

Featuring



ANDE Asia Access and Opportunity Learning Lab

Inclusive Budgeting and Debunking Cost Myths

ANDE Asia Chapters

September 2025

Inclusive Budgeting and Debunking Cost Myths

Inclusive budgeting turns financial plans into tools for equity.

Vinaya Chinnappa presented on another important topic, “Inclusive Budgeting”, the financial tool that ensures the diverse needs, priorities, and voices of all individuals or groups, including those with disabilities, are considered and addressed to ensure access to all. It incorporates accessibility considerations, provides reasonable accommodations, and promotes the participation of marginalized groups.

Inclusive budgeting is important in making accessibility and accommodation possible, as the traditional way of budgeting is top-down and tends to leave many people out of the scope of budgeting. Thus, reasonable accommodations or accessibility tend to get ignored, perpetuating entrenched ways of thinking and attitudes, whereas inclusive budgeting ensures that everybody is considered, including marginalized groups. Vinaya elaborated on the importance of inclusive budgeting by explaining that it can:

- **Address Inequities:** Many budgeting approaches unintentionally reinforce social and economic inequalities. Inclusive budgeting corrects that by targeting funds where they're needed most.
- **Build Trust:** When people are part of the process, they're more likely to trust institutions and support decisions.
- **Better Results:** Inclusive budgets align spending with real community needs, leading to greater impact and relevance for programs and services.



Inclusive Budgeting and Debunking Cost Myths

Vinaya emphasised that as organizations that are active in the space of in the social sector, in development, as entrepreneurs who are looking to create impact across society, inclusive budgeting becomes an essential tool as it ensures that there is impact and equity, and everybody gets taken along.

Key Principles

Vinaya highlighted the following key principles of inclusive budgeting:

- 1) **Participation:** It's the most important principle because it engages the people and the communities. This principle helps organizations carefully and proactively consider who their products and services are going to impact, what their needs are, what is being met, what is not being met, and then allows them to build the input from these questions into the programs.
- 2) **Transparency:** Inclusive budgeting must be open and accessible. Given everyone is now aware of how the budget is created and what to expect due to their involvement in the processes, they feel a sense of ownership, they are more open and accepting, they know where the challenges lie, and they know that there is a clear intent to address them.
- 3) **Equity:** Inclusive budgeting promotes equity because it prioritizes voices across all groups who should be included, and more so, the voices of those who have been traditionally ignored.



Challenges to Inclusive Budgeting

Vinaya also spoke of various challenges to inclusive budgeting, including:

1) **Lack of awareness:** Inclusion may not be viewed as necessary, inclusion measures may be considered as expensive, and no awareness of what inclusion measures entail. Often, when people find out what the measures are, and that they do not cost that much, or cost nothing, they get quite surprised.

2) **Lack of data:** Lack of information on whose needs are being ignored. Vinaya observed that in India, it is difficult to get accurate numbers or even an approximate idea of what percentage of people are not being catered to or ignored, or which region they come from. Even as an organization located in the city of Bangalore in India, Incluzza finds it challenging to get accurate data in terms of how many people with disabilities (PWDs) are in the local area and the different disabilities they face. The last census was done in 2011, which is dated, and therefore, some of the budgetary decisions are formed based on their own individual experience rather than hard data.

3) **Resistance to change:** Traditional budgeting is often rigid and top-down. Changes in budgeting and finance can attract strong organizational resistance, and often, there's significant reluctance to let go of control and to make the process participatory. Budgeting tends to be a closely controlled process, usually by the top functionaries, and not very open to having people participate in it.

4) **Capacity & resources:** Community engagement takes time, skills, and funding. Even community members require time to build their skills and know what they want to ask for. Incluzza actively engages with communities, and they have found that most really don't know what they want to ask for themselves. Those communities have real needs, but they often don't know how to voice them or advocate for themselves. So, inclusive budgeting is also about educating the communities to self-advocate.



Inclusive Budgeting and Debunking Cost Myths

Accessibility is Expensive – Myth or Fact

It is a huge myth that accessibility is expensive, and this myth is one of the biggest barriers to creating accessibility. However, the research has shown that building it into the design is way cheaper than retrofitting. Thus, it is better to plan accessibility at the beginning, before creating the infrastructure. The cost of retrofitting or addressing barriers goes up exponentially once the building or the infrastructure is already in place, and this is true of both soft and hard infrastructure, whether we are talking about buildings or digital resources like websites or applications, etc.

There are hidden costs of doing nothing. Incluzza has observed in the last two to three years that communities are increasingly advocating for themselves, and noncompliance has led to lawsuits and enforcement through the courts of what exists as a law but is not being complied with. It results in lost customers and employees. In an increasingly digital world, marginalized communities are becoming more vocal and talking about which businesses are accessible, which businesses are inclusive, and spreading the news. And this goes viral pretty fast.

