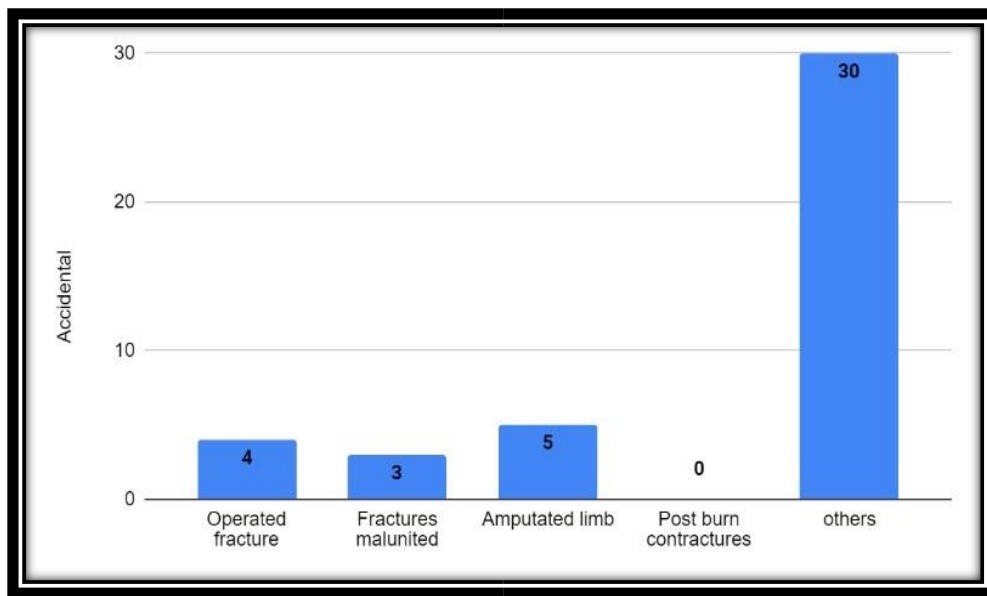


Figure 7.2, This study explores how respondents have classified their accident-related disability. Among the 50 participants, the breakdown of accidental disabilities is as follows: 71.4% reported having "others" as their category, 11.9% reported losing limbs to accidents, 9.5% reported having operations for accident-related fractures, and 7.1% reported having fractures that have become malunited as a result of accidents. Respondents may list any other disability not included in the preceding categories in this question. The 50 participants' responses cover a range of particular conditions, including:

8)Any other: Please specify

Respondents were asked to specify the type of disability which wasn't mentioned in the options so here are the different types of that respondents are facing. Out of 50 respondents,18 people responded.

1)Hemophilia

2)Post-polio syndrome

3)Demyelination of spinal cord nerves

4)locomotor impairments

5)Electric burns contractures

6)diabetes-related difficulties An insufficiency of factor VIII leading to orthopedic disability

7) Detachment and other vision-related retinal issues

8)Limb-specific impairments, such as those in the left leg

9) Complete blindness

10) Hearing impairments resulting in deaf-muteness

11)Disabilities related to polio

12)Disabilities related to joints

**Figure 4.1.9: Duration of Disability**

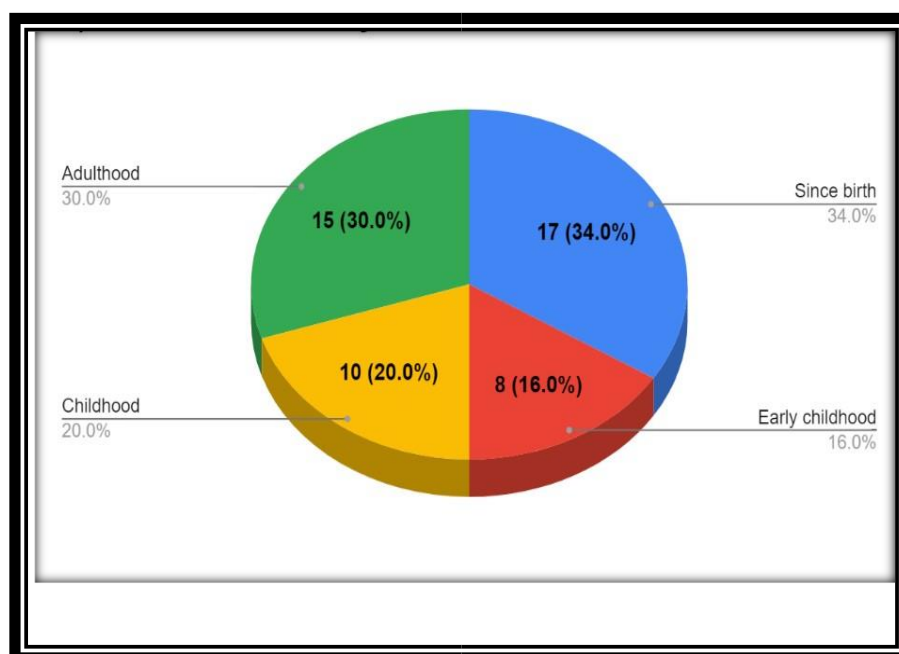
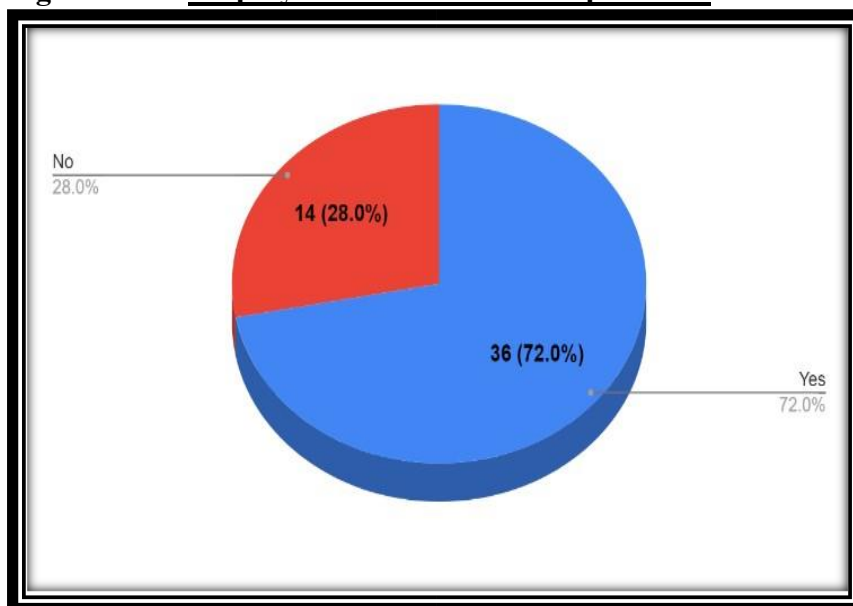


Figure 4.1 9, the study examines the duration of impairment among respondents, categorizing it into various life stages. Among the 50 participants, the breakdown of disability duration is as follows: 34% reported having a disability since birth, indicating onset during infancy; 30% reported acquiring a disability during adulthood, indicating later onset; 20% reported having a disability since childhood, indicating onset during their younger years but after infancy; and 16% reported having a disability since early childhood, indicating onset in the earliest years of life.

#### **4.2) Economic and employment status**

**Figure 4.2.1: Employment status of the respondents**



In fig4.2.1, Of the 50 respondents in Goa who had disabilities: 72% of them are working right now. 28% do not have a job. This distribution highlights the respondents' potential for economic contribution by showing a substantial percentage of working adults. On the other hand, the existence of jobless people draws attention to current obstacles in the way of obtaining



worthwhile employment possibilities. Improving economic empowerment and social inclusion for individuals with disabilities in the area requires addressing these obstacles.

