



INDIAN INSTITUTE OF MANAGEMENT  
AHMEDABAD • INDIA

## Realigning Business Strategy for PWD (People with Disabilities) Customers: A Less-explored Territory in Diversity Inclusion

**Abhishek  
Richa Saxena**

**W.P. No. 2012-12-02**  
December 2012

The main objective of the working paper series of the IIMA is to help faculty members, research staff and doctoral students to speedily share their research findings with professional colleagues and test their research findings at the pre-publication stage. IIMA is committed to maintain academic freedom. The opinion(s), view(s) and conclusion(s) expressed in the working paper are those of the authors and not that of IIMA.



**INDIAN INSTITUTE OF MANAGEMENT  
AHMEDABAD-380 015  
INDIA**

## Realigning Business Strategy for PWD (People with Disabilities) Customers: A Less-Explored Territory in Diversity Inclusion

Abhishek<sup>§</sup>  
Richa Saxena<sup>Ψ</sup>

### Abstract

A disability refers to a physical, sensory or mental limitation that interferes with a person's ability to move, see, hear or learn. Business initiatives taken up by organizations for diversity inclusion of people with disabilities (PWD) are generally focused only on providing employment or giving contracts to suppliers who employ PWD. Through this paper, we propose that commercial organizations need to look at the third set of stakeholders i.e. customers and need to realign their business strategy so that they also cater to a diverse population including the PWD customers. This paper looks into different aspects like rationale, hindrances, facilitators, and concerns for commercial organizations to align business strategy for PWD customers. It is expected that it will not only empower PWD to conduct themselves with dignity but will also enable commercial organizations to tap into larger market.

Key Words: disability, physically challenged people, diversity inclusion, PWD customers

<sup>§</sup> Assistant Professor, Indian Institute of Management, Ahmedabad (Email: [abhishek@iimahd.ernet.in](mailto:abhishek@iimahd.ernet.in))

<sup>Ψ</sup> Fellow, Indian Institute of Management, Ahmedabad (Email: [riches@iimahd.ernet.in](mailto:riches@iimahd.ernet.in))

## **Realigning business strategy for PWD (people with disabilities) customers: A less-explored territory in diversity inclusion**

### **Introduction**

According to United Nations, more than 500 million people in the world suffer from some form of disability<sup>1</sup>. A disability refers to a physical, sensory or mental limitation that interferes with a person's ability to move, see, hear or learn<sup>2</sup>. A person may either be born disabled or may become disabled later in life due to an illness or accident. This gets accentuated by a handicap which refers to a condition or barrier imposed by oneself or environment and society. In first case, feeling different and inferior to others constitutes a handicap imposed by self. For example, a wheelchair user may feel that a normal person has an edge over her in a job involving mental faculties. On the other hand, physical obstructions of the built-up environment also constitute a handicap to a disabled person. In this case, a stairway which is a handicap to a wheelchair user is posed by environment and society.

Previously, disability has largely been understood in terms of individual impairment (Goodley, 1998). By placing disability in the realms of personal tragedy, it perpetuated a culture of dependency. However, history is full of people who have done exceedingly well in life in spite of the handicap they faced in coping with different physical and mental disabilities. One of the best examples is Prof. Stephen Hawkins who, despite suffering from incurable motor neuron disease, has been recognized as the world's foremost theoretical physicist. Recently, Oscar Pistorius - a South African sprint runner, became the first double leg amputee to participate in the 2012 London Olympics when he entered the men's 400 meter race and was part of South Africa's

---

<sup>1</sup> <http://www.un.org/esa/socdev/enable/dispaperdes0.htm>, accessed on 27<sup>th</sup> August 2012.

<sup>2</sup> <http://www.un.org/esa/socdev/enable/designm/intro.htm>, accessed on 27<sup>th</sup> August 2012.

4X400 meter relay team. In both cases, technology played a very important role in providing support which helped them to achieve their aspirations. These two examples and a number of other examples from recent history (Helen Keller, Beethoven etc.) suggest that people with different types of disability have been able to break free from individual handicaps whenever they found support. The handicaps which do not allow disabled people control over the most basic aspects of their daily life, can be mitigated if conducive environment helps them to overcome the handicap posed by disabilities.

