



**CASE STUDY ON UMBRELLA: A STARTUP MATRIMONIAL SERVICE
FOR THE DISABLED IN INDIA**

Archana Kumari

Amity University, Raipur, Chhattisgarh

Abstract: India hosts the largest population of disabled people in the world. According to census 2011, about 2.68 cr individuals in India are disabled constituting almost 2.2 percent of the entire population. A majority of the disabled have been marginalized, as the society is often seen neglecting the needs and rights of the disabled persons, forgetting that they are also human beings and have the same urge to live a happy successful life like any other person. To find a life partner and to share one's life with him/her is one such need, that every individual hopes for irrespective of his/her dis/ability. However, the general perception of the society about disability has not changed much viz-a-vis marriage. In a country like India, with unqualifying social stigma and taboos surrounding marriage, that it is almost impossible for the disabled to find the right partner and get married. Wanted Umbrella is startup matrimonial site that binds lonely hearts of differently abled persons. It provides a platform for through which differently abled persons can connect with the like-minded for the purpose of marriage. "Wanted Umbrella" was founded in 2015 by KalyaniKhona, as India's very own urban match-making agency for differently-abled people. Since then the base of Wanted Umbrella has grown many folds bringing the joy of matrimony to many of its customers, which otherwise would have been impossible in a society like ours where matrimonial hunt for couples is being brokered mostly by relatives. This indeed is a commendable initiative taken by Wanted Umbrella to address the issue of match making for disabled which often is neglected in society at large. With more than 2 percent of the population deemed as disabled, Wanted Umbrella has still a long way to go bringing the joy of matrimony to all who seek it, irrespective of their dis/ability.

Key Words: Wanted Umbrella, Matrimony for Disabled, Startup, Marriage

For Correspondence:

archanakumari381@gmail.com.

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Introduction: India is a vibrant democracy with more than 1.2 billion people, 23 official languages with over a thousand dialects, and rich cultures for much of its long history. The richness of its culture lies in the diverse racial, ethnic, cultural, linguistic, and religious

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background. All these are difference amalgamate into one through the Constitution of India that secures to all its citizens; Justice, social, economic and political; Liberty of thought, expression, belief, faith and worship; Equality of status and of opportunity. However, this is more said than done.

According to census 2011, about 2.68 cr individuals in India are disabled constituting almost 2.2 percent of the entire population. All these rights are also available to the Persons with Disabilities (PwDs). PwDs do have the same need and the urge as any other person. To find a life partner and to share one's life with him/her is one such need, that every individual hopes for irrespective of his/her dis/ability. It has been widely felt that PwDs, without any support system are unable to realize their dream including that of a marriage.

Article 41 of Constitution of India provides that the State shall, within the limits of its economic capacity and development, make effective provision for securing the right to work, to education and to public assistance in cases of unemployment, old age, sickness and disablement and in other cases of undeserved want. Several measures have been made by the state such as, special education for PwDs, reservations in jobs for PwDs, etc to bring them to the main stream population. Yet there is no state or social system that supports and facilitates a PwD in finding a right matrimonial partner. The vast cultural diversity with respect to religion, language, ethnicity, to educational attainment, social power, gender inequality, urbanity, caste, etc. has further added to the problem of matrimony giving birth to unqualifying social stigma and taboos. The general perception of the people about disability has not changed much, even though 'disability is simply a myth' is an age old proverb!! It's often seen neglecting the needs and rights of the disabled persons. With so many differences, it is already a challenge to get the right matrimonial match for a normal person in India, that it simply

seems impossible so a PwD to realize his matrimonial dream.

To bridge this gap and to ensure that PwDs realize their matrimonial dream it is imperative that a support system exists that caters to their needs such people who by themselves would never be able to find a right matrimonial partner. Society at large will have a crucial role to play in supporting such and aggressively pursuing the marriage for PwDs. However, there is need for a more structured measure which is more service oriented and specializes in catering to the requirements of PwDs is required to bridge this gap between their matrimonial aspirations and realization of the marriage, and everything in between. This is where Wanted Umbrella comes in. Wanted Umbrella was founded in 2015 as India's very own urban match-making agency for differently-abled people.

Literature Review: The whole issue of marriage for disabled can be looked from two separate perspectives, i.e. i) Disability and, ii) Marriage

Disability: As per World Health Organization [1], disability is an umbrella term, covering impairments, activity limitations, and participation restrictions. Impairment is a problem in body function or structure; an activity limitation is a difficulty encountered by an individual in executing a task or action; while a participation restriction is a problem experienced by an individual in involvement in life situations. Disability is thus not just a health problem. It is a complex phenomenon, reflecting the interaction between features of a person's body and features of the society in which he or she lives. Overcoming the difficulties faced by people with disabilities requires interventions to remove environmental and social barriers.

Census 2011[2] has revealed that over 2.68 Cr people in India are suffering from one or the other kind of disability, of which 56 % are male and 44% female. Table 1 shows the statistical distribution of PwDs in India.

Table 1

Population, India 2011			Disabled persons, India 2011		
Persons	Males	Females	Persons	Males	Females
121.08 Cr	62.32 Cr	58.76 Cr	2.68 Cr	1.5 Cr	1.18 Cr

Figure 1 shows the statistical distribution of PwDs with respect to the age class. It can be seen in the figure 1 that about 78.3 lakh persons

are in the age group of 20 to 40, and is often the age group for marriage in India. However, very few are able to realize their matrimonial dream.

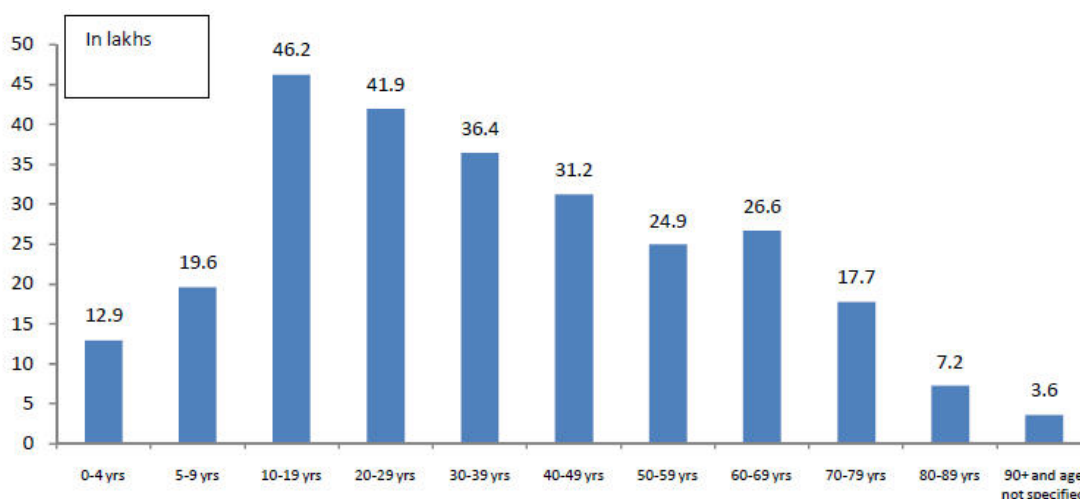


Figure 1 Statistical Distribution of PwDs with Age

Marriage: Since the beginning of fourth century, India has a rich tradition of arrange marriages that have been practiced mainly to establish a sacred bond between two families which has gradually become the norm of the Indian culture [3]. Arranged marriages was essentially based on the matrimony information which constitute an integral part of knowledge base of any society. There has been a gradual shift in the way this knowledge base has been used over the past till date. Commonly, the matrimonial hunt for normal couples is being brokered by relatives or sometimes by the couple-to-be themselves who form a part of this knowledge base. Sometimes there are ghataks (middleman), who take the responsibility upon themselves to find a suitable alliance. Now there are newspapers, associates, marriage-bureau and online matrimony.

In 1996, matrimonial website Shaadi.com paved the way for online e-commerce classifieds in India. Since then, more than a 100 websites

followed suit to help set up the \$63 million online matrimonial services market in India. India is surely evolving when it comes to marriages. More and more people in the right age to get married are exploring various concepts of dating like that of Tinder, where one's suitability is decided on the later's direction of swipe on the phone screen.

With so many avenues available for match making, even the marriages in India have undergone tremendous change with the changing trends of Indian society deviating mostly from arranged to love-marriage, arranged-love to love-arranged, intra-caste to inter-caste even inter-religion, social-marriage to court-marriage and seldom living relationships. However, none of the above seem to address the challenges of a PwDs in her/his quest for matrimonial alliance.

Wanted Umbrella: A unique matrimonial startup for the disabled: If we think of the marriage of a normal human being it is very

difficult to find a perfect match, even if one gets a good match marriage arrangements becomes difficult. If these are the difficulties in the marriage of a normal human being then one can understand the challenge which a disabled has to pass through if s/he wants a life partner. It was this realization that led young entrepreneur Kalyani Khona to start Wanted Umbrella, India's first match-making and matrimonial site for the differently abled. Founded in July 2014, Wanted Umbrella works towards redefining the lives of people with disabilities by providing a way to interact with people of similar interests.

History of Wanted Umbrella: India does not have proper infrastructure and scope for the people with disability to meet new people. The idea germinated when Kalyani was looking for offices in Mumbai and was told to avoid getting anyone with physical disability as it was not permissible.

Kalyani wanted to find out what people with disability do in their spare time, how do they meet others, how do they find life partners and she realized how our country's infrastructure gives them very less opportunities to do so. Commonly, the matrimonial hunt for normal couples is being brokered by relatives or sometimes by the couple-to-be themselves. The same can't be said for the differently abled. But their needs are not different from us; they deserve as much as we do.

Procedure: Wanted Umbrella is that platform through which differently abled persons can connect with the like-minded for the purpose of marriage or otherwise. Wanted Umbrella plays the cupid. The registration for this service includes a meeting and documentation, only after which is membership granted. After

membership is granted, an offline profile is created and later exchanged with the interested candidates. If the interest is mutual, a meeting is set up.

Wanted Umbrella works with a belief that matchmaking is not a process oriented job, but each case is a new experience and each person coming needs a different method of communication. The startup focuses on creating a social space by organizing events designed to spark conversations. "I understood that language, caste, or religion is not a barrier for the differently-abled. All they need is companionship," says Kalyani.

Wanted Umbrella not only cater to people with disability but also people with special cases like obesity, thalassemia, divorcees or senior citizens too.

Scope of the future: Among the total disabled persons in the group 15+ years, 59% are currently married and 13% are widowed. Among the male disabled, 62% are currently married and 6% are currently widowed while for female disabled, the corresponding figures are 54% and 13% respectively. Wanted umbrella is such a platform which is approaching such people and fulfilling their needs. If the organization is able to increase the customer base then it is good for them as well as it is a win-win situation for both.

One of the challenges would be the penetration of Wanted Umbrella into rural populations. Though this is a great challenge ahead, with greater social stigma attached to the rural divide, but it also opens a window of great opportunity as major potential customer base. Figure 2 shows the population of PwDs in rural India.

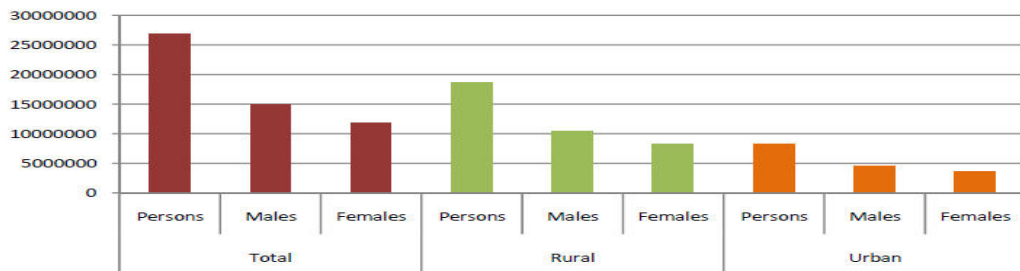


Figure 2 Rural and Urban divide of PwDs

Conclusion: Disabled also have life and right to equality has been offered by the State to every individual. However, the lack of infrastructural support and social stigma has let down PwDs in realizing their matrimonial dreams. Wanted Umbrella is a unique startup and a first of its kind. It is not just a business model but an instrument of change. The services rendered through Wanted Umbrella helps PwDs in realizing the matrimonial dream, and the real profit is the change in the outlook of the society vis a vis marriage of PwDs.

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