"Double" Discrimination against Women with Disabilities in Educational Opportunities in India.

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Abstract

Women with disabilities are one of the world's most marginalized sections of

society. They face various forms of discrimination in their daily life and are

often excluded from social and political participation. However, there is very

little evidence that addresses the intersectional marginalization of girls with

disabilities. This study, the first of its kind in the Indian context, empirically

investigates whether women with disabilities face further challenges in the

attainment of education. The result presents the prevalence of "double"

discrimination against women with disabilities. Among persons with

disabilities, being women further limits enrollment in ordinary and special

schools. Hence, there is an urgent need to explicitly acknowledge the rights

and needs of women with disabilities in all spheres, including education, and

to place greater emphasis on their participation.

Keywords: women with disability, double-discrimination, education, India.

JEL Classification: D63, I24, I28, I29.

2

Introduction:

An estimated 1 billion people live with disabilities globally, and the disabled population is considered the largest minority in the world and is increasing over time (WHO & World Bank, 2018). Disability is a human rights issue (Mason, 2006) because people with disabilities (henceforth PwDs) encounter disparities in their rights to health, education, employment, civil and political participation because of their condition. Furthermore, there have been stances where the PwDs have been subjected to forced sterilization, abandonment, regarded as lawfully incompetent, etc.(Tilley et al., 2012). It is evident that people with disabilities do not have equal access to health care, education and employment, etc. (WHO, 2011). They are more likely to be unemployed and generally earn less even when employed (Mitra et al., 2011; Burchardt, 2005; Coleridge, 2005; Emmett, 2006).

According to the United Nations Development Programme (UNDP), eighty percent of PwDs live in developing countries (WHO & World bank, 2018). The PwDs living in developing countries such as Ghana, Kenya, Palestine, Pakistan, India, etc. face endless difficulties in their daily living (Mackenzie and Bower, 2020; Baffoe, 2013; WHO, 2011; Murugami, 2009). Increasing evidence suggests that people living with disabilities are poorer than non-disabled people in most low- and middle-income countries. Besides, poverty is linked to exclusion from the workforce, lack of access to education, ongoing social marginalization, and (direct and indirect) healthcare costs (Rohwerder, 2015; Gudlavalleti, 2014; Train and Loeb, 2012; Groce et al. 2011). Therefore, it is harder for people with disabilities to benefit from development and escape from poverty (Thomas, 2005b) due to various discriminations they face and their lack of access to resources (Coleridge, 2005). Disability may increase the risk of poverty, and poverty may increase the risk of disability (Sen, 2009).

Even among the disabled population, women with disabilities (henceforth WwDs) tend to be more vulnerable due to gender disparity. 'Women with disabilities suffer double discrimination, both on the grounds of gender and of impairment. The social status of disabled women varies according to individual circumstances and the community in which they live.' (Mallavarapu et al., 2016). WwDs struggle globally at different levels and have to fight for their existence, against violation and discrimination, their fundamental rights, and create their own identity in the world (Peters, 2010). It was reported that in most OECD countries, higher disability-related incidents are reported among women than men (WHO & World Bank, 2018). Gender disparity at a global scale is no new news, where women are considered to be the weaker sex and face discrimination regarding their fundamental and economic, social, and cultural rights. There are multiple dimensions and settings where the WwDs get discriminated against, and one such aspect is education, access to schools, and literacy that remains a significant challenge for WwDs. Statistics show that while the literacy rate for adults with disabilities is 3%, it is just 1% for WwDs (UN, 2021). Global estimates also indicate that only 41.7% of girls with disabilities have completed primary school, compared to 50.6% of boys with disabilities and 52.9% of girls without disabilities (WHO, 2011). Another estimate by Rao (2004) shows that among approximately 5 million disabled children in the age group 7 - 15 years in China, only 6 percent are enrolled in schools; and the number of girls included in those estimates is significantly less than half. The lack of education has long-term effects on WwDs in the workforce, as is indicated by the fact that only 25% of WwDs are in the workforce worldwide (WHO, 2011). Being a developing and OECD country, India is no exception, where PwDs are highly exposed to various forms of vulnerabilities. Furthermore, the strongly patriarchal nature of society where gender discrimination is widespread, WwDs tend to be among the country's most vulnerable populations and the most marginalized in Indian society (Chatterjee & Sheoran, 2007, pp. 14–15).