**Figure 4.2.2: Type of occupation of the respondents**

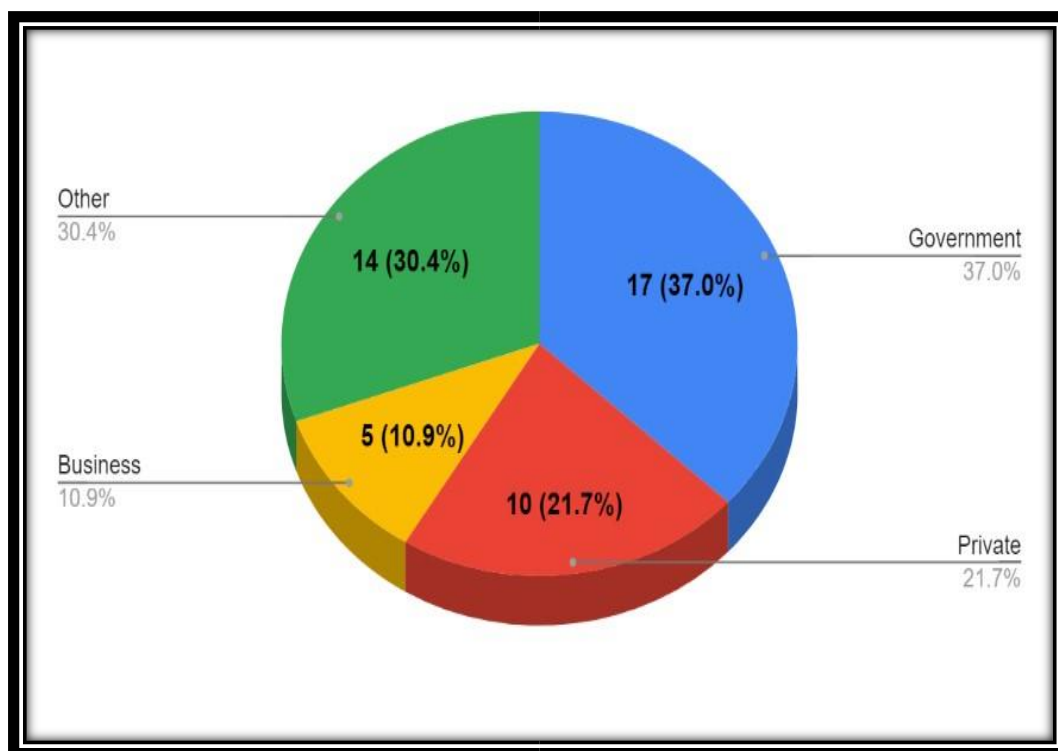
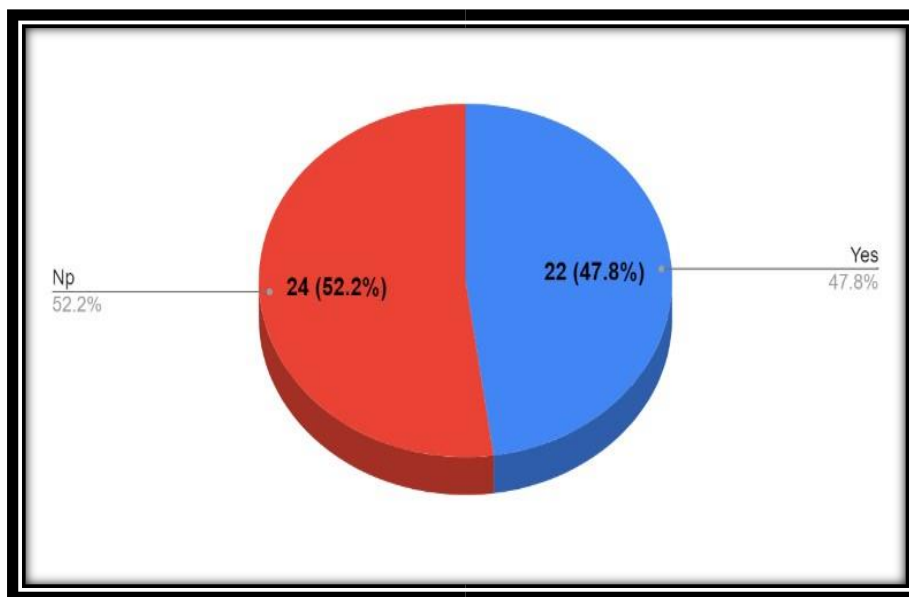


Figure 4.2.2, investigates the employment status and occupational categories of individuals with disabilities residing in Goa. out of the 50 responders, 72% are working at the moment, and most of them are spread throughout several sectors. Among the respondents who were employed, the following percentage have jobs in the public sector or governmental departments: 37%.

- Of those employed, 21.7% are employed by privately held corporations or enterprises.

- 10.9% of people are self-employed or entrepreneurs who are engaged in business endeavors.
- 34 % work in other occupations, such as those in non-profit organizations, freelancing, or the unorganized sector.

**Figure 4.2.3: Discrimination or bias faced by respondents due to their disability**



Figure, 4.2.3, investigates the experiences of people with disabilities in Goa who have encountered bias or discrimination at work. Of the 50 responders, Of those with disabilities, 48.7% said they had encountered bias or discrimination. 52.2% of respondents said they have not encountered prejudice or discrimination at work because of their disability. Evaluating the degree of inclusion and equality in employment prospects for individuals with disabilities in Goa requires an understanding of the prevalence of bias or discrimination in the workplace. The significant percentage of respondents who shared such experiences emphasizes the difficulties and obstacles that still need to be overcome to achieve workplace equality and emphasizes the necessity of actions to support inclusive and discrimination-free

work environments.

**Figure 4.2.4: Any modification or facilities needed which is not provided.**

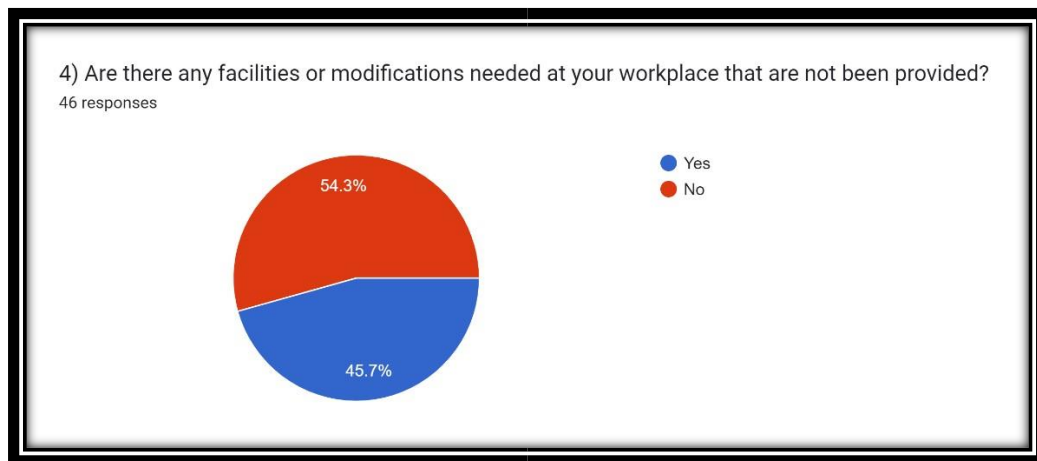


Figure 4.2.4, represents the question that investigates the availability of facilities or modifications required by respondents with disabilities in their workplace settings in Goa. Out of the 50 respondents:

> 45.7% reported that there are facilities or modifications needed at their workplace that have not been provided.

>54.3% reported that they do not require any additional facilities or modifications at their workplace.

This distribution highlights the accessibility challenges faced by individuals with disabilities in the workplace and underscores the importance of ensuring that workplaces are equipped with the necessary accommodations to promote inclusivity and support the needs of all

employees. Addressing these gaps in facilities or modifications is crucial for fostering a more inclusive and supportive work environment for people with disabilities in Goa.

#### **5)specified list of requirements needed at the workplace**

Among respondents who indicated a need for facilities or modifications at their workplace, specific requests include:

- >Provision of work tasks that are not physically heavy.
- >Accessible premises and wheelchair facilities.
- >Lack of accessibility and assistive devices provided.
- >Requirement for western toilets.
- >Government offices not compliant with disability laws, lack of accessibility as per the Rights of Persons with Disabilities (RPWD) Act 2016, and not receiving benefits entitled by disability laws.
- >Accessibility features such as ramps, elevators, and signage.
- >Provision of disability-friendly corridors and ramps.
- >Accessibility and availability of assistive devices.
- >Request for reserved toilets.
- >Inaccessibility of work areas.
- >Request for leave accommodations.

These responses highlight the need for improved accessibility, compliance with disability laws, and provision of accommodations to create a supportive and inclusive work environment for individuals with disabilities in Goa. Addressing these specific requests is essential for ensuring equal opportunities and promoting the well-being of employees with disabilities.

**Figure 4.2.6: percentage of respondents who are seeking employment**

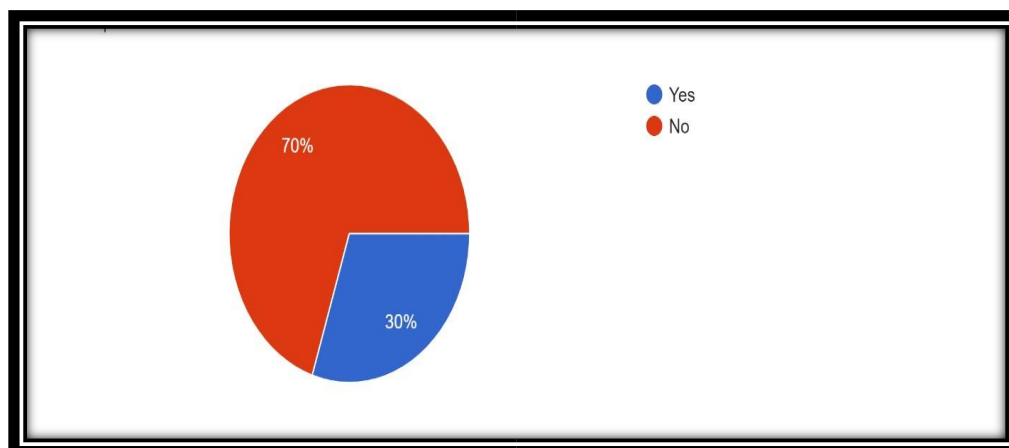


Figure 4.2.6, represents the purpose of this question is to find out how many respondents with impairments in Goa are looking for work at the moment. Among the 50 respondents, 70% of them said they were not actively looking for work. Despite being unemployed right now, 30% of respondents said they are actively looking for work.

