DOI: https://doi.org/10.3126/jsp.v4i01.86905



Social Protection of Persons with Disabilities in Nepal

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ARTICLE INFO

Article history:

Received 02 July 2024 Accepted 11 October 2024

Keywords:

Disability
Social protection
Inclusion
Well-being

ABSTRACT

his paper examines disability and social protection in Nepal highlighting the need for inclusion of persons with disabilities (PWDs) in the policies. Considering international evidence and that of the specific case of Nepal, the paper highlights problems that arise from the use of one size fits all approaches in catering for PWDs and suggests the formulation of specific strategies aimed at improving the welfare and participation of PWDs. Expansion of coverage of social security allowances, disability pensions, health services among other provisions, should also be accompanied by an emphasis on increased coverage and improved efficiency of existing schemes. There is need for coalition among the key players for policy change that promotes the rights, needs and welfare of PWDs. It is also important to undertake surveys that are devoid of vision in order to assess the effectiveness of social protection programmes intended for the disabled. Moreover, it is pertinent to bring practical policies and medical practices into effect aimed at ensuring the rights and social inclusion of the disabled in Nepal.

1. Introduction

The Sustainable Development Goals (SDGs) 2030 promises to end all forms of poverty by promoting social protection to the most affected social groups, such as women and girls, ethnic and other minorities, children, migrants and laborers, the elderly, and persons with disabilities in Nepal (NPC, 2017). The persons with disabilities (PwDs) are the most vulnerable population, who have long-term physical, mental, intellectual or sensory impairments which, in interaction

with various contextual factors, may hinder them from fully and effectively participating in society on an equal basis with others (Della Fina *et al.*, 2017)

Realising PwDs as a needy and require additional support, the Constitution of Nepal has given a high priority through the provision of fundamental right of social protection (GoN, 2015).

In Nepal, the history of social protection started with the introduction of retirement

and pension benefits to the persons in the military in 1934 (Gautam, 2019). Various activities were undertaken from 1994 to 1996 to promote the provision of social security allowances for the elderly, the widows, and the disabled. In 1999, along with other programmes, the emphasis was also placed on social security allowances for PwDs and the vulnerable ethnic groups. In the following year, in 2009, social security allowances were also introduced for children under five from the upper Karnali and for single mothers across the country. The Constitution of Nepal 2015 has also enshrined social protection as one of the basic human rights and guaranteed special provisions. Furthermore, Nepal is signatory to some of the international commitments, including the SDGs and the Child Rights Convention (CRC) that offers a framework within which social protection could be provided in the country (NPC, 2017).

Besides Nepal, several countries consider social protection systems as a key element for poverty alleviation, alongside many other areas of social and economic development (Kuntjorowati *et al.*, 2024). Social protection also refers to set of policies and programmes that ensure individuals are not vulnerable, exposed to risk, or deprived in society through acceptably defined measures (Norton *et al.*, 2001).

There is an association between disability and social protection, and are interrelated since many social protection measures include special provisions for PwDs (Barrientos & Hulme, 2008). Such a relationship contains the aspect of financing through the cash transfer systems, one of which is related to disability and is provided for those who are unable to work or make income due to some type of disability. These financial aids help palliative care and help ensure a minimum livelihood level for PwDs

(Holmes & Uphadya, 2009). In this context, this article analyses how social protection for the PwDs emerged and expanded over a certain time period.

In addition, social protection provisions for PwDs include different types of services including health care, education, and quotas in jobs among others. These services include prevention, access to assistive technology, and treatment, which are important to maintaining health and improve overall quality of life. The provision of necessary health services as part of social assistance programmes helps to improve health status of PwDs (Paudel et al., 2016). Other than healthcare and finance, social protection systems are often required to take reasonable measures to help PWDs enter into the job market. This is in the form of providing them with skills development, job search assistance, as well as modifying the work environment to promote equal employment. Social protection in this context fosters participation of PwDs in the labour market increasing their self-sufficiency and societal participation (Paudel et al., 2016).