The last census count (2011) in India revealed 26.8 million PwDs, out of which 11.8 (44%) million are WwDs (Government of India, 2011). In India, with multiple coats of orthodox traditions, gender-disparity, myths, and lack of awareness, pushes women to the peaks of their vulnerability and are deprived of social, economic, health, and political opportunities. With the existing gender disparities in India, the WwDs become victims of double discrimination where they are sufferers of extreme violence in domestic, institutional, and healthcare settings, for which their integrity is always at stake, pushing their situation into retrogression. The extent of the discriminations and human rights violations is such that for the WwDs in India, fundamental rights such as the right to life, education, etc., are also at stake (Addalakha, 2013; Thomas, 2005a, p. 7). The difficulties of WwDs increase when combined with other elements such as social stigma, caste system, poverty, etc. (Thomas, 2005a, pp. 20–21) WwDs have been considerably neglected when it comes to research, state policies, disability, and women's movements, and rehabilitation programs. Their role in the decision-making process has also been limited in India.

Irrespective of the enormous challenges faced by WwDs worldwide, '[w]omen with disabilities have been largely neglected when it comes to research, state policies, the disability and women's movements, and rehabilitation programmes. This reality is especially true of WwDs in cultures where the role of wife and mother is considered to be the primary role for a female.' (Feika, 2004 as cited in Rao, 2004). Given this backdrop, this maiden study empirically examines the plausible "double discrimination" against WwDs in the access to education in the Indian context. The main objective is to explore whether, among PwDs, being women poses additional challenges in school enrollment. The rest of the sections are designed as follows: the immediate next section discusses existing literature on discrimination against PwDs in general and WwDs in particular, followed by the section describing the data and empirical strategy used in the study. The following section will portray the results of the study, followed by a discussion and conclusion.

Literature review:

Among PwDs, '[g]irls with disabilities are among the world's most marginalised groups of society, resulting from social norms and cultural bias around gender and disability' (UNGEI, 2017: 7). The challenges faced by WwDs are multi-dimensional. WwDs are more discriminated against and face disadvantages if compared to men with disabilities. They are the victims of social exclusion, having lack of autonomy over their sexual and reproductive health, vulnerable to violence, having lack of access to healthcare and education, etc. (Dean et al. 2017; Tilley et al, 2012; Emmett & Alant, 2007; Harris-White, 1999). whereas all disabled women are affected by poverty and social prejudice to a certain extent, the effects of this vary depending upon the status of women locally, the nature of their disability, which country or culture they live in, their social class, race, ethnicity, or caste, and their age and sexual orientation, among others (Price, 2011).

Evidence from around the globe shows that women with disabilities are even more vulnerable when it comes to access to education, healthcare facilities, and employment opportunities, etc. They face unequal opportunities in education due to gender- and disability-related stereotypes, violence and bullying against girls with disabilities, and physical, geographic, and informational barriers to school attendance. (Don, Salami & Ghajarieh, 2015; Ortoleva, 2015; Plan Internationa, 2013; UNICEF, 2007; Arnade & Haefner, 2006; Rousso, 2003). As a result, girls with disabilities are less likely to enroll in education, and have lower of attendance and completion rates, making disability one of the most prominent factors in educational marginalization (Clarke & Sawyer, 2014).

The exclusion of WwDs in education and the lack of early intervention and support programs for children with disabilities is an immense obstacle. Concerning the particular nucleus of the paper, lack of education and illiteracy are high across all categories of disability regarding education disparities. PwDs are less likely to be attending educational institutions than people without disabilities (WHO, 2011, p. 88). "Disabled people have much lower educational attainment rates, with 52 percent illiteracy against a 35 percent average for the general population." (World Bank, 2007, p. 11). Furthermore, even within the cumulative disabled population, WwDs face higher barriers with limited access to education, their gender being a root cause (Rousso, n.d., p. 20). This results in the WwDs attaining minimal literacy, which adds to their existing struggles affecting their self-esteem, employment chances, and the ability to navigate the social world.