**Figure 4.2.7: The percentage of people with disabilities who encountered barriers while securing employment**

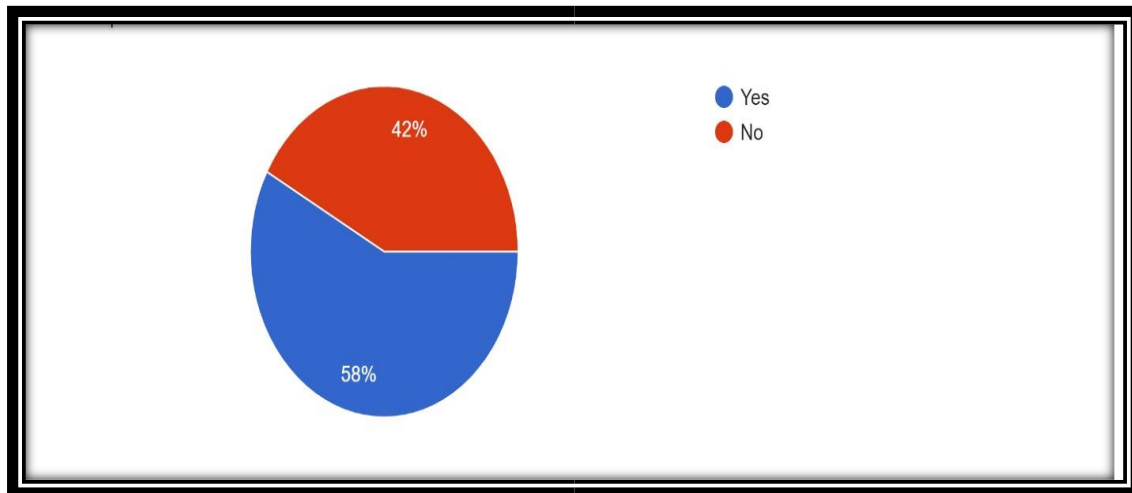


Figure 4.2.7, delves into the experiences of participants with disabilities in Goa concerning obstacles they faced when trying to find work. Of the 50 replies, 58 % said they had difficulties getting work because of their condition. Of those surveyed, 42% said that their disabilities had not prevented them from finding work. The difficulties that people with disabilities encounter in getting work opportunities in Goa are highlighted by these data. The predominance of hurdles, as reported by the majority of respondents, emphasizes the existence of impediments including discrimination, inadequate accommodations, and inaccessibility regarding the position.

**Figure 4.2.8: specific challenges faced by respondents during the job hiring process**

Figure 4.2.8, represents the response to the question about challenges faced during the job search process, respondents with disabilities in Goa reported various specific challenges. Out of the 50 responses. Limited Job Opportunities (36%) For many respondents, the primary challenge was the scarcity of suitable job openings. Despite their qualifications and skills, they found it challenging to find employment opportunities that aligned with their abilities and interests. This shortage of job options may stem from various factors such as economic conditions, industry-specific demands, or a lack of awareness among employers about the benefits of hiring individuals with disabilities. Discrimination During Hiring (12%). A significant minority of respondents reported experiencing discrimination during the hiring process. This discrimination could manifest in various forms, including biased attitudes from employers, unequal treatment compared to non-disabled applicants, or outright refusal to consider candidates with disabilities. Such discriminatory practices not only deprive individuals of equal employment opportunities but also perpetuate systemic inequalities in the workforce. Accessibility Issues in the Workplace (22%), another common challenge cited by respondents was the lack of accessibility within workplaces. This includes physical barriers such as inaccessible buildings, lack of ramps or elevators, and inadequate restroom facilities. Additionally, it encompasses the absence of accommodations such as assistive technologies, sign language interpreters, or flexible work arrangements that would enable individuals with disabilities to perform their job duties effectively. Without these accommodations, individuals may face significant challenges in accessing and navigating their work environment. Lack of Necessary

Facilities and Support (20%) Many respondents identified the absence of essential facilities and support as a barrier to employment. This includes a lack of provisions for accommodations such as accessible transportation, modified workstations, or specialized equipment.

Additionally, it involves inadequate support services such as vocational training, job coaching, or counseling to assist individuals with disabilities in securing and maintaining employment. Without these necessary resources and support systems, individuals may struggle to overcome barriers to employment and fulfill their potential in the workforce.



**Figure 4.2.9: Respondents monthly income from all sources**

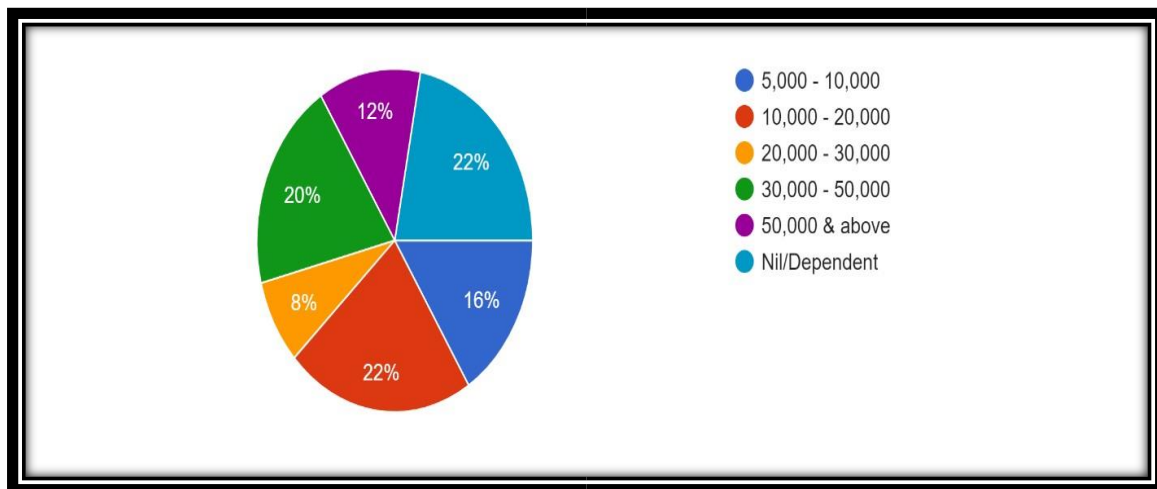
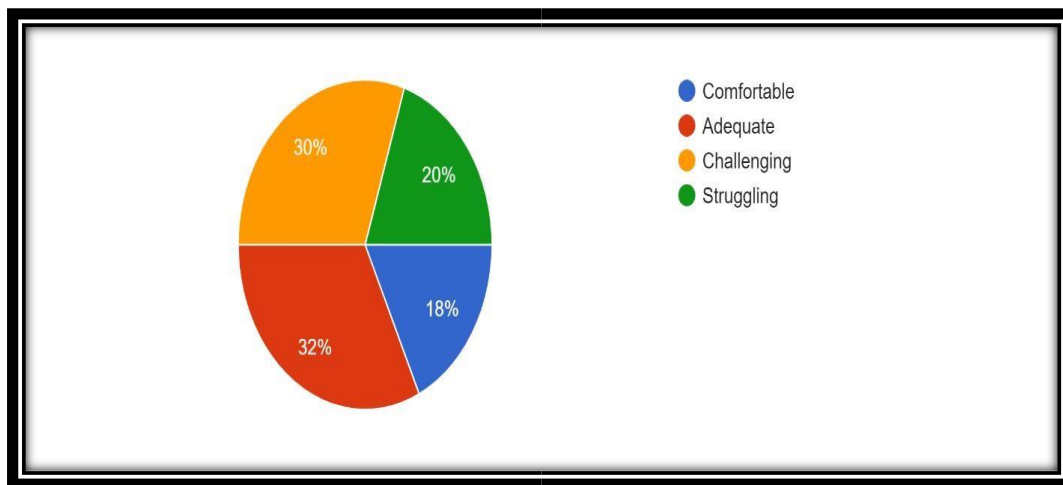


Figure 4.2.9, The inquiry examines the monthly income distribution of respondents with disabilities in Goa, encompassing all income sources. Among the 50 responses analyzed:

- 16% reported earning approximately ₹5000 - ₹10000 per month.
- 22% indicated an income range of roughly ₹10000 - ₹20000 per month.
- 8% reported a monthly income range of approximately ₹20000 - ₹30000.
- 20% disclosed an income range of around ₹30000 - ₹50000 per month.
- 12% reported earning above ₹50000 monthly.
- 22% stated having no income or relying on others for financial support.

These statistics paint a picture of the varied income levels within the community of individuals with disabilities in Goa. While some individuals have modest incomes, others earn more substantially or rely on external financial support. Recognizing this diversity in income distribution is crucial for understanding and addressing economic disparities within the population.

**Figure 4.2.10: Respondents financial condition**



This Figure 4.2.10, question delves into how respondents with disabilities in Goa perceive their financial situation. Among the 50 responses analyzed:

- 18% described their financial condition as comfortable, signifying a stable and satisfactory financial standing.
- 32% characterized their financial condition as adequate, indicating that they possess sufficient resources to meet their basic needs.
- 30% expressed facing financial challenges, suggesting difficulties in managing expenses or meeting financial obligations.
- 20% reported struggling financially, implying significant hardships or difficulties in fulfilling even basic needs.

These insights underscore the wide range of financial circumstances experienced by individuals with disabilities in Goa.

### **4.3) Government schemes**

**Figure 4.3.1: Awareness about government schemes or policies for people with Disabilities**

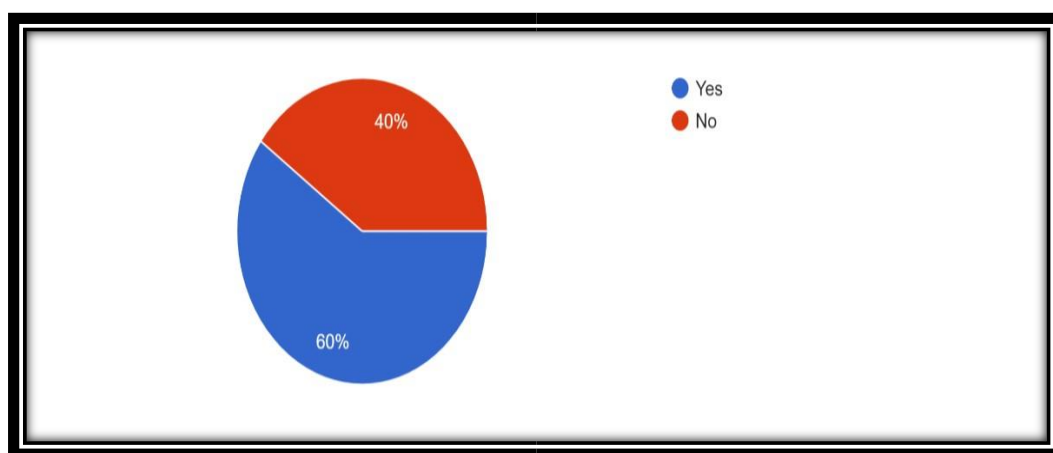


Figure 4.3.1, inquiry delves into the awareness levels among respondents in Goa regarding government policies or schemes aimed at assisting people with disabilities. Out of the 50 responses:

>40% reported a lack of awareness regarding any government policies or schemes targeting people with disabilities.