One of the ways of mitigating the effects of handicaps is by removing the obstacles which cause handicaps. This can be done by improving the accessibility of the products and services to people with disabilities (PWD) so that they feel part of the mainstream. This paper focuses on such initiatives taken by business organizations in some of the developed countries and in India where an attempt has been made to include the diverse community of PWD in mainstream by developing and fine-tuning products and services catering to their specific requirements.

The flow of the paper is like this: The next part presents the background to understand the different perspectives prevalent in disability analysis. After that, we document some of the initiatives taken by companies in developed countries and in India that have modified their products and services to do business with this segment. We also attempt to present the plausible explanation to why business organizations opt for it. Next, we discuss why organizations don't take such initiatives and why they should come forward to such initiatives. This is followed by a section which articulates the factors that facilitate the companies to opt for it. Before concluding, we provide the concerns that companies need to address.

## Background

Previous work in this area has looked into the aspect of disability through different dimensions and disability policy scholars have described various historical models of disability. The first one is moral model of disability which considers that people are morally responsible for their own disability and therefore regards disability as the result of sin. This view prescribed that not much can be done for people with disabilities. The medical model of disability which came into prominence since 19<sup>th</sup> century, regards disability as a defect or sickness which must be cured through medical intervention. In this view, management of the disability aimed at a "cure," or the individual's adjustment and behavioral change that would lead to an "almost-cure" or effective cure<sup>3</sup>. The third perspective, known as rehabilitation model, is an offshoot of the medical model. This view regards the disability as a deficiency that must be tended by a professional in-charge of rehabilitation.

The most commonly referred paradigm in this area is known as social model of disability (Borsary, 1986). The model acknowledges the role of society in causing and perpetuating disabilities, besides shaping economic and social strategies. In this model, disability is not an attribute of an individual, but rather a complex collection of conditions. Many of these conditions are created by the social environment which excludes, discriminates, and stigmatizes people with impairments (Goodley, 1998). Accepting disability as a socially created problem, it calls for individual and collective responsibility of all societal members to redress disabling environments (Oliver, 1996) and demands full integration of disabled individuals into society by making social adjustments. Thus, disability problem is the collective responsibility of society at large to make

---

<sup>3</sup> Disabled World News (2010-09-10) - Glossary list of definitions and explanations of the Models of Disability in society today: <http://www.disabled-world.com/definitions/disability-models.php#ixzz25TmCgI7o>, accessed on 4<sup>th</sup> September, 2012

the environmental modifications necessary for the full participation of PWD in all areas of social life<sup>4</sup>.

Though social model of disability is one of the central tenets in disability analysis, people working in the area have raised questions and suggested developments which are needed in order to make the model more adequate and more relevant to lives of PWD. It has been suggested that providing economic benefits in a sustainable manner to the disabled people results into a tangible action. This has been known as economic model of disability where disability is defined as a person's inability to participate in work<sup>5</sup>. This view, along with the social model of disability, has been the reason for many organizations providing employment to PWD after making suitable organizational policy changes. This generally goes beyond recruitment and employment to include suppliers with disabilities and providing technology interface which is accessible for PWD also. Sometimes, these initiatives are also organized as part of their corporate social responsibility.

The economic model of disability is used primarily by policy makers to assess distribution of benefits to those who are unable to participate fully in work as it also assesses the degree to which impairment affects an individual's productivity and the economic consequences for the individual, employer and the government. However, the challenge facing the economic model of disability is in justifying and supporting, purely in economic terms, a socially desirable policy of increasing participation in employment. The problem accentuates when the disabled employee makes a lower contribution than her co-worker, resulting in profits lower than what could be

---

<sup>4</sup> <http://www.disabled-world.com/definitions/disability-models.php>, accessed on 3<sup>rd</sup> September, 2012

<sup>5</sup> <http://www.copower.org/models-of-disability/176-economic-model-of-disability.html>, accessed on 3<sup>rd</sup> September, 2012.

achieved by the employer. This presents a dilemma for everyone involved as there are issues of efficient and equitable distribution of benefits which may be sub-optimal at society level.

Another view in disability policy studies is provided by market model of disability (Donovon, 2012). This view proposes that people with disability constitute a sizeable group of consumers which can be catered by companies. The idea is that commercial organizations, by providing products and services catering to this group, will help them to chart their own destiny in everyday life. It is also said that there is an additional group of stakeholders which consists of relatives, friends, and co-workers of the PWD. The combined group of PWD and related stakeholders form a big market which can be catered by companies. This paper builds on the market model of disability and looks into different aspects like rational, hindrances, facilitators, and concerns for commercial organizations to realign business strategy for PWD.