In India, there is an absence of reasonable accommodation, which includes the education sector. This can be seen by the nonexistence of an inclusive education system and the prevalence of a segregated education system. The absence of inclusive education happens due to three primary reasons: Firstly, denial from schools to admit students because of their disabilities, Secondly, the existing rural-urban disparity in the country, which leads to the lack of accessible, inclusive schools in rural and remote areas, causing many students to drop out of school. Thirdly, the lack of school personnel with proper training and teaching resources to educate students as per special needs (United Nations, 2019, p. 13). The absence of societal acceptance of the disabled backs this up. These reasons lead to the high illiteracy rate among PwDs, mainly amongst the persons with intellectual disabilities and women and girls with disabilities, as a low number of students with disabilities enroll in mainstream inclusive education, and for those who do, their dropout rates are high (Limaye, 2016).

Barriers to girls' education and gender parity in education are deeply entrenched in social norms and reflected in institutional constraints and inadequate legislation and policies. Schools tend to mirror patriarchal structures and reinforce traditional gender roles and stereotypes. This perpetuates gender inequalities in each generation of school-going children (Clarke & Sawyer, 2014). Evidence indicates that WwDs, particularly in developing countries, face more formidable

challenges and are often not benefiting from international efforts to improve education access (UNGEI, 2017).

Due to lower educational attainment, PwDs (especially WwDs) experience limited human capital formation opportunities and, thus, face reduced employment opportunities and decreased productivity in adulthood (WHO, 2011; Filmer, 2008; Burchardt, 2005). Furthermore, many disabled women inhabit diminished material benefits and rely only on informal economic activities for daily survival (Ghai, 2002). The study by Mitra & Sambamoorthi (2006) on the employment of PwDs in India based on NSSO data found significant variations across gender. Furthermore, the type of disability also affected the probability of employment. Persons with mental disabilities are disproportionately out of the labour force compared to persons with other types of disability. Persons with hearing, speech, and locomotor disabilities have the highest employment rates (Mitra & Sambamoorthi, 2006).

It is well accepted that gender interacts with other factors such as age, ethnicity, location, and disability, and all of it applies to girls with disabilities and further intensify their marginalization. Unfortunately, there is still scarce research into girls with disabilities in education, and many barriers remain in place (UNGEI, 2017: 13). Despite the attention given to disability, women with disability have unfortunately received little recognition or study, whereas they are the victims of double handicap (Deegan & Brooks, Eds., 2017).

Data and methodology:

The data source for the study is the National Sample Survey (NSS), a nationally representative survey of the all-India non-institutionalised population. We use disability data from Schedule 26: Survey of Persons with Disability of the 76th round of the NSS, which was administered to households with at least one person with a disability (or disabilities) in 2018. In NSS 76 round survey, for the classification of disabilities, all the specified disabilities as stated in the Rights of Persons with Disabilities Act, 2016 have been considered. In NSS, a person was treated as having a disability if with restrictions or lack of abilities to perform an activity in the manner or within the range considered normal for a human being. The types of disability covered include locomotor, visual, hearing, speech and language, mental retardation, mental illness, and other disabilities. 'Other disability' includes (i) chronic neurological conditions: multiple sclerosis, Parkinson's disease, other chronic neurological conditions; blood disorder: hemophilia, thalassemia, sickle cell disease. It excluded illness/injury of recent origin (morbidity) resulting in temporary loss of ability to see, hear, speak or move.

The survey was spread across the country and, for the central sample, data were collected from 118,152 households and 576,569 persons. In this survey, the total number of persons with disabilities surveyed was 106,894.

Table 1: Estimated population, household, and percentage of persons with disability

Tubic II Estimated Populati	on, nousenois, and percentage of p	or some with distributing
	Household	271.02
Estimate (in million) of	Males	607.92
	Females	564.72
	Transgender	22.23
	Total	1172.86
	Males with disability	2.15
Demonstrate	Females with disability	2.26
Percentage of	Transgender with disability	1.99
	Persons with disability	2.20
Source: NSSO 76 th round	•	

Table 2: Percentage Distribution of disabled persons in different disability types

Type of Disability	Overall	Male	Female	Trans
Locomotor	56.21	56.71	55.68	64.11
Visual	8.91	8.68	9.15	7.18
Hearing	8.73	8.41	9.06	13.00
Speech	4.53	4.74	4.32	0.52
Mental retardation	5.07	5.16	4.98	6.47
Mental Illness	5.13	5.16	5.11	3.36
Other disability	1.61	1.57	1.64	0.00
Multiple disability	9.81	9.57	10.05	5.36

Note: All categories represents persons only with that particular type of disability.