>60% indicated their awareness of such government policies or schemes.

These findings emphasize the critical need for improving awareness and disseminating information about government initiatives intended to support individuals with disabilities.

**Figure 4.3.2: Percentage of respondents who have benefitted from the schemes**

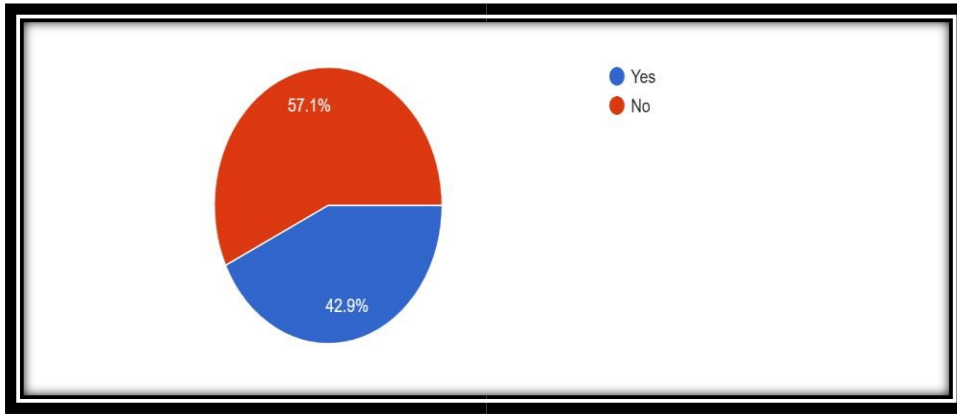
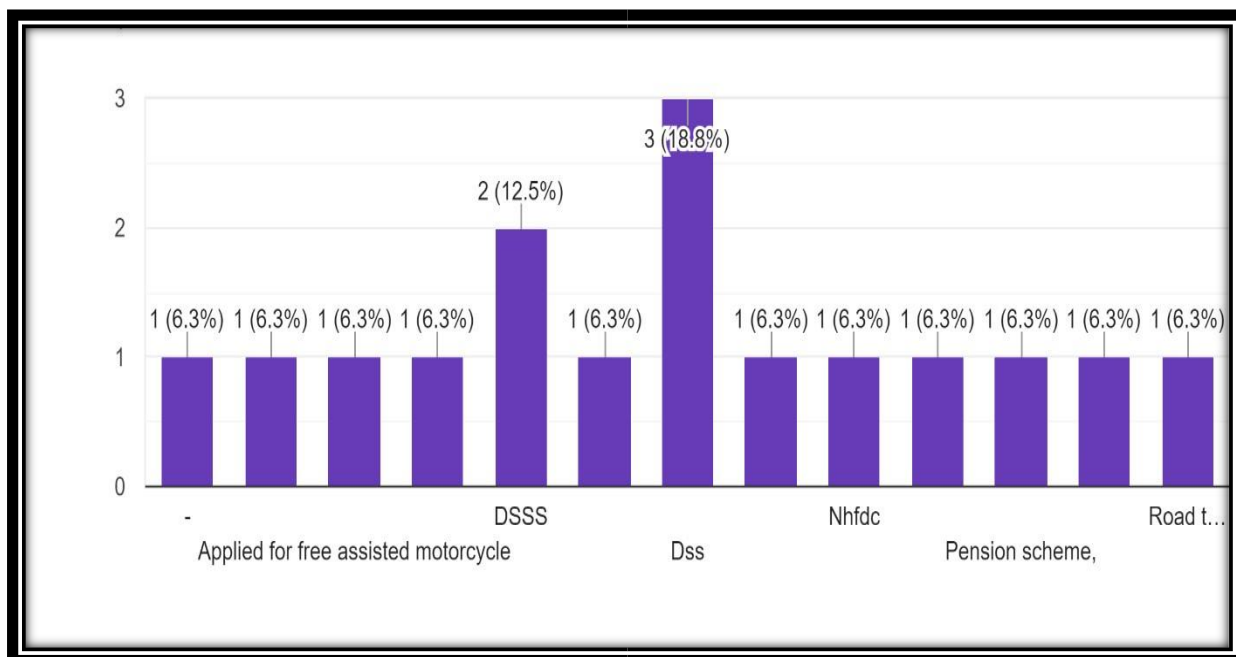


Figure 4.3.2, This question examines whether respondents who are aware of government policies or schemes aimed at assisting people with disabilities have utilized the benefits provided by these schemes. Out of the 49 responses:

- 42.9% reported availing of the benefits from these schemes.
- 57.1% indicated not having utilized the benefits of these schemes.

These findings underscore a notable proportion of respondents who haven't accessed the benefits available through government schemes despite their awareness. This indicates potential barriers or challenges in effectively accessing and utilizing these benefits.

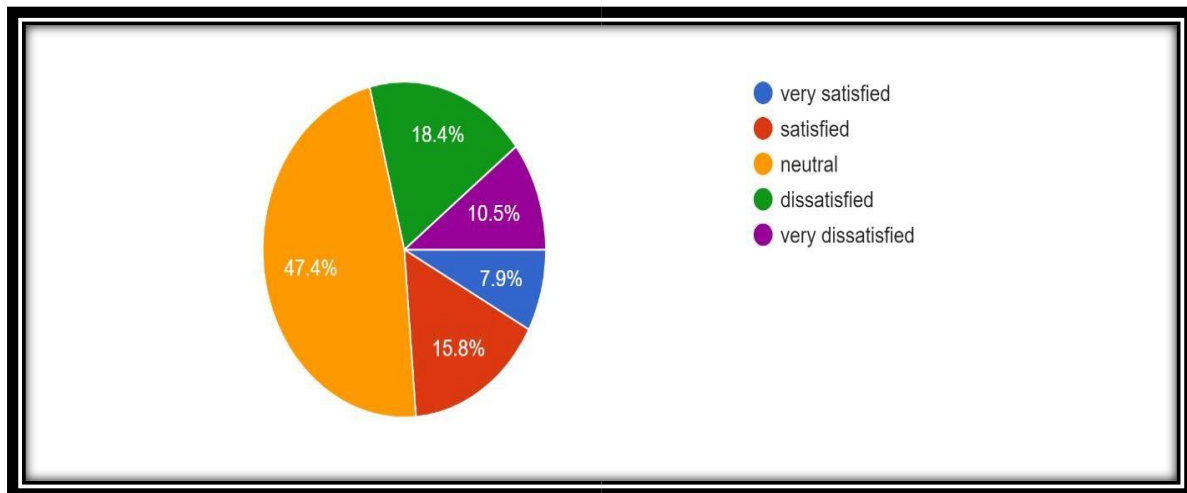
**Figure 4.3.3: Schemes mentioned by the respondents**



These are schemes that are taken by people with disabilities in Goa.

Name of the scheme	Count of people who opted for the scheme
<b>Dayanand Social Security Scheme (DSSS)</b>	7
<b>Free Assisted Motorcycle and Road Tax</b>	1
<b>Exemption</b>	
Pension scheme	1
Reservation in government job	1
Goa state schedule castes & other backward classes finance & development corporation ltd. (Applicable for PWDs)	1
50 percent subsidy for motorized vehicles to disable	1
National handicapped finance and Development Corporation (NHFDC)	1

**Figure 4.3.4: Percentage of respondents satisfaction of the schemes**



The Figure 4.3.4 question pertains to a survey or feedback-gathering process where respondents were asked to express their level of satisfaction with a certain scheme. Here's a breakdown of the responses:

>Very Satisfied: 7.9% of respondents indicated they were very satisfied with the scheme. This suggests that a small but notable portion of respondents found the scheme highly satisfactory.

>Satisfied: 15.8% of respondents expressed satisfaction with the scheme. This indicates that a slightly larger portion of respondents found the scheme to be satisfactory, but not to the highest degree.

>Neutral: The largest portion, 47.4% of respondents, remained neutral regarding their satisfaction with the scheme. This suggests that nearly half of the respondents neither found the scheme satisfactory nor unsatisfactory.

>Dissatisfied: 18.4% of respondents reported being dissatisfied with the scheme. This indicates that a considerable portion of respondents did not find the scheme to meet their expectations or needs.

>Very Dissatisfied:10.5% of respondents indicated they were very dissatisfied with the scheme. This suggests that a relatively small but significant portion of respondents found the scheme highly unsatisfactory or inadequate. Overall, the distribution of responses suggests a mixed reception to the scheme, with a significant portion expressing either satisfaction or dissatisfaction, while a larger portion remained neutral. This feedback could be valuable for assessing the effectiveness of the scheme and identifying areas for improvement.