Though the market model of disability highlights the group of PWD as a segment which should not be ignored, there are very few companies which consider this reality. Most of the companies engaged in catering to this market are the ones that specially design and develop products which are exclusively needed by this group. For example, a company may be producing hearing aids which are useful for people with hearing disability. There are some service providers like airlines that make provisions of services for physically challenged passengers by providing special facilities and assistance for passengers with limited mobility to ensure everybody has a safe and pleasant journey. However, there are very few examples of companies that, while catering to normal consumers, make extra efforts to cater to PWD also. These companies realize that PWD is a group where their regular operations may not be able to serve them adequately.

Simultaneously, they can not totally do away with that group. With this realization, they modify their products and services for the group of PWD while continuing to serve their large group of customers with regular products and services.

### **Initiatives by commercial organizations in developed countries**

Most of the examples of business initiatives for PWD are from developed countries where countries have made strict laws which avoid discrimination of PWD, similar to case of race and gender. This facilitates and drives the companies to modify products and services which are suitable for people with disabilities. Verizon, global communications provider, also offers communications solutions for customers with vision, hearing, speech, cognitive, or mobility limitations through Verizon Center for Customers with Disabilities (VCCD)<sup>6</sup>. As part of this initiative, the company has launched TALKS-enabled smart phone that speaks letters as they are typed and announces the function of a button when it is pressed which makes it much easier for vision-impaired users to read and write e-mails and text messages. It also provides services like Nationwide Text Messaging Plan which is a messaging plan for the deaf and hard of hearing, and Videophone Customer Service which enables customers to communicate directly in sign language.

Similarly, IBM has been actively developing products and delivering services to the PWD customer segment by identifying technology solutions for people who have visual, cognitive, and motor disabilities. The Big Blue has integrated accessibility into product development process as completed accessibility checklists are required at key phases of the development process and

---

<sup>6</sup> <https://aboutus.verizonwireless.com/accessibility/resources.html>, accessed on 5<sup>th</sup> September, 2012



accessibility verification is integrated into testing and validation procedures<sup>7</sup>. AOL, leading internet service provider in United States, has formulated AOL Accessibility Policy which expresses the company's commitment to develop products and services that are accessible to all users, including those with disabilities<sup>8</sup>. Efforts in this direction include delivering innovative features, focusing on product compatibility with assistive technologies, and implementing best practices known to advance usability of desktop, web, and mobile applications by people with disabilities. In example of another technology company, Apple's iPhone, through a little known technology called "VoiceOver", provides a blind user the same functionality as to any person with normal vision. VoiceOver, which comes included with every iPhone, helps a blind user by providing auditory feedback to every function of the phone<sup>9</sup>. Since VoiceOver works with the majority of third party apps, the App Store has become a mass market of accessible software which can be used by a blind person without any special software or equipment. This has made blind and visually impaired section of population as the one of the fastest growing market for iPhone.

In another example, AMC Entertainment (AMC) in United States has a program which gives an opportunity to families affected by autism and other special needs to enjoy their favourite films. Realizing that autism, a complex neurodevelopmental disability, often comes with sensory challenges such as hypersensitivity to light or sound, and individuals affected by autism may not understand the social boundaries of movie theater etiquette such as not talking during the film, AMC organizes special shows for such people on a monthly basis. To provide a comfortable

---

<sup>7</sup> [http://www-03.ibm.com/able/product\\_accessibility/index.html](http://www-03.ibm.com/able/product_accessibility/index.html), accessed on 5<sup>th</sup> September, 2012

<sup>8</sup> <http://help.aol.com/help/microsites/microsite.do?cmd=displayKC&docType=kc&externalId=49868>, accessed on 4<sup>th</sup> August, 2012

<sup>9</sup> <http://fleksy.com/2012/07/23/blind-and-visually-impaired-fastest-growing-iphone-market/>, accessed on 31<sup>st</sup> August, 2012

setting for this unique audience, the auditoriums have their lights turned up and the sound turned down. Also, audience members are welcomed to get up and dance, walk, or sing in these shows<sup>10</sup>.