Person reported having more than one disability types are categorized as Multiple disability.

Source: Authors' calculation based on the Schedule 26 of the NSS 76th Round.

In the NSSO Data, particulars of enrollment in education for disabled persons were gathered for all disabled persons in the age group of 3-35 years. Two major types of schools were considered in the NSS data viz. ordinary schools and special schools. There are educational institutions for persons with special educational needs arising from a disability referred to as special schools. The special schools provide special teaching methodology and infrastructure to meet the appropriate needs of such PwDs. Examples of special schools are the school for the blinds, schools for the deaf, the schools for cerebral palsy, etc. Ordinary school means a school other than a special school. Our prime focus is on school enrollment, both in ordinary and special schools. Therefore, two aspects of educational attainment of WwDs viz. "ever enrolled in ordinary school" and "ever enrolled in special school" were observed in this study.

Regression Strategy: The purpose of this study is to investigate whether gender has an impact on these educational aspects mentioned, i.e., *ordinary school enrollment* and *special school enrollment* measured for persons with disabilities in the age group of 3-35 years. Each of these

variables is a categorical variable, each of which takes either the value one (=Yes) or zero (=No). Therefore, the gender impact on each of these two dependent variables was estimated by binary response models assuming a standard normal distribution of the response variables, and it can be written as:

Where equation (i) represents the gender impact on the probability of ever enrolling in an ordinary school (OS), and equation (iii) represents the gender impact on the probability of ever enrolling in a special school (SS). Since the primary variable of interest in this model, viz. gender, is exogenous, each of the three equations was estimated using Probit regression (Wooldridge, 2010), and post estimation marginal effects were then generated. We accounted for the stratified sample design with weights of the NSS 76th round.

In each of the equations, G_i is the main explanatory variable representing the gender of the ith disabled individual (1=male or 2=female). H_i represents potential other determinants of school enrollment of the ith disabled person which included demographic (marital status, age, household size, rural/urban sector), economic status (monthly household expenditure), disability characteristics (the type of disability, monthly disability-related expenditure), social status (religion, caste) and human capital (highest education achieved by any of the family members). We also include an indicator variable to present whether the individual possesses any disability certificate which could be essential for enrollment in special schools. Furthermore, several interaction dummies were included in the model to capture the gender-based intersectional effects.

Results:

Descriptive Statistics: Table 3 and Table 4 summarizes the gender-wise distribution of PwDs concerning their socioeconomic background. There were significant gender-wise variations in education, social background such as religion, caste, etc. Besides, WwDs had slightly lower household expenditure and higher average age compared to their male counterpart.

Table 3: Social status of PwDs

Variable Name	Values	Male	Female	X ² P-Value	
	1= up to primary	56.73	69.27		
Education	2= Upper Primary	14.56	10.74		
	3=Secondary (incl. diploma/certificate)	12.52	8.97	Chi2(8)=4.4e+07***	
Level	4=Higher Secondary (incl. diploma/certificate)	8.97	6.07		
	5=Graduation and above	7.22	4.95		
Religion	1= Hindu	81.67	81.38		
	2=Islam	12.73	13.14	Chi2(6)=7.0e+05***	
Kengion	3=Christianity	2.26	2.55	Cm2(0)=7.0c+03	
	4=Others	3.34	2.94		
Social	1=S.T.	8.83	8.59		
Group	2=S.C.	20.55	20.36	Chi2(6)=1.8e+05***	
(Caste	3=OBC	44.75	44.95		
origin)	4=Others	25.86	26.10		
	Rural	72.48	73.11	Chi2(1)=1.3e+05***	
Sector	Urban	27.52	26.89		

Note: all estimates are weighted.