**Figure 4.3.5: challenges faced in availing government schemes/programs**

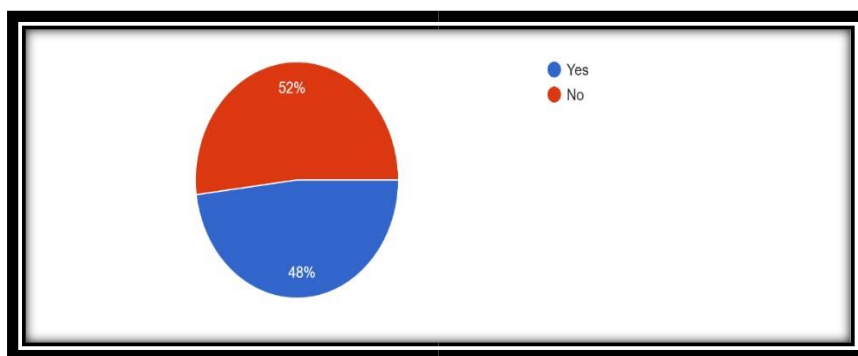
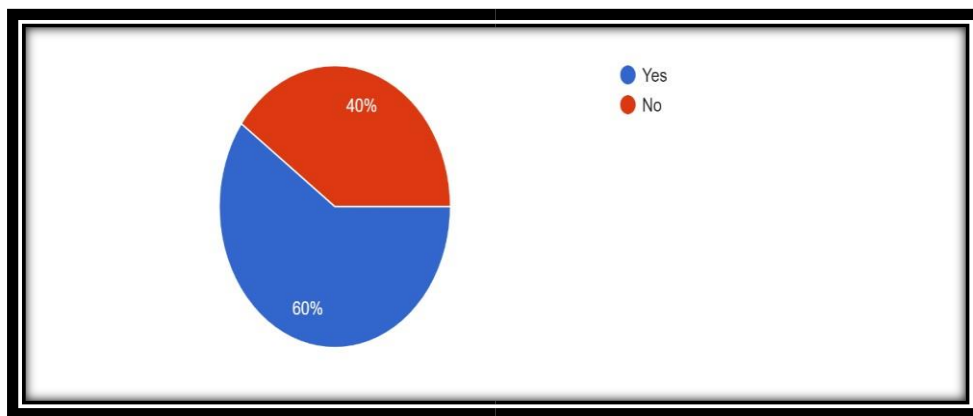


Figure 4.3.5, the survey involving 50 respondents regarding their experiences with availing government schemes or programs, it was found that 48% of the respondents indicated facing challenges while 52% reported not encountering any challenges. This suggests a relatively balanced distribution of experiences, with a slight majority of respondents indicating smooth access to government schemes or programs, while a significant portion encountered obstacles

or difficulties in the process. These findings underscore the importance of assessing and addressing barriers that individuals may face when attempting to avail themselves of government initiatives, to ensure equitable access and effective implementation of such programs.

#### **4.4) Healthcare and Daily Living Expenditures**

**Figure 4.4.1: Economic challenges faced in managing healthcare expenses due to disability**

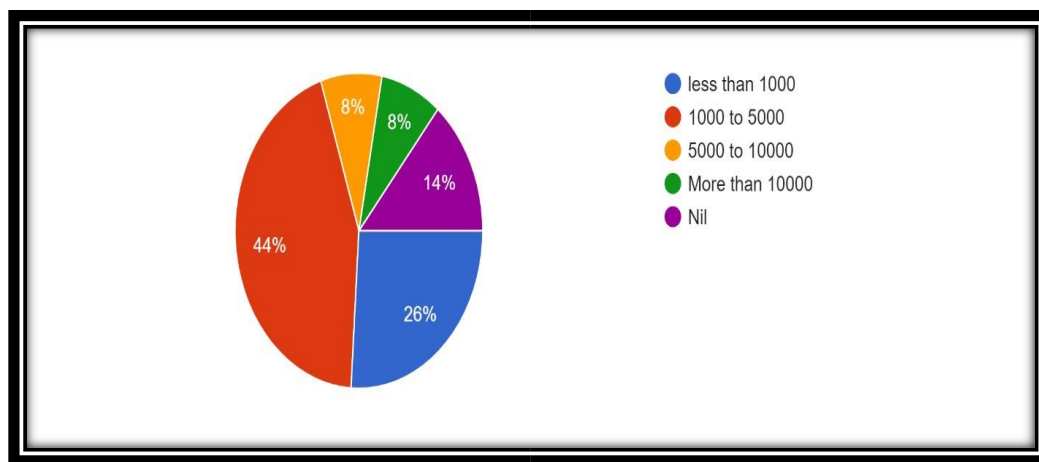


In Figure 4.4.1, which represents a survey involving 50 respondents regarding economic challenges in managing healthcare expenses due to disability, it was revealed that 60% of the respondents reported facing such challenges, while 40% stated they did not. These results indicate that a significant majority of individuals with disabilities experience economic difficulties in covering their healthcare expenses. This highlights the financial strain faced by



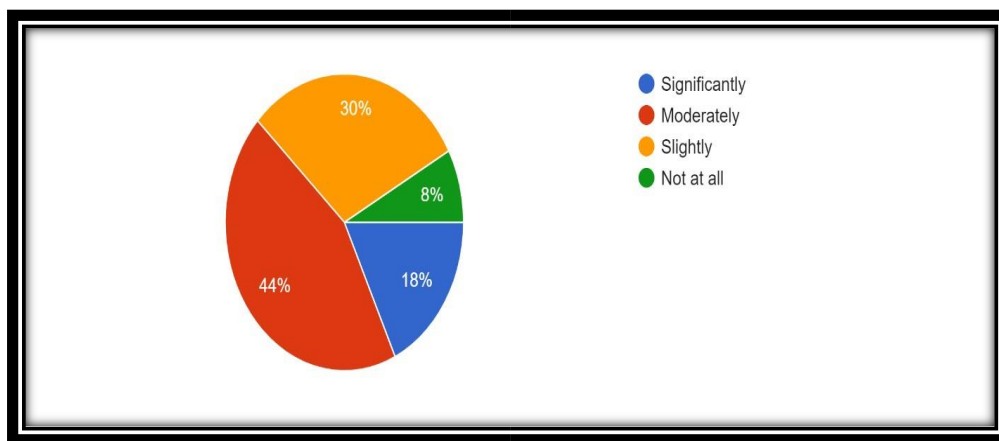
many individuals with disabilities and underscores the need for accessible and affordable healthcare services, as well as supportive policies and programs to alleviate economic burdens associated with disabilities.

**Figure 4.4.2: On average how much a respondent spend on healthcare-related expenses due to their disability**



In Figure 4.4.2, a survey of 50 respondents regarding their average monthly healthcare-related expenses, it was found that 26% reported spending less than Rs 1000 per month, 44% indicated spending between Rs 1000 and Rs 5000 per month, 8% stated spending between Rs 5000 and Rs 10,000 per month, Another 8% reported spending more than Rs 10,000 per month, Lastly, 14% mentioned spending nothing (nil) on healthcare-related expenses per month. These findings reflect a diverse range of expenditure levels among respondents, with a majority spending moderate amounts, but notable proportions spending both lower and higher amounts or reporting no expenditure at all.

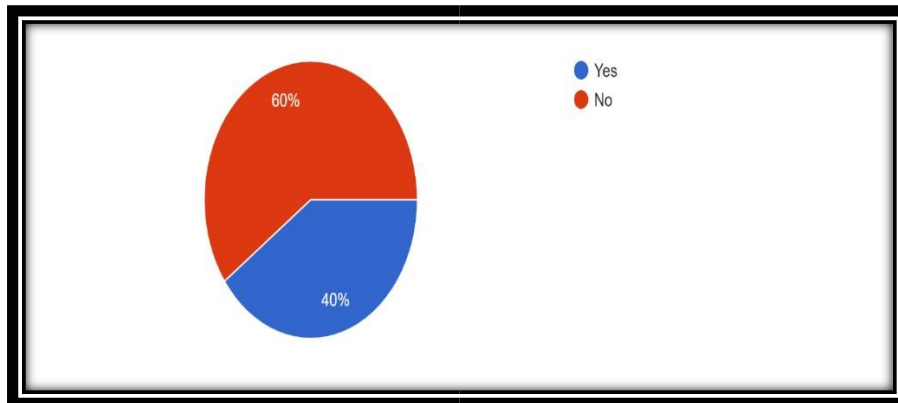
**Figure 4.4.3: The impact of healthcare expenses on the daily living expenses of the respondents**



In Figure 4.4.3, a survey of 50 respondents regarding the impact of healthcare expenses on their ability to manage daily living expenses, the following distribution of responses was observed: 18% reported that healthcare expenses significantly impact their ability to manage daily living expenses, 44% indicated that healthcare expenses moderately affect their ability to manage daily living expense, 30% stated that healthcare expenses have a slight impact on their ability to manage daily living expense, 8% mentioned that healthcare expenses do not impact their ability to manage daily living expenses at all. These findings highlight that for a significant portion of respondents, healthcare expenses pose a considerable challenge in managing their daily living expenses, while others experience varying degrees of impact ranging from moderate to slight. Additionally, a small proportion of respondents reported no impact on their

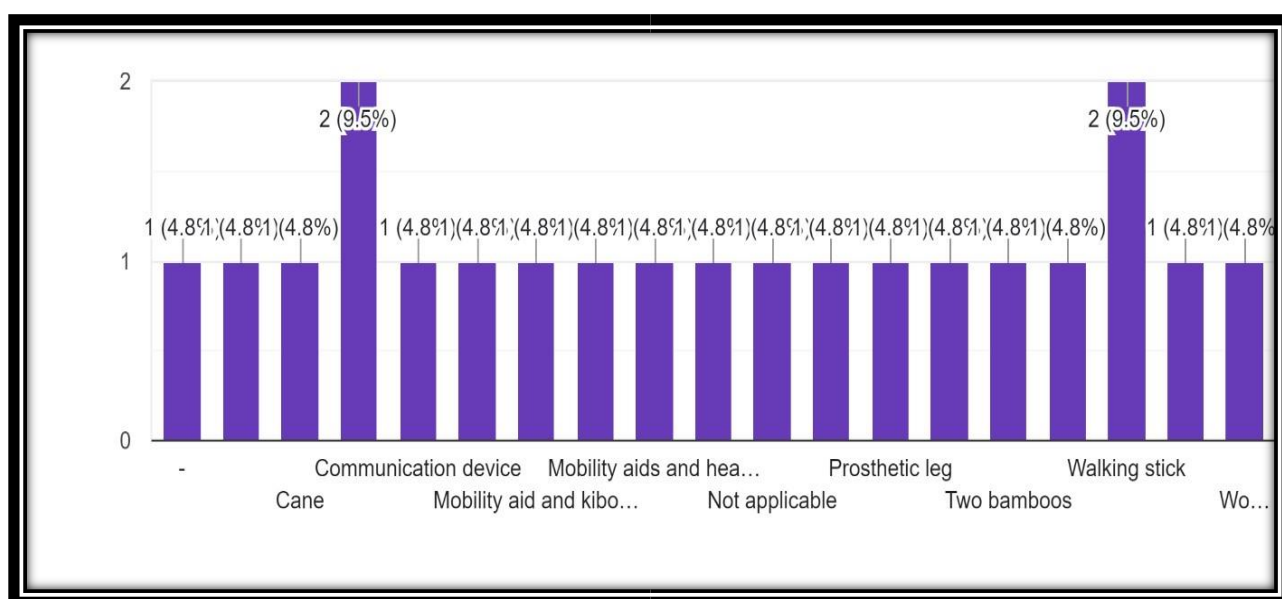
ability to manage daily expenses, suggesting differing levels of financial resilience or support systems among individuals surveyed.