Thus, we see that commercial organizations in developed countries have made sincere efforts to cater to the needs of people with disability and have often integrated such initiatives with their business plan. However, the case is slightly different in developing countries like India where legislation support is not geared strongly in this aspect or legislative enactment is poor in enforcement. In spite of this, there are few commercial organizations that have taken initiative to reach out to PWD customers by making special provisions in product and service delivery.

### **Initiatives by commercial organizations in India**

Some of the Indian companies have also taken lead in doing business with PWD. Reliance Energy, one of the licensees to distribute electricity in Mumbai, has initiated a number of steps for PWD customers. Being a utility with universal service obligation, it identified “inclusiveness” as the first step in responding to its clientele which showed diversity. As part of the inclusiveness strategy, company identified designing all its processes, systems, and touch points such that all sections of Mumbai find it easy to access the organizational services. Under this, Reliance Energy also focused on people with physical disabilities. One of the steps in this direction was with the design of customer care centres which were designed with a ramp for the

---

<sup>10</sup> [http://www.usbln.org/pdf-docs/Leading\\_Practices\\_on\\_Disability\\_Inclusion.pdf](http://www.usbln.org/pdf-docs/Leading_Practices_on_Disability_Inclusion.pdf), accessed on 4<sup>th</sup> August, 2012

wheel chair bound customer. In another step, the company decided to provide its monthly electricity bill in Braille to those who were visually challenged<sup>11,12</sup>.

In another example, with automated teller machines fast turning out to be the primary channel for cash withdrawals, Union Bank of India (UBI) has opened a talking ATM for people with disability in 2012. With the idea that even handicapped customers should have access to these machines, UBI designed this ATM which enabled the visually challenged persons to do transactions on voice guidance. Also, the ATM site is designed in a way that even physically challenged persons – on wheel chair – can go inside and do transactions. This ATM also supports transactions of other bank's ATM cards for visually challenged customers<sup>13</sup>.

While Reliance Energy and Union Bank have already aligned their strategy in doing business with PWD, other organizations in India are also gearing up for same. Indian Railways, a department of Government of India, is one such example. Indian Railways provides tickets to PWD at concessional rates if they show the proof of disability, in form of physical document, at ticket counter which is verified before extending the concession. However, this facility is not available to PWD who wanted to book their tickets online, even though e-ticket booking facility is much more essential for PWD than other passengers. Realizing that physical verification of disability document has to be done away with, Indian Railways has come out with a plan wherein they will issue identity cards with specific numbers to each PWD which will be built

---

<sup>11</sup> <http://www.business-standard.com/india/news/reliance-energy-launches-braille-bill/8170/on>, accessed on 13<sup>th</sup> September, 2012

<sup>12</sup> <http://www.rediff.com/money/2005/mar/10rel.htm>, accessed on 13<sup>th</sup> September, 2012

<sup>13</sup> <http://www.unionbankofindia.co.in/pdf/TalkingATMPR-17.pdf>, accessed on 1<sup>st</sup> August, 2012

into the computerized passenger reservation system across the country. This will ensure that even differently abled persons can avail fare concession while booking tickets online<sup>14</sup>.

As these examples suggest, few Indian companies have taken initiatives to reach out to people with disabilities by making special provisions in product and service delivery. However, slowly more companies are making efforts to reach to the set of physically disabled people. This gravitation may be due to a number of factors.

### **Why commercial organizations do it?**

In the given pretext, the most obvious question can be raised- why at the first place organizations need to make diversity an integral part of their organizational strategy? As the economic environment is getting more and more competitive, organizations are identifying ways to stay ahead. Including diversity as an integral part of the mainstream organizational initiatives is the strategic innovation which demarcates the leading organizations from others. As per Hamel (1998), strategic innovation is a result of:

- a) bringing a diverse set of voices into the strategy dialogue;
- b) creating opportunities for conversations about opportunities in unserved markets;
- c) focusing on passions that lie outside of the normal firm repertoire;
- d) developing new perspectives on both capabilities and customer needs; and
- e) launching low risk marketing experiments

---

<sup>14</sup> <http://www.disabilitynewsasia.com/home-mainmenu-1/1225-persons-with-disabilities-can-soon-book-rail-tickets-online-in-india.html>, accessed on 6<sup>th</sup> September, 2012