Source: Authors' calculation based on NSS, schedule 26 of 76th round. *p<0.05, **p<0.01, ***p<0.001.

Table 4: Household backgrounds of PwDs

Variable Value –		Ma	Male Femal		ale		
Name	S	Mean	Std. Dev.	Mean	Std. Dev.	t-statistics P-Value	
Monthly Household Expenditure	In Indian Rupee.	10415.69	7372.51	10173.38	7446.3 5	t(574084)= -27.08***	
Age	In year	34.79	21.81	37.44	22.14	t(573365)= -2.23	

Household size	No. of Person	5.09	2.48	4.97	2.51	t(574514)= -3.63***
	S					

Note: all estimates are weighted.

Source: Authors' calculation based on NSS, schedule 26 of 76th round.

*p<0.05, **p<0.01, ***p<0.001.

Table 5 below summarizes the school enrollment scenario among disabled persons. In NSS data, enrollment in ordinary and special schools was considered for disabled people in the age group 3-35 years. The data shows a significant variation concerning enrollment in both types of schools, and the enrollment rate was higher for disabled men compared to disabled females. The Chi² statistics show that both the differences were significant at 0.01% level.

Table 5: Percentage of disabled persons in 3-35 age group attended school

	Overall	Male	Female	Chi ²
Ordinary School	62.47	64.46	59.33	Chi(2)=33.58***
Special School	7.29	7.91	6.34	Chi(2)=6.58***

Note: All estimates are weighted.

Source: Authors' calculation based on NSS, schedule 26 of 76th round.

*p<0.05, **p<0.01, ***p<0.001.

The descriptive analysis reveals that among individuals with disabilities, women are less likely to be enrolled in school in comparison to men. However, such a finding could be due to gender-based discrimination, which is the key focus of this current study, or could be due to other socioeconomic aspects, or could even be due to both. Therefore, to assess the contribution of gender and other socioeconomic characteristics on the probability of being enrolled in different types of schools, we deploy multivariate analysis as described in the methodology section. Marginal effects

and stand errors from probit regressions are displayed in Table 6, where Columns (1) and (2) give results for the ordinary and special school enrollment, respectively.

Column (1) and (2) in Table xx depicts that gender is a significant predictor for school enrollment among PwDs. Being a female disabled person, in general, statistically significantly reduces the chance of ever enrolling in an ordinary school and a special school by 20 percent and 2 percent, respectively, compared to male disabled persons. Therefore, after taking other socioeconomic aspects into account, a considerable variation in school enrollment can be attributed to gender, and being a woman adds further disadvantages when it comes to school enrollment.

Among other predictors of school enrollment, social background, religion, demographic, education, economic status, etc., have a significant effect on both types of school enrollment. However, the effects were not always uniform between ordinary and special schools. For example, being part of the ST., S.C. or other backward class has a positive impact on ordinary school enrollment but a negative impact on special school enrollment. The interaction effect between gender and social background also provides similar effects. In contrast, religion was negatively associated with ordinary school enrollment, while it was positively associated with special school enrollment. The interaction effect between gender and religion suggests that being female and belonging to Islam, Christian or Other religious categories significantly increases the probability of enrollment in both types of schools compared to female Hindus.

Besides, being married strongly increases a person's probability of being ever enrolled in ordinary school while reducing that for a special school. Besides, living in an urban area reduces the chance of getting enrolled in ordinary schools by 13 percent but increases the chance of enrolling in special schools by about 2 percent. However, the interaction effect of gender and sector shows that

WwDs living in the urban sector were more likely to enroll in ordinary school than their male counterparts.

Furthermore, the type of disability strongly associates with ordinary school enrollment, and having multiple disabilities reduces the chance of ever enrolling in ordinary school by 13 percent (which was only about 0.03 percent for special school). Also, being female and having multiple disabilities further reduces the chance of school enrollment by about 6 percent in the case of ordinary schools and 2 percent in the case of special schools. Moreover, having a disability certificate, which indicates the official recognition of the disability and is often a prerequisite for enrollment in special schools, significantly increases (by about 8 percent) the chance of enrolling in a special school. However, among persons with a disability a certificate, being a female further reduces the probability of attending special school compared to their male counterparts.

The findings indicate that women with disabilities, in general, face additional gender-based discrimination in educational attainments compared to men with disabilities. It is also evident that this discrimination against women may occur directly through gender roles and indirectly through the interaction of gender with other aspects of life.

Table 6: Probit of school enrollment among persons with disabilities

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	Ordinary School	Special School	
Gender (Ref. Male)		_	
Female	-0.202***	-0.0247***	
	(0.0003)	(0.0001)	
Social Background (Ref: others)			
S.T.	0.080***	-0.036***	
	(0.0006)	(0.0002)	
S.C.	0.055***	-0.037***	
	(0.0005)	(0.0002)	
OBC	0.062***	-0.024***	
	(0.0004)	(0.0002)	
Religion (ref. Hindu)	,	,	
Islam	-0.113***	0.001***	

	(0.0003)	(0.0001)
Christianity	-0.164***	0.0254***
, and the second	(0.0007)	(0.0002)
Others	-0.076***	-0.023***
	(0.0010)	(0.0001)
age	0.007***	-0.002***
	(0.0000)	(3.80e-06)
Log(Monthly Household Expenditure)	-0.030***	0.035***
	(0.0001)	(0.0000)
Log (Monthly Disability Expenditure)	-0.007***	0.003***
	(0.0000)	(.0000)
Household size	-0.019***	-0.012***
	(0.0000)	(0.0000)
Highest Education (Ref: up to Primary)		
Upper Primary	0.278***	-0.017***
	(0.0002)	(0.0000)
Secondary incl. Diploma etc.	0.304***	-0.007***
	(0.0002)	(0.0000)
Higher Secondary incl. Diploma	0.285***	0.006***
	(0.0002)	(0.0000)
Graduation and above	0.344***	0.022***
	(0.0002)	(0.0001)
Marriage status (Ref: not married)		
Married	0.075***	-0.031***
	(0.0002)	(0.0000)
Widowed	-0.276***	0.283***
	(0.0015)	(0.0016)
Divorced/separated	-0.036***	
Type of Diochility (Def. Single)	(0.0007)	
Type of Disability (Ref: Single) Multiple disability	-0.134***	-0.003***
	(0.0006)	(0.0001)
Sector (Ref. Rural) Urban	-0.130***	0.025***
Cioun	(0.0005)	(0.0002)

Gender*Social Background	0.008***	-0.002***
_	(0.0000)	(0.0000)
	O. O.O. Ostratut	O O O O skylyty
Gender*Religion	0.020***	0.009***
	(0.0001)	(0.0000)
Gender*sector	0.021***	-0.001***
	(0.0003)	(0.0001)
Gender*Disability Type	-0.067***	0.020***
Condo: Disability Type	(0.0004)	(0.0001)
Certificate (Ref: No certificate)		0.083***
Having certificate		(0.0001)
Gender*Certificate		-0.012***
		(0.0001)
N	41,622,699	30,983,164
N C CC CC	41,022,033	30,703,104

Note: Coefficients represent marginal effects of probit regression. Standard errors in parentheses.

Discussion:

In India, out of 1.2 billion population, revealed the presence of 26.8 million PwDs, out of which 11.8 million are WwDs, constituting 44% of the total disabled population (Census of India, 2011).

Concerning educational achievements of PwDs in India, only about 52 percent of PwDs of age 7 years and above were literate and only about 19 percent of PwDs of age 15 years and above had the highest educational achievement as secondary and above (NSS, 2018). Among PwDs, women face even harder challenges as depicted by available statistics. For example, females' literacy rate was only 39.6 percent compared to that of 61.6 percent for males among PwDs of age seven years and above at the all India level. Besides, the percentage of WwDs ever enrolled in ordinary school was estimated at 59 percent compared to that of about 65 percent for men (NSS, 2018).