**Figure 4.4.4: Use of specific healthcare services or assistive devices by the respondents**



In Figure 4.4.4, a survey involving 50 respondents regarding their utilization of specific healthcare services or assistive devices, findings showed that 40% of respondents answered affirmatively, indicating they do use such services or devices. Conversely, 60% of respondents reported not using any specific healthcare services or assistive devices. These results suggest a varied distribution in the utilization of healthcare services and assistive devices among the surveyed population.

**Figure 4.4.5: Assistive devices currently used by the respondents**



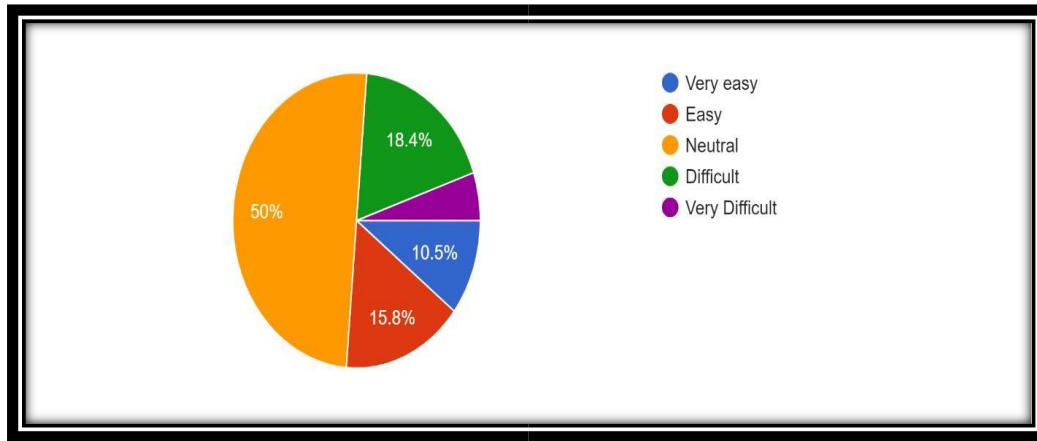
In Figure 4.4.5, Out of the 50 respondents queried about their usage of assistive devices, 21 provided responses detailing the specific devices they currently use. The types of assistive devices mentioned include:

Assistive devices	Number of respondents who use assistive devices
Communication device	1
Canes	4
Prosthetic leg	1

Two bamboos	1
Mobility aids and hearing aids	2
Walking stick	1
Kibo device	1
Sign language	1
Smartphone with talkback	1
OCR devices	1
Wheelchair	1
Hearing aid	1
Walking stick	1
Wooden stick	1
Calipers	1
Special shoes	1
Crutches	1

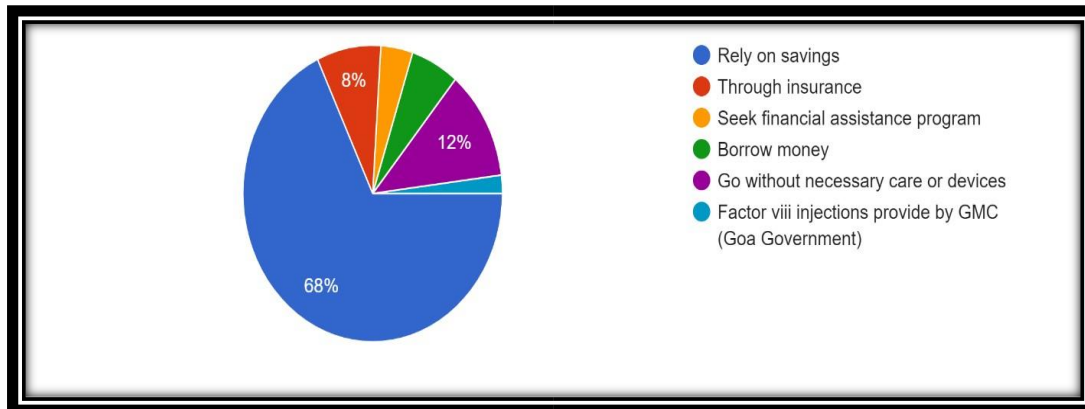
These responses demonstrate a variety of assistive devices being utilized by individuals to aid them in mobility, communication, and other daily activities, reflecting the diverse needs and preferences within the surveyed population.

**Figure 4.4.6: Accessibility of the assistive devices**



In Figure 4.4.6, the survey of 50 respondents regarding the accessibility of assistive devices, responses revealed a mixed perception. While 10.5% found it very easy and 15.8% found it easy to obtain these devices, a majority of 50% remained neutral. However, 18.4% reported difficulty, and 5.3% found it very difficult to acquire the necessary assistive devices. These findings underscore the varying experiences individuals have in accessing the assistive tools they require. These results indicate that opinions on how simple it is to obtain assistive technology are divided, with a significant number of people holding indifferent opinions. Still, a good number of respondents thought the process was difficult, and some of them had a great deal of trouble finding the assistance gadgets they needed.

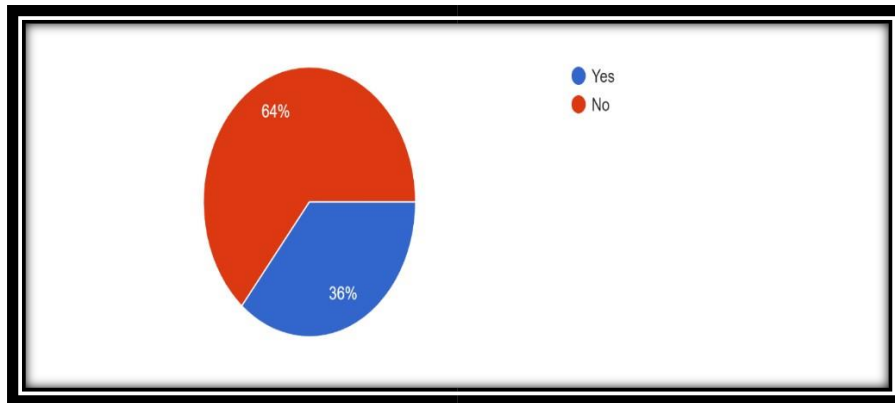
**Figure 4.4.7: Management of healthcare expenses**



In figure 4.4.7, a survey of 50 respondents concerning the management of healthcare expenses related to their disability, various strategies were reported. 68% of respondents rely on their savings to cover healthcare expenses. This indicates that a significant portion of individuals dip into their funds to manage their healthcare costs. 8% of respondents utilize insurance coverage to help offset their healthcare expenses. This suggests that a small percentage of individuals have insurance plans in place that assist with covering medical costs related to their disability. 4% of respondents seek financial assistance programs to help manage their healthcare expenses. This indicates that a limited number of individuals rely on external financial aid programs to alleviate the burden of healthcare costs. 6% of respondents borrow money to cover their healthcare expenses. This suggests that some individuals resort to borrowing funds, possibly from friends, family, or financial institutions, to meet their healthcare needs. 12% of respondents reported going without necessary care or devices due to financial constraints. This indicates that a notable portion of individuals are forced to forgo essential healthcare services or assistive devices because they cannot afford them. These findings highlight the diverse strategies individuals employ to manage healthcare expenses related to their disability, with reliance on savings being the most common approach. However, a significant number of

individuals face challenges in affording necessary care, leading to compromises in their healthcare access and quality of life.

**Figure 4.4. 8: Percentage of respondents who have healthcare insurance**

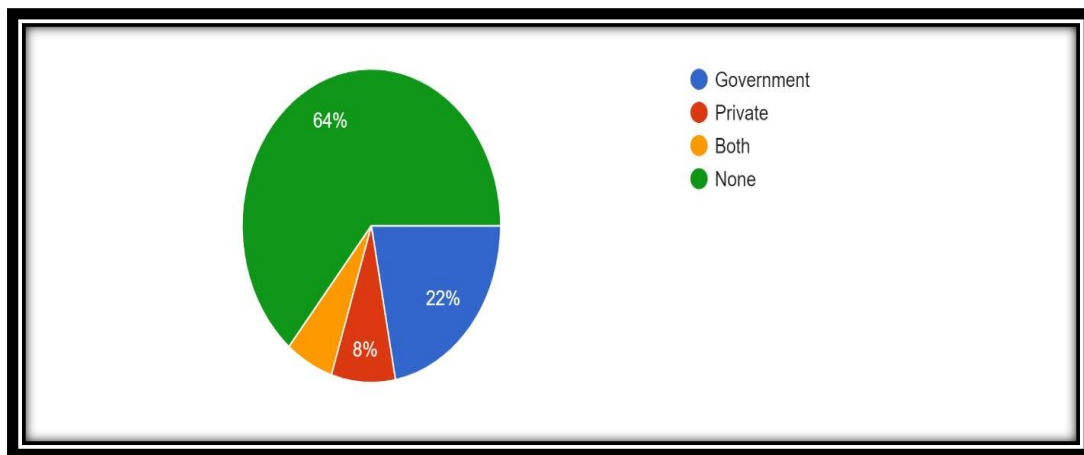


In figure 4.4.8, the survey of 50 respondents regarding healthcare insurance coverage, findings indicate. 36% of respondents reported having healthcare insurance and 64% of respondents stated they do not have healthcare insurance.