In their study Slater, Weigand, & Zwirlein (2008) found evidence that organizations with a strong commitment to diversity outperform their peers on an average. For example in companies like IBM and Microsoft diversity is a strategic goal. Diversity can bring new voices and perspectives into the strategy of any organization, helping its managers to understand and cater to the needs of a demographically diverse customer base (Slater et al., 2008). Now organizations in virtually all sectors of the economy are beginning to recognize that diverse employee backgrounds enhance competitiveness in the global economy (Ramirez, 2000). Ninety-two of the one hundred most economically prosperous companies in the US, the “Fortune 100,” have policies that express a commitment to promoting diversity in the workplace (Ball, Monaco, Schmeling, Scharz, & Blanck, 2005). For promoting diversity, organizations focus on various communities like people from diverse ethnicity, culture, age, gender, physical orientation (gays, lesbians, bi-sexual, transgender etc.), and people with disabilities to name a few. Ball et al. (2005) stated that the organizations that focus on diversity make efforts to develop products and services that appeal to and benefit the communities they serve. While this provides an explanation for organizations to pursue strategy of diversity inclusion for PWD, there are a number of reasons for it not to be pursued by commercial organizations.

## **Why commercial organizations don't exercise it?**

There are not many commercial organizations which exercise inclusion of diversity as far as developing products and services accessible to the disabled is concerned. There are several reasons to it. One major cause of this avoidance is possibly the large costs involved in making even minor modifications to the products / services for the benefit of a small section of customers which comprises of the PWD customers. These customers sometimes have unique

requirements, which call for a great level of customization and the organizations do not see much return on such investments. This definitely is an issue for small players, who can not afford to have much experimentation within their limited resource bandwidth. However, large players with positive cash flow from their regular operations, can afford to experiment and should come forward for such initiatives. Another reason for not being proactive to such initiatives can be the fear of failure. What if the idea is not taken well? What if it does not work? What if it does not click to the customers? Such haunting questions may keep the organizations away from investing in such exclusive initiatives for a small section of customers.

## **Why this should matter to commercial organizations?**

### ***Direct to reach market***

We all know that the period of mass marketing is over. This has led to companies segmenting the markets and making their product and service offerings to different segments of the markets. The principles of segmentation suggest that a segment should be measurable, substantial, accessible, differentiable, and actionable. A market for PWD fulfills the mentioned segmentation criteria and therefore makes it possible for companies to reach this set of consumers.

### ***First mover advantage in untapped market***

Though the market size of segment consisting of PWD is quoted from 500 million<sup>15</sup> to 1.1 billion<sup>16</sup>, there have been very limited efforts to tap this market. Donovan (2012) quotes that 25 percent of the Standard & Poor's 500 companies publicly indicate an interest in this market<sup>17</sup>.

---

<sup>15</sup> <http://www.un.org/esa/socdev/enable/dispaperdes0.htm>, accessed on 27<sup>th</sup> August 2012.

<sup>16</sup> <http://www.abilityfirst.ca/wp-content/uploads/2010/10/TheGlobalEconomicsofDisabilityODEN.pdf>, accessed on 7<sup>th</sup> September, 2012

<sup>17</sup> <http://www.abilityfirst.ca/wp-content/uploads/2010/10/TheGlobalEconomicsofDisabilityODEN.pdf>, accessed on 7<sup>th</sup> September, 2012

However, only 6 percent of the Standard & Poor's 500 companies have backed that interest with publically observable and measurable efforts. Thus, there is a large group of consumers who are looking for suitable products but their cause is not being helped as very few companies have taken interest in catering to this segment. Whichever company decides to move in to address this segment will have the first mover advantage of building a name for itself.

### ***Signaling***

By offering products and services for PWD, companies are making the proverb 'actions speak louder than words' true. When the companies reach out to PWD through products and services which address their requirements, they are also sending a very strong signal to other segments. By communicating that it is cognizant of the special requirements of this group of people, it sends signals to other segments of its diverse groups of consumers that the company is customer-centric and in case of problems faced by customers, it will respond to them in a positive manner. Thus, the believability of any communication which company makes highlighting customer-centricity is very high among its target segment.

### ***Connecting with friends and relatives of PWD***

There is a related group of consumers who, though not disabled, are related to and in touch with the PWD. This group consists of relatives and friends of disabled people where bonds are very strong. Though it is very difficult to put a number to this segment, going by the assumption that each disabled person is in close contact with at least 4-5 relatives/friends, a conservative estimate will put this number close to 2 billion. This is a group which has the potential to be the user and brand loyal for company's products and services if they perceive that there is a differentiable product/service provided by company which others have ignored till now. Also, with the rise in

social media, they can become strong advocates of company's products and services among their peer group.