Social protection programmes are also directed towards addressing other wider social issues such as marginalisation and stereotyping for PwDs. These programmes are aimed at improving social integration of PwDs allowing them to participate in constructive activities, school, socialisation and other activities (Mizunoya & Mitra, 2013). Other relevant legal provisions protecting PwDs from discrimination are also part of social protection systems. These laws guarantee legal protection from all forms of discrimination that ensure their access to equal treatment in employment, education, provision of public goods and services. By ensuring these rights, social protection assists in creating an enabling and equitable society for PwDs.

2. Methods and Materials

This paper draws on secondary sources to analyse the social protection system and its support mechanism for PwDs in Nepal. A desk review approach was employed to collect, compile and interpret information from published and unpublished materials. The materials reviewed included government policy documents, national framework, act and guidelines related to social protection and disability in Nepal. To investigate current social protection system and its support to PwDs for their wellbeing, the paper also explored Government of Nepal's periodic plans; reports from development partners and civil society organisations; peer reviewed journal articles and national survey data including the Population Census, Nepal Living Standards

Survey (NLSS), and Disability Survey reports. The review primarily aimed at identifying the existing social protection programmes and provisions specifically targeting PWDs, as well as their implementation mechanisms and coverage at both national and sub-national levels. Particular attention was given to examining the alignment of these programmes with international commitments, including the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD) and SDGs.

3. Results and Discussion

3.1 Types of disability

Based on the impairment in the body, disabilities are classified into various types. The recent population census report of Nepal has categorised twelve types of disabilities (NSO, 2023) (Table 1).

Table 1: Definition of disability by its types

S.N.	Types of Disabilities	Definition
1	Physical Disability	Impacts mobility or physical functioning, such as paralysis or limb loss.
2	Low Vision	Refers to partial sight or reduced visual acuity.
3	Blindness	Complete or severe impairment of vision, leading to reliance on alternative senses.
4	Deafness	Inability to hear sounds or perceive auditory information.
5	Hard of Hearing	Partial hearing loss that may require assistive devices or accommodations.
6	Deaf blindness	Simultaneous impairment of both vision and hearing, necessitating specialized communication methods.
7	Speech Impairment	Difficulty in producing speech sounds or communicating verbally.
8	Psychosocial Disability	Mental health conditions affecting emotional well-being and social functioning.
9	Intellectual Disability	Limitations in cognitive functioning and adaptive behaviors.
10	Hemophilia	A genetic disorder causing impaired blood clotting, leading to excessive bleeding.
11	Autism	Neurodevelopmental disorder characterized by social communication challenges and repetitive behaviors.
12	Multiple Disabilities	Presence of two or more co-occurring disabilities, which may vary widely in combination and severity.

Source: NSO, 2023.

Broadly, disability can be categorised as physical, sensory (low vision, blindness, deafness, and hearing loss, and deafness), and communication-related (speech loss). They also cover psychological and intellectual disabilities, neurodevelopmental conditions such as autism, and medical conditions such as hemophilia. Many disabled people include a combination of two or more losses affecting different aspects of life.

According to the 2021 population census, there are 654,782 persons who have one or more types of disabilities (NSO, 2023). Table 2 shows the distribution of PwDs in terms of their number and percentage.

Table 2: Population of disability by its types

Categories of Disability	Total PwDs	Percentage
Physical	240609	37
Low vision	110525	17
Blind	35142	5
Deaf	51373	8
Hard of hearing	51520	8
Deaf and blind	10187	2
Speech impairment	41676	6
Psycho-social disability	28045	4
Intellectual disability	11358	2
Hemophilia	4937	1
Autism	4886	1
Multiple disability	57486	9
Not stated	7038	1
Total	654782	100

Source: NSO, 2023.

Among the total 654,782 PwDs, the highest proportion has physical disabilities (37%), followed by low vision (17%) and multiple disabilities (9%). Other significant categories include deaf (8%), hard of hearing (8%), and speech impairment (6%), while blindness (5%) and psychosocial disabilities (4%) are also notable. Smaller proportions

are reported for intellectual disability (2%), deaf blindness (2%), hemophilia (1%), autism (1%), and cases not stated (1%).

3.2 Social perception and everyday life situation of PwDs

The practice of associating disability with religious or cultural norms—such as viewing it as a result of "karma" or divine disfavor—has further perpetuated stigma and limited access to broader societal support. This reliance on sporadic almsgiving highlights the inadequacies of formal social protection mechanisms and underscores the need for systemic approaches to address the economic and social challenges faced by PwDs. The association between such practices and social protection lies in the gap that exists between informal support systems, like religious philanthropy, and the structured, rights-based frameworks necessary to provide sustained support and inclusion for PwDs. To transition from reliance on charitable and religious practices to inclusive social protection, it is crucial to address stigma, raise awareness, and ensure that disability-inclusive policies provide consistent and equitable support. This shift would not only reduce dependency on informal means like almsgiving but also align with Nepal's commitments to global frameworks such as SDGs and the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD).

Many scholars argue that the relationship between poverty and disability is reciprocal; having a disability makes it more likely that one will experience poverty, and living in poverty increases instances of acquired disability (Banks & Polack, 2015; Elwan, 1999; Mitra *et al.*, 2013). This fact, combined with the knowledge that measuring poverty is far more complex than simple consumption metrics or being above a certain dollar amount per day (Braithewaite & Mont, 2008), provides justification for a focus on social assistance

programmes and the need for specific metrics that measure inclusion of PwDs.

Individuals with disabilities (PwDs) remain disproportionately disadvantaged in terms of educational attainment and labor market participation, and they frequently encounter discrimination that heightens their susceptibility to violence and abuse. Globally, an estimated 15 per cent of the population lives with some form of disability. Most disabled people live in places where public infrastructures are inaccessible to them (WHO, 2023).

Disability-targeted programmes have the most complex assessments of eligibility compared with other social assistance programmes in Nepal (Khadka, 2017). While disability eligibility criteria are in-line with UNCRPD, administrative capacity is still lacking to carry out assessments effectively, which has been reported as a common challenge in other contexts (Kidd, 2017).

3.3 Challenges faced by PWDs

People with disabilities in Nepal encounter numerous challenges in their daily lives due to insufficient attention to their specific needs. At the policy level, gaps persist in addressing the personal, familial, and social adjustment of individuals with physical disabilities. Additionally, many face difficulties in managing their own emotional responses to their physical impairments. In Nepal, persons with disabilities (PwDs) experience pervasive discrimination and social challenges, which differ according to the nature and severity of their disability.

Individuals with physical disabilities, like other forms of disabilities, encounter prejudice, unfavorable social attitudes, and environmental barriers that restrict their participation in the society. These challenges are compounded by systemic issues, including inadequate accessibility, limited opportunities

for education and employment, and pervasive stigma. The social protection system often fails to create an inclusive and supportive environment, making it difficult for PwDs to lead dignified lives. Discrimination on various grounds, such as disability, gender, and socioeconomic status, combined with humiliating social behaviors and structural inequities, further exacerbates their marginalisation (Adhikary et al, 2024). Addressing these issues requires not only legal and policy reforms but also societal changes to eliminate prejudice and foster inclusion.

There is always a scope to include other types of disabilities as discrimination is rooted and has become a systemic issue impacting PwDs as a whole, rather than singling out physical disabilities. Illiteracy is a major issue concerning PwDs in Nepal. Inclusive education plays a key role in integrating children with disabilities in schools. A report by UNICEF that looked into a ten year time frame (2010-2020) pointed out low enrollment and participation rate of children with disabilities in regular classrooms across Nepal. It is primarily due to lack of inclusive education policies and accessible infrastructure. Additionally, children with disabilities face other challenges, such as social stigma, bullying, and discrimination, which further discourage them from attending schools. Many schools lack trained teachers, appropriate learning materials, and assistive devices, making it difficult for these children to succeed academically. Beyond education, children with disabilities often encounter barriers in accessing healthcare services, proper nutrition, and social activities, which are crucial for their overall development and well-being (WHo and World Bank, 2011). Addressing these multifaceted challenges requires coordinated efforts to promote inclusion, improve accessibility, and raise awareness about the rights of children with disabilities in Nepal.

3.4 Disability vs. social protection: why and why not?

Integrating disability considerations into social protection policies is a critical step toward achieving inclusive and equitable development. Globally, PwDs face a range of barriers to economic participation, including discrimination, exclusion, and limited access to education and employment opportunities. and middle-income countries. for instance, unemployment rates among PwDs are often double those of without any disability, with many confined to informal and precarious work settings (ILO, 2019). Tailored social protection programmes can bridge these gaps by offering financial support, healthcare, vocational trainings, and access to assistive technologies. For example, cash transfer programmes in countries like Brazil and South Africa have successfully improved the livelihoods and social participation of PwDs by addressing both economic and social barriers (Mitra et al., 2013). By targeting their unique challenges, such initiatives uphold the principles of the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD), advancing social inclusion and promoting human rights.

Despite the potential benefits, there are significant challenges and concerns associated with implementing disability-inclusive social protection policies in Nepal. One critical issue is the risk of reinforcing stigma and dependency. Some critics argue that focusing solely on targeted disability-specific assistance may unintentionally frame PwDs as passive recipients of charity, perpetuating societal biases (Groce et al., 2011). Additionally, practical challenges arise in identifying eligible beneficiaries due to inadequate data on disability prevalence and varied definitions of disability across countries. For instance, a study (Yeo, 2001) highlights that many governments struggle with ensuring that benefits reach the intended recipients, especially in remote and underserved areas. Furthermore, addressing the diverse needs of the disabled populationranging from physical and sensory impairments to intellectual and psychosocial disabilities—requires significant administrative effort and resources, which are often constrained by competing policy priorities and fiscal limitations (Aguilar, 2017).

To overcome these challenges, a comprehensive and inclusive approach is essential. Governments should integrate disability considerations into broader social protection systems, combining universal programmes with targeted interventions to balance equity and inclusivity. Evidence from low and middle income countries where disability-inclusive social protection is mainstreamed into universal frameworks, demonstrates the potential for achieving both inclusivity and efficiency (Banks et al., 2017). Moreover, community-based identification mechanisms, capacity-building for service providers, and robust monitoring systems can enhance the accessibility and effectiveness of such programmes. By adopting a rights-based and participatory approach, disability-inclusive social protection can empower PwDs, fostering not only their economic independence but also their active engagement in social and civic life.

3.5 Disability vs. universal social protection

Universal social protection¹ can benefit PwDs in Nepal by providing them with essential financial support, healthcare coverage, and social assistance, thereby enhancing their wellbeing and promoting inclusion. By ensuring that all individuals, including PwDs, have access to a basic level of social protection regardless of their employment status, income level, or disability type, universal social protection schemes can address the economic vulnerabilities faced by such groups and their families. For example, cash transfer programmes and disability pensions can alleviate financial hardships and

¹ Universal social protection (USP) refers to a nationally defined system of policies and program that provide equitable access to all people and protect them throughout their lives against poverty and risks to their livelihoods and well-being. (https://usp2030.org/)

reduce poverty among PwDs, enabling them to meet their basic needs and participate more fully in society (United Nations, 2015). Additionally, universal healthcare coverage can ensure that PwDs have access to essential medical services, rehabilitation, and assistive devices, thereby improving their health outcomes and quality of life (WHO & World Bank, 2011).

Evidence from international studies supports the effectiveness of universal social protection in enhancing the well-being of PwDs. For instance, research conducted in lowand middle-income countries shows that social protection programmes targeting PwDs can reduce economic disparities, improve access to healthcare services, and enhance social inclusion (Mitra et al., 2013; Banks et al., 2017). Moreover, evidence from Nepal's own experiences with social protection initiatives, such as the introduction of social security allowances for PwDs and other vulnerable groups, highlights the positive impact of such programmes in terms of reducing poverty and promoting social inclusion (NFDN, 2015). Therefore, by adopting universal social protection measures that are inclusive of PwDs, Nepal can effectively address the economic and social vulnerabilities faced by this marginalised population and advance towards a more equitable and inclusive society.

3.6 A state of social protection and disability

Approximately 32.9 per cent of the population have been covered by at least one form of social security benefit in Nepal (ILO, 2023). In the fiscal year 2021/22, total spending on social protection programs in Nepal amounted to approximately NPR 210 