^{***} p<0.01, ** p<0.05, * p<0.1

In this study, we asked the question: whether being a woman poses further challenges in school enrollment among persons with disabilities? Our findings concerning school enrollment of PwDs are consistent with the international experiences and it also addresses the intersectional marginalization of women with disabilities. On the one hand, the results illustrate that there exists gender-based discrimination against disabled women in school enrollment. On the other hand, it sheds light on the plausible further discrimination in the intersection of gender with other predictors of school enrolment. One possible explanation for these findings is that, in a predominantly patriarchal society like Indian, gender often interacts with other factors which makes it more difficult for WwDs to have equal opportunity in education. This includes constraints placed by gender in combination with economic and social status, type of disability, etc. As pointed out by Froschl and colleagues: "Discrimination is an enduring issue for all people with disabilities. Women and girls with disabilities, however, are subjected to double discrimination: sexism as well as disability bias" (Froschl et al. 1999: p.1).

Although a comprehensive review of the socioeconomic background on school enrollment is beyond the scope of this paper, the study found the contrasting effect of religion and social background on two types of school enrollment interesting. Moreover, the interaction effect of gender with social background and religion also varied between ordinary and special schools. These findings also suggest the need for systematic research on understanding the reasons for these variations in school enrollment among PwDs.

We find that the type of disability also affects the probability of school enrollment. Persons with multiple disabilities are disproportionately enrolled when compared to persons with only one type of disability. Besides, even though all persons with multiple disabilities experience lower school enrollment, being a woman reduces it even more. Although possession of a disability certificate

significantly increases the chance of school enrollment, among people with disability certificates, women are further discriminated against. Further elaboration on the provision of a disability certificate and benefits associated with it depends on the evaluation of the laws and programmes at the central and state levels relating to PwDs which is beyond the paper's scope. In any case, it is evident that disabled people face many barriers to education, and being a woman multiplies it to a further extent.

To summarise, it is evident from the study and available secondary data that PwDs in India face unequal opportunities in education, and the position of WwDs with regards to educational attainment is even worse. The Indian Constitution contains provisions for PwDs, but in an inclusive manner, as it applies to every legal citizen uniformly. Besides, other similar acts also exist in India, such as the Mental Health Act (MHA) 1987 and the Rehabilitation Council of India 1992. However, a thought provoking aspect is that though some articles of the Indian Constitution have provisional rights related to women, there was no specific mention of women with disabilities. In fact the first legally binding mention of WwDs happened as part of India's state obligation towards the 'Convention on the rights of persons with disability (CRPD)'. India had the Persons with Disabilities Act, 1995, which missed certain necessary elements, along with no mention about the rights, legal capacity, and provision for women. This Act was replaced by the Rights of Persons with Disabilities Act in 2016, as a part of state obligation under the United Nations Convention on the Rights of Persons with Disabilities that was ratified by India in 2007. Nevertheless, despite being a ratifier of CRPD and the existence of domestic laws for the PwDs, the situation of PwDs, especially the WwDs, in India remains worrisome.

A disadvantage of the data from schedule 26 used in this paper is that it only covers PwDs, making it impossible to compare the school enrollment of persons with and without disabilities. However,

considering the already existing evidence of lower school enrollment of PwDs (NSS, 2018, Census of India, 2011), the further gender-based discrimination faced by WwDs in this study can clearly be labeled as "double discrimination". Another disadvantage of the data is that particulars of enrollment in education were collected only for PwDs of age 3 to 35 years, thereby overlooking a considerable section of PWDs who do not belong to this specific age group.

This study empirically validates that WwDs are victims of structural discrimination in India, and

Conclusion:

being a woman poses further difficulties to disabled people. It is evident that the challenges faced by women with disabilities are multifaceted. However, often not identified and they are excluded from social and political participation (Price, 2011). Unfortunately, '[w]hilst the notion of discrimination against women is fairly widespread, the recognition of disability discrimination is completely the opposite. The popular view of disabled people in many countries is that they are 'charity cases,' marked by fate, damned by God, and without recourse to rights' (ibid, p. 4).

It is unequivocally acknowledged that education is the key to the advancement of women and girls with disabilities. It provides access to information, enables them to communicate their needs, interests, increases their confidence, and encourages them to assert their rights. Since WwDs do not form a homogeneous group and encounter different barriers depending on their type and degree of disabilities, it needs to be addressed and overcome in different ways (Rao 2004). Hence, there is an urgent need to understand the rights and needs of women with disabilities in all spheres,

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including education, and to place greater emphasis on their participation.

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