## **Factors facilitating commercial organizations in reaching to PWD customers**

### ***Government regulations***

When Union Bank of India decided to open Talking ATM for visually challenged as its 4000<sup>th</sup> ATM, apart from its willingness to help the visually challenged, it was also guided by Reserve Bank of India (RBI) directive in 2010 which asked the banks that all its branches and ATMs should be made accessible to persons with disabilities. It said that banks should make at least one third of new ATMs installed as talking ATMs with braille keypads and place them strategically in consultation with other banks to ensure that at least one talking ATM with Braille keypad is generally available in each locality for catering to needs of visually-impaired persons<sup>18</sup>. Similarly, state government of Maharashtra has become the first state to have an e-governance policy which mandates that Government web-sites be accessible for the physically challenged. As a result, BarrierBreak Technologies, which focuses on developing websites for physically challenged, has created 20 disabled-friendly websites of which seven are for the Government.<sup>19</sup> The government regulation is likely to drive more website to be built in a way that they are user-friendly to physically challenged people.

### ***Partnership with specialist organizations***

When Reliance Energy decided to provide electricity bills to visually challenged people in Braille, it recognized that it will need to make few process changes. It also realized that this

---

<sup>18</sup> [http://articles.economictimes.indiatimes.com/2010-01-08/news/27611467\\_1\\_internet-banking-atms-ncr-and-diebold](http://articles.economictimes.indiatimes.com/2010-01-08/news/27611467_1_internet-banking-atms-ncr-and-diebold), accessed on 6<sup>th</sup> September, 2012

<sup>19</sup> <http://www.thehindubusinessline.com/features/article2932161.ece>, accessed on 29<sup>th</sup> August, 2012



required special expertise which they did not have. Hence, they partnered with National Association of Blind (NAB) for assistance in rolling out Braille bill. Once the manual meter reading cycle is over, monthly data of all customers who have enrolled for the Braille bill is sent to NAB. After receipt of data, NAB sends the bill in Braille script within five days to Reliance Energy that dispatches it to the customers. Such partnerships with specialist organizations that understand the requirements of PWD and are trained to work with PWD will facilitate companies in reaching to people with disabilities in an effective manner.

### ***Modifications in service/product delivery process***

Continuing with the example of Reliance Energy, as a process of generating bill, consumer's meter is read on particular day in a month post which the meter details are entered in the system. These details are sent to the printer to generate the customer's utility bill. The customer gets a credit period of fifteen days to make his payment dues. However, in case of the Braille Bill, the company needed to send the customer's meter details in advance to NAB to complete the process of generating the bill in Braille at the same time maintaining the fifteen day credit period to the end consumer. Thus the manual reading of meters of customers who have enrolled for Braille bill, is done in two cycles. The first cycle takes place in the first fifteen days of the month and second cycle takes place in the subsequent fifteen days of the month. This slight modification in process by Reliance Energy enables it to maintain the credit period to the end consumer.

### ***Operations in pluralistic society***

When a commercial organization caters to a diverse set of customers, it tries to provide product and services which fit this diverse profile of customers. Most of the time, it is not possible to satisfy this diversity with one type of product and service. In such cases, companies bring

product adaptations which make them relevant to a much larger group of customers. When a company operates with such a mindset, it looks for similar opportunities to serve the groups which differ on various parameters and therefore also willing to serve people with disabilities. Indian Railways - which operates amongst linguistic, religious, and ethnic diversity of commuters - was able to recognize this need during online booking by physically challenged passengers. For the same reason, Reliance Energy, which operates in Mumbai – a microcosm of India’s diversity – and was sending bills in 19 different languages, identified that visually challenged also need to be served in a befitting manner which raised their self-esteem.

### ***Incorporating technology solutions in product development phase***

Development of products and services for people with disabilities also gets driven by incorporating different technological aspects during product development phase. Most of the companies working in developing technology products are aware about the blurring of boundaries for usage of different products and they can be used in multiple ways and thus, they make efforts to develop their products in a manner which addresses this issue. In this scenario, it does not take much effort on part of the company to include features in the product which make it possible for the PWD to use it. The good part in this story is that in most of the cases, such technological features have already been developed, which only needs to be integrated in the product. Microsoft Xbox has pre-fitted Kinect technology which was developed by PrimeSense, an Israeli start-up. The Kinect technology is 'gesture recognition' technology which enables users to interact with the Xbox simply by making gestures, without ever touching a game controller<sup>20</sup>. Similarly, State Bank of India (SBI) has piloted a project where they have used pre-developed software called Jaws to enable internet banking for visually-impaired.