These results underscore a notable portion of individuals without healthcare insurance coverage, potentially indicating gaps in access to healthcare services and financial protection against medical expenses among the surveyed population.



**Figure 4.4.9: Type of healthcare care insurance held by respondents**



In 4.4.9, a survey of 50 respondents concerning the type of healthcare insurance they possess, the following distribution was observed:

> 22% of respondents reported having government health insurance.

>8% stated they have private health insurance.

>6% indicated they have both government and private health insurance.

>A majority of 64% reported having no healthcare insurance coverage.

These findings highlight the prevalence of individuals lacking healthcare insurance, with government health insurance being the most common type among those who are insured. Private health insurance was less common, and only a small percentage reported having both government and private coverage. The majority of respondents do not have any form of

healthcare insurance, suggesting potential challenges in accessing healthcare services and managing medical expenses among this population.

**Figure 4.4.10: Challenges faced in accessing assistive devices or technologies provided by the government.**

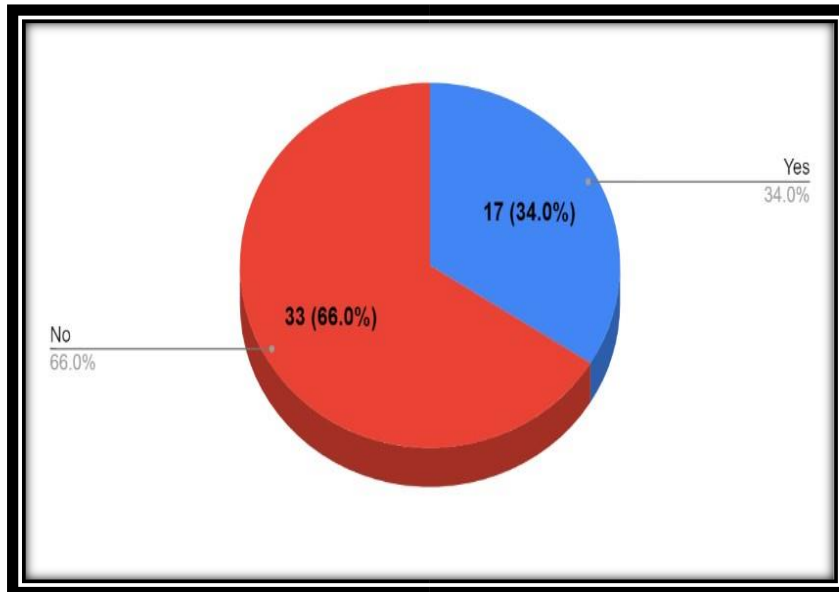


Figure 4.4.10, a survey of 50 respondents regarding challenges faced in accessing assistive devices or technologies provided by the government, the findings indicate:

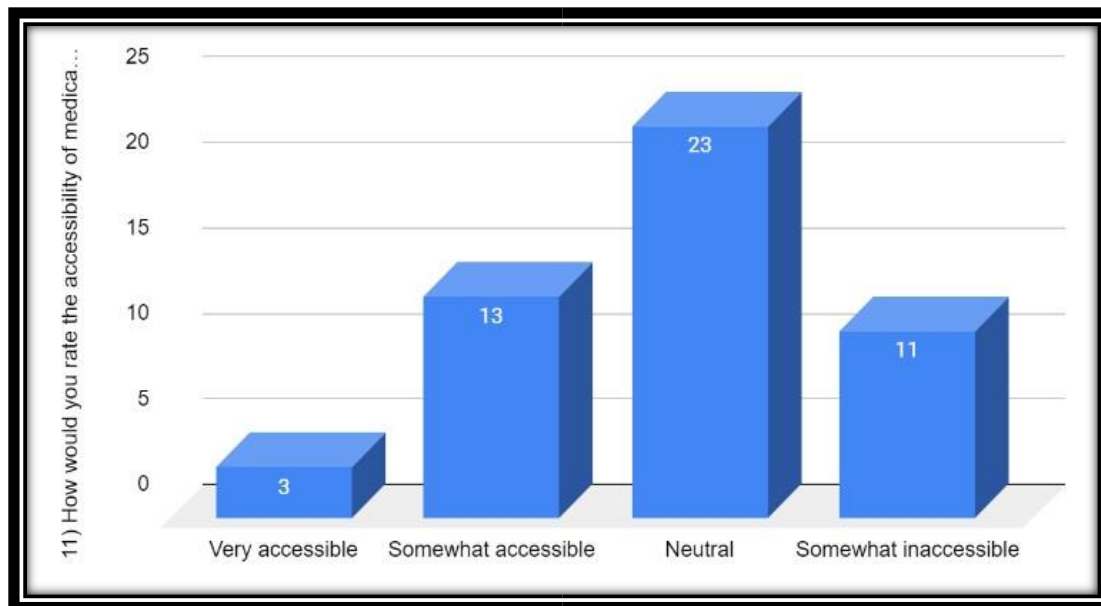
> 34% of respondents reported encountering challenges in accessing these assistive devices or technologies.

>66% of respondents stated they did not face any challenges in accessing government-provided assistive devices or technologies.

These results suggest that while a notable portion of individuals have experienced difficulties in accessing government-provided assistive devices or technologies, the majority have not

encountered such challenges. This implies varying levels of effectiveness and accessibility in the distribution of these resources by the government.

**Figure 4.4.11: Accessibility of medical services and assistive devices**



In the above Figure 4.4.11., a survey of 50 respondents regarding the accessibility of medical services and assistive devices in their area, the following distribution of ratings was observed:

>6% of respondents rated the accessibility of medical services and assistive devices as very accessible.

>26% of respondents rated it as somewhat accessible.

>46% of respondents remained neutral in their assessment.

>22% of respondents rated it as somewhat inaccessible.

These findings suggest a range of perspectives regarding the accessibility of medical services and assistive devices in the surveyed area. While a small portion of respondents found them to be very accessible, a significant proportion rated them as somewhat accessible. However, a

notable percentage remained neutral, indicating uncertainty or a lack of strong opinion, and a smaller portion perceived them as somewhat inaccessible. This diversity in responses underscores the complexity of assessing accessibility and highlights potential areas for improvement in healthcare services and assistive device provision.



## **Chapter 5**

### **Findings and conclusion**

So based on our first objective which is to “Assess the employment rates and types of jobs held by individuals with disabilities in Goa.”, with the available data and figures in our research study, we found that a major proportion of people with disabilities in Goa, specifically 72% of the 50 respondents are currently employed. This signifies their capacity to provide for them financially and also highlights their ability and desire to financially contribute to the economy. However, it's noted that 28% of respondents do not have a job or are unemployed indicating persistent barriers to employment faced by this population in Goa.

We examined the types of occupations held by people with disabilities in Goa. We found that 37% are employed in the public sector or governmental departments, suggesting a certain level of inclusivity in public sector employment practices. Additionally, 21.7% are engaged in the private sector, showcasing opportunities for integration into mainstream employment.

Furthermore, our research uncovered that 10.9% of individuals with disabilities are self-employed or entrepreneurs, demonstrating their entrepreneurial spirit and resilience in creating their opportunities. This entrepreneurial activity highlights the potential for economic empowerment and independence among people with disabilities.

Furthermore, according to our investigation, 34% of employed respondents are employed in a variety of other fields, including freelancing, non-profit organizations, and the unorganized sector. This variety of job sectors is a reflection of how adaptive and versatile people with disabilities are in a variety of work settings.

Overall, our study emphasizes how critical it is to eliminate current barriers and promote social inclusion, economic empowerment, and economic inclusion for individuals with disabilities in

Goa. We can establish an inclusive and fair economic environment that supports the growth of skills, equal opportunities, and accessibility for people with disabilities by putting in place focused policies and activities in these areas., we can create a more inclusive and equitable economic environment for individuals with disabilities to thrive.

According to our second objective which is to “Explore the economic challenges faced by individuals with disabilities in managing healthcare and daily living expenses in Goa”, the study provided essential new information about the financial obstacles that people with disabilities face when it comes to everyday living and healthcare costs. Interestingly, a sizable majority of respondents (60%) emphasized the financial challenges they encounter in paying for healthcare because of their disability. This highlights how pervasive the problem is and how urgently solutions are needed to lessen the financial burden on this group of people. Additionally, the survey revealed a wide range of monthly healthcare expenses among participants. Some reported paying moderate amounts, but others went to the opposite extreme; a sizeable percentage either spent a considerable amount or nothing at all on healthcare-related expenses. This variation in spending habits illustrates the complex financial environment that people with disabilities face in Goa.

Moreover, there was a clear correlation between healthcare costs and everyday living expenses; among respondents, 18% reported significant disruptions, while 44% reported moderate effects. These findings emphasize the connection between overall financial stability and healthcare expenses, emphasizing the necessity of comprehensive support structures to effectively address these difficulties.

One other noteworthy conclusion from the survey was access to assistive devices. While a considerable portion of respondents reported that obtaining the required devices was quite easy,

some had challenges. This discrepancy in accessibility highlights how crucial it is to give people with disabilities fair access to assistive technologies so they can improve their independence and quality of life. Many disabled people in Goa use their savings to cover their medical expenditures. But it's concerning that a significant number are forced to forgo necessary medical treatment or technology due to financial constraints. Although the majority had no trouble receiving assistive devices from the government, a significant number encountered difficulties. Opinions regarding the ease of access to assistive devices and medical services also differed. These results demonstrate the impact of healthcare accessibility and economic factors on the lives of persons with disabilities in Goa. To solve these problems, healthcare reforms that take into account the unique requirements of this population must prioritize increasing healthcare accessibility and affordability.

So our third objective is to “Identify specific barriers individuals with disabilities face in securing and maintaining employment in Goa”. The goal of the dissertation was to understand the difficulties that people with disabilities encounter when trying to find and maintain a job in Goa. Based on the answers provided by 50 participants, it was clear that most of them (58%) had trouble getting employment because of their disability. This illustrates the considerable obstacles this population encounters while trying to get work. Limited work prospects were a major problem among the specific issues mentioned by the respondents; 36% of them said it was difficult to locate suitable job vacancies even though they had the necessary qualifications and abilities. A further 12% of respondents reported experiencing discrimination in the recruiting process, highlighting prejudices and unfair treatment experienced by people with disabilities in the labor market. Workplace accessibility concerns were identified as another prevalent obstacle, impacting 22% of participants. This includes actual obstacles that prevent



people with disabilities from carrying out their employment responsibilities, such as inadequate structures and a lack of accommodations like assistive devices.

In addition, 20% of respondents said that a barrier to work was the absence of sufficient resources and assistance. This includes insufficient support services like employment coaching and vocational training, as well as the lack of accommodations like accessible transportation and specialized equipment.

All things considered, these results reveal the complexity of the obstacles that people with disabilities encounter in Goa while trying to find work. Discrimination, a lack of job possibilities, problems with accessibility, and a lack of facilities and assistance are some of the factors that make it difficult for this group to find and keep a job. It will take extensive work to advance equality of opportunity, inclusivity, and accessibility in the workplace to overcome such barriers.

Based on our fourth objective on to “Evaluate the effectiveness of government support programs or initiatives aimed at improving the economic conditions of individuals with disabilities in Goa”. revealed that respondents' knowledge of government initiatives or policies aimed at assisting those with disabilities varied. Although 60% of respondents said they were aware of these schemes, a significant number (40%) said they were not. This emphasizes how important it is to raise public awareness of and provide information about government programs meant to assist people with disabilities. Just 42.9% of people who were aware of government policies or programs said they had used the benefits they offered. This suggests that although they were aware of the benefits, a significant percentage of respondents—57.1%—did not take advantage of them. This raises the possibility of obstacles or difficulties in properly gaining access to and making use of these advantages.

Responses obtained regarding the degree of satisfaction with a particular program received conflicting reviews. Even though 15.8% and 7.9% of respondents, respectively, said they were satisfied and very satisfied, a sizeable number (18.4%) said they were disappointed, with 10.5% saying they were extremely dissatisfied. The majority of respondents (47.4%) had no opinion or were unsure about how satisfied they were with the plan. This indicates that respondents' levels of satisfaction varied, with a sizable fraction expressing satisfaction or discontent and a greater share remaining neutral. Overall, these results point to an uneven record of success for government support schemes or initiatives that try to raise the standard of living for Goan citizens with disabilities. There are high degrees of dissatisfaction and indifference regarding the efficiency of these schemes, despite varying awareness levels and a notable number of respondents having utilized the benefits. This emphasizes the necessity of ongoing assessment and enhancement of government assistance initiatives to better serve the needs of Goan citizens with disabilities.

## **Conclusion**

Various significant results have been derived from a thorough investigation of Goa's employment statistics, economic difficulties, job hurdles, and the effectiveness of the state's policies for helping people with disabilities find employment.

First of all, even if a substantial percentage of people with disabilities in Goa are employed, a significant percentage continue to face unemployment and underemployment. Workplace accessibility concerns, discrimination in hiring practices, a lack of job prospects, and insufficient support networks have remained obstacles preventing this community from participating economically.

Second, financial difficulties associated with everyday living and healthcare expenditures make it harder for people with disabilities to make ends meet. Many people rely on their own money to pay for medical bills, while others struggle to afford assistive technology and other essential healthcare services because they don't know about the programs that are accessible to them.

Thirdly, the effectiveness of government initiatives to enhance the financial circumstances of Goan citizens with disabilities is not entirely consistent. Although respondents' levels of awareness differ, a significant number of them do not make use of the advantages provided by these programs. The lack of satisfaction with the availability, sufficiency, and general efficacy

of these programs highlights the necessity of ongoing evaluation and modification to better meet the needs of this community.

In conclusion, the financial obstacles that people with disabilities face in Goa highlight the critical necessity for inclusive policies and programs. Important steps towards promoting economic empowerment, social inclusion, and quality of life for people with disabilities in Goa include addressing employment barriers, improving accessibility to healthcare services and assistive technologies, increasing awareness about available support programs, and ensuring the effectiveness of government interventions. By giving these initiatives top priority, Goa can work to build a more just and inclusive society where people with disabilities may prosper and make significant contributions to the community and economy.

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## Questionnaire

### Section A: Socio-Economic background

#### 1)Gender

☐

Male

☐

Female

☐

others

#### 2)Age

☐

18yrs to 30yrs

☐

31 yrs to 45yrs

☐



46 yrs & above

**3)Level of Education**

.

☐

Primary

.

☐

Secondary

.

☐

Graduation

.

☐

Post Graduation

.

☐

None

**4)Caste**

.

☐

ST/SC

. ☐

OBC

. ☐

General

**5)Place of residence**

. ☐

Urban

. ☐

Rural

**6)District**

. ☐

South Goa

. ☐

North Goa

**SECTION B**

### 1. Type of disability

PHYSICAL DISABILITY		
By birth/congenital	Acquired	Accidental
<input type="checkbox"/> Vision	<input type="checkbox"/> Spinal injury	<input type="checkbox"/> Operated fracture
<input type="checkbox"/> Hearing	<input type="checkbox"/> Head injury	<input type="checkbox"/> Fractures malunited
<input type="checkbox"/> Speech	<input type="checkbox"/> Injury loss /loss of limbs	<input type="checkbox"/> Amputated limb
<input type="checkbox"/> Locomotor	<input type="checkbox"/> Loss of hearing or vision	<input type="checkbox"/> Post burns contractures
<input type="checkbox"/> Leprosy	<input type="checkbox"/> others	<input type="checkbox"/> others
<input type="checkbox"/> Others		

2)Any other: Please specify \_\_\_\_\_

**3)Duration of Disability**

.

☐

Since birth

.

☐

Early childhood

.

☐

Childhood

.

☐

Adulthood

**3) SECTION C: Employment****1) Are you currently employed?**

.

☐

Yes

.

☐

No

**2) If yes, type of occupation**

. ☐

Government

. ☐

Private

. ☐

Business

. ☐

Others

**3) If not, are you actively seeking employment?**

. ☐

Yes

. ☐

No

**4) Monthly income**

.

☐

5k - 10k

.

☐

10k - 20k

.

☐

20k - 30

.

☐

30k - 50k

.

☐

50k &amp; above

.

☐

Nil/Dependent

**5) Have you experienced discrimination or bias in the workplace due to your disability?**

.

☐

Yes

☐

No

**6) How would you describe your financial condition**

☐

Comfortable

☐

Adequate

☐

Challenging

☐

Struggling

**7) Have you encountered any barriers in securing employment due to your disability?**

☐

Yes

.

☐

No

**8) What specific challenges do you face during the job search process?**

.

☐

Lack of job opportunities

.

☐

Discrimination during the hiring process

.

☐

Accessibility issues in the workplace

.

☐

Lack of necessary facilities and support

.

☐

Other (please specify)

**9) Are there any accommodations or modifications needed in the workplace that are not provided?**



.

☐

Yes

.

☐

No

10) If yes, could you please specify \_\_\_\_\_

**Section D: Government Schemes**

**1) Are you aware of any government policies or schemes which are aimed at assisting people with disability**

.

☐

Yes

.

☐

No

**2) If yes, have you benefited from this scheme?**

.

☐

Yes

• ☐

No

**3) Mention the name of the scheme**

---

**4) Have you faced any challenges in availing yourself of any Government programs**

• ☐

Yes

• ☐

No

**5) Have you faced any challenges in availing yourself of any Government programs**

• ☐

Yes

• ☐

No

**Section F -healthcare**

**1) Do you face any economic challenges in managing healthcare expenses due to your disability?**

. ☐

Yes

. ☐

No

**2) How do healthcare expenses impact your ability to manage daily living expenses?**

. ☐

Significantly

. ☐

Moderately

. ☐

Slightly

. ☐

Not at all

**3) Are there any specific healthcare services or assistive devices that you find difficult to afford?**

.

☐

Yes

.

☐

No

**4) Have you faced any difficulties accessing government or private healthcare services?**

.

☐

Yes

.

☐

No

**5) Do you rely on any financial assistance or support programs to manage healthcare expenses?**

.

☐

Yes

.

☐

No

**6)How do you prioritize expenses related to healthcare and daily living?**

☐

Healthcare expenses first

☐

Daily living expenses first

☐

Equally, prioritize both

**7) How do you manage healthcare expenses related to your disability?**

☐

Through insurance

☐

Out-of-pocket expenditure

☐

Government support

☐

All of the above

• ☐

Others

**8) Do you have any healthcare Insurance?**

• ☐

Yes

• ☐

No

**9) Type of health care insurance**

	Private	Government	Both
Yes			
No			

**10) Any challenges faced in accessing assistive devices or technologies provided by the Government**

• ☐

Yes

• ☐

No

**11) How would you rate the accessibility of medical services and assistive devices?**

• ☐

Very accessible

• ☐

Somewhat accessible

• ☐

Neutral

- Somewhat inaccessible