Vinaya reiterated that a lot of what they do in terms of accessibility costs nothing. She gave an example that her presentation has alternate text, which means that when a person who's using a screen reader read these slides, it reads out what is on the screen including the graphs, and it hasn't taken her more than two minutes to do that, because all she has done is copied the text and put it in the Alt text box so that the screen reader can read it out, and it's of zero cost.



Similarly, there are many easily accessible resources. Regarding businesses that are at the early stage and are bootstrapped, a lot of resources are readily available out there at zero cost.



One core priority is generating awareness, and the other one is bringing in commitment, which means that organizations should make it a habit to build in accessibility by making sure that they do it at every meeting, at every event, at every occasion.

Vinaya Chinnappa, Chief Executive Officer at Incluzza

Vinaya shared that during Incluzza's early stage, they encouraged (and still do) all employees to learn sign language; they were also bootstrapped till a certain stage, and it was an easy way of ensuring inclusion without having to depend on a resource as an interpreter. They've also had temporary ramps, which they moved around the office, depending on where they were in rented premises, and depending on where it was required.

In online meetings, there are open-source apps that help in converting text to speech and speech to text. The volunteering community is another community that can be tapped easily if you're conducting an event, and you look out for volunteers in the community to help with inclusion. So, it is about understanding the fact that not everything comes with a cost.



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Vinaya concluded by sharing a few tips and steps towards inclusive budgeting that entail:

- 1) **Create awareness:** Train teams to ask and not to assume, which means that in the traditional system of budgeting, the assumption is that we know best, and we are doing whatever is possible. However, the biggest assumption can be the most incorrect assumption.
- 2) **Engage stakeholders: *Ask, don't assume, and gather inputs.*** We really don't know what the communities or the groups want; their priority may be something else, and we are going in with our assumptions and understanding, so we need to engage with the stakeholders and make sure that we gather the required inputs.
- 3) **Planning:** Reflect needs in budget design.
- 4) **Implementation:** Deliver inclusive services to the communities that create the originally intended impact.
- 5) **Monitoring:** Track, review, and obtain feedback. This is the step that's often missed. So, keeping the cycle of tracking, reviewing, and obtaining feedback ongoing is important in terms of obtaining the right inputs.

She summarized that inclusive budgeting is not a one-time checklist — it's an ongoing cycle of listening, adjusting, and improving.



Based on the comprehensive overview of inclusive budgeting presented by Vinaya, it becomes clear that transforming financial planning from a traditional top-down approach to an inclusive, participatory process is not merely a matter of social responsibility—it is a strategic imperative for meaningful impact. The key principles of participation, transparency, and equity work together to address systemic inequalities while building stronger, more trusted relationships with communities. While challenges such as lack of awareness, insufficient data, resistance to change, and capacity constraints remain significant barriers, the evidence strongly contradicts the pervasive myth that accessibility is prohibitively expensive. Through practical steps of creating awareness, engaging stakeholders, reflective planning, inclusive implementation, and continuous monitoring, organizations can establish sustainable cycles of improvement that ensure their resources reach those who need them most. Ultimately, inclusive budgeting represents a fundamental shift in how we conceptualize financial planning—moving from assumptions about community needs to authentic engagement with diverse voices, thereby creating more effective programs, stronger organizational legitimacy, and genuine equity in resource allocation. As marginalized communities increasingly advocate for themselves and hold organizations accountable, inclusive budgeting emerges not just as an ethical choice, but as an essential framework for creating lasting, equitable impact in our interconnected world.



About

Asia Access & Opportunity Learning Lab

Asia Access & Opportunity Learning Lab is designed to facilitate active learning, experimentation, collaboration, and problem-solving, allowing participants to gain practical skills and knowledge through real-world scenarios with a primary focus on implementing disability and gender inclusion measures in an organization.

The sessions will be designed with participation in mind through a need assessment to understand the knowledge and capacity gaps in the ecosystem concerning disability and gender inclusion. Each session will build upon learnings from the previous one, with insights gleaned from post-session feedback surveys.

Vinaya Chinnappa, Chief Executive Officer at Incluzza

Vinaya has over 26 years of experience spanning the corporate and social sector. Her experience in the corporate side included leading exports and imports, procurement and supply chain. She was also actively involved in leading CSR projects working with marginalized dairy farmers. In 2017, following her passion for inclusion, she moved to the development sector and headed the Livelihoods program at Enable India where she led Employment, Candidate Services and the Neurodiversity inclusion programs for persons with disabilities. From 2022, Vinaya has been leading the social enterprise, Enable India Solutions Pvt. Ltd., better known by under its brand name, Incluzza and Specialisterne-Enable India Solutions, the joint venture with Specialisterne Global of Spain.

Incluzza partners with organizations towards achieving sustainable disability inclusion at the workplace and the market place. Vinaya holds an MBA in International Business from S.P. Jain, Mumbai. In her spare time when she is not thinking inclusion, she is reading, swimming, travelling or playing with her dogs!