---

<sup>20</sup> <http://businesstoday.intoday.in/story/changing-physically-challenged-lives-via-technology/1/21742.html>, accessed on 5<sup>th</sup> September, 2012.

## Concerns for commercial organizations

One of the prime concerns for organizations providing services to PWD pertains to security of the user, especially with respect to financial transactions. Realizing that internet banking is quickly becoming one of the most popular way for banking transactions, State Bank of India (SBI) has piloted a project where they have used a software named Jaws to enable internet banking for visually-impaired. As a safety feature, it will have a “deadman's switch” wherein the user can enter this key if she fears intrusion to her privacy while she is doing online transactions, following which the page will collapse and the account will not be accessible for three days, or till such a time the account-holder approaches the bank to activate it<sup>21</sup>. Companies will need to work out similar features in their products and services which enhance the confidence of disabled users in opting for products and services.

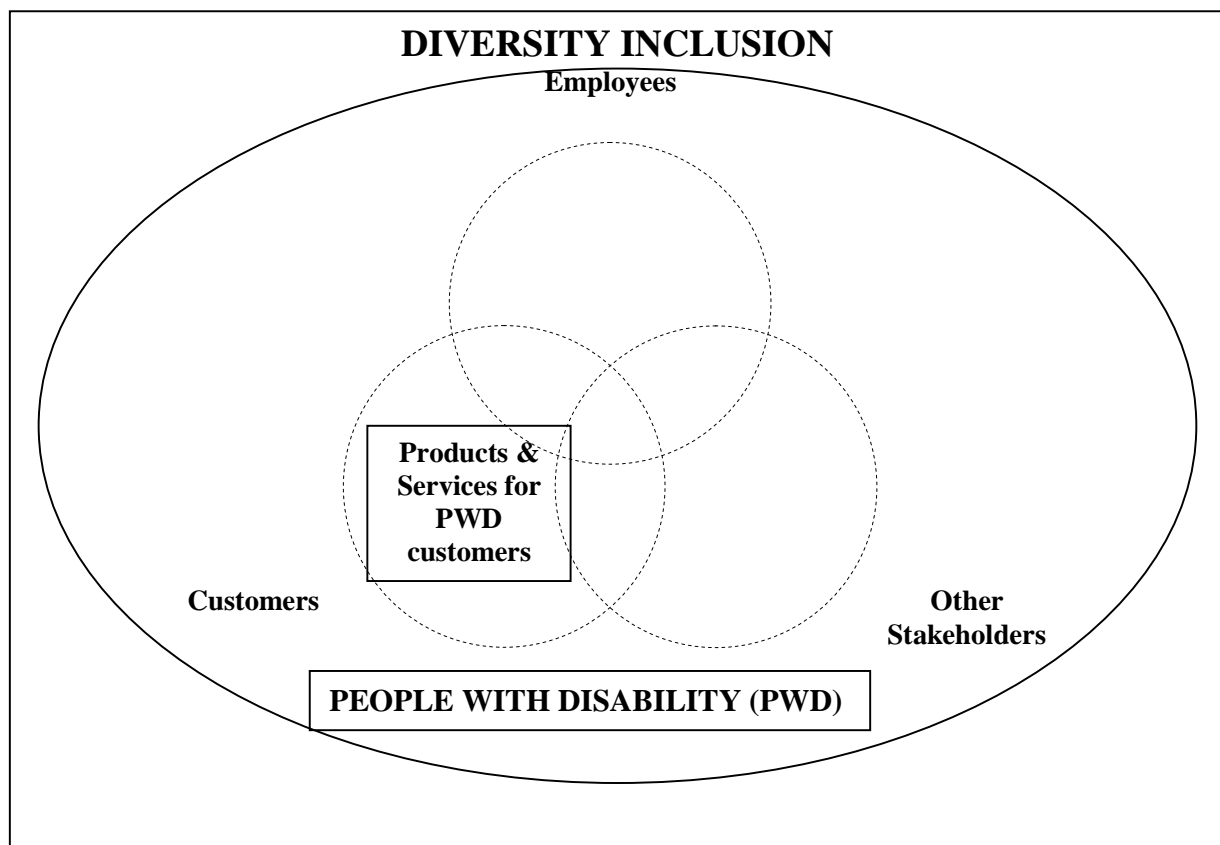
While planning products and services for PWD, companies should take care to ensure that these initiatives are not seen as charity as it may hurt their dignity. In some countries, being physically challenged is considered a curse. Sometimes, in desperate situations, physically challenged people have ended their life out of frustration. Thus, companies have to understand that the physically challenged are an important part of our society and have to be managed with utmost care as per their rights as any citizen of country. This requires them to be receptive to sensibilities of PWD.

---

<sup>21</sup> [http://articles.economictimes.indiatimes.com/2010-01-08/news/27611467\\_1\\_internet-banking-atms-ncr-and-diebold](http://articles.economictimes.indiatimes.com/2010-01-08/news/27611467_1_internet-banking-atms-ncr-and-diebold), accessed on 6<sup>th</sup> September, 2012

## Conclusion and the way forward

There is explicit commitment in the form of well-documented policies by commercial organizations for inclusion of PWD through empowerment by educating them and by providing them employment opportunities. In the developed countries, there are strict legislative rules which enforce most of the organizations to take affirmative actions for such communities. But in countries like India, this does not hold good to a large extent, though support in form of laws have been enacted. However, whether it is developed countries or developing country like India, there is still need for a leap for showing true customer-centricity towards PWD. There is still much to be done by companies for increasing the accessibility of the products and services to the PWD customers.



The given diagram summarizes the discussion in this paper. In any commercial organization, the diversity inclusion initiatives involve three set of stakeholders, namely employees, customers and other stakeholders. Generally, organizations start such initiatives by providing employment to the PWD. Most of the organizations limit themselves to this level only. Some companies further broaden the outlook by including second set of stakeholders also which consists of suppliers etc. These companies evolve policies which require procurement to be done from companies which employ PWD. In both set of stakeholders, the companies try to empower PWD. We, through this paper, propose that companies also need to look at the third set of stakeholders i.e. customers. This will not only empower PWD to conduct themselves with dignity but will also present an opportunity for companies to tap into large market.

Having examined the landscape of doing business with disabled people, the question is whether it is a big challenge for commercial organizations to do it. To us, the answer is a strong no. What does it require for commercial organization – only a small initiative which adds value to the product and service, thus making it relevant for the PWD. It may be a small step for the organization, but for the person with disability, it goes a long way in building, sustaining and boosting her self-esteem. No doubt, the facilitating role played by government will drive the move towards companies adopting the policies which make their products and services friendly for people with disability. However, the companies also need to realize that there is an opportunity which they can tap with very little additional investment. By doing so, the companies will not only be creating social value, but also contributing towards economic value of the firm. Socially responsible business requires that companies not only serve the set of

customers who contribute towards company's profit but company also serves the interests of its present and potential customers.

In Indian context, we could not find many examples where mainstream organizations developed products / services for different types of physically disabled customers. Also, the examples listed in this paper only focused on visually impaired customers. This is one limitation of this paper. However, we see it as a great scope for work in this direction giving due focus on different types of disabilities, understanding their peculiarities and coming out with solutions to make them a part of the mainstream.

## References

Ball, P.; Monaco, G.; Schmeling, J.; Schartz, H.; & Blanck, P. (2005). Disability as diversity in Fortune 100 Companies. *Behavioral Sciences and the Law*, 23(1), 97-121.

Borsay, A. (1986). Personal trouble or public issue? Towards a model of policy for people with physical and mental disabilities. *Disability, Handicap & Society*, 1(2), 179-195.

Goodley, D. (1998). Supporting people with learning difficulties in self-advocacy groups and models of disability. *Health & Social Care in the Community*, 6(6), 438-446.

Hamel, G. (1998). Strategy innovation and the quest for value. *Sloan Management Review*, 39(2), 7-14.

Oliver M. (1996). *Understanding Disability: From Theory to Practice*. Macmillan, London.

Ramirez, S. A. (2000). Diversity and the boardroom. *Stanford Journal of Law, Business and Finance*, 6(1), 85–133.

Slater, F. S., Weigand, R. A., & Zwirlein, T. J. (2008). The business case for commitment to diversity. *Business Horizons*, 51(3), 201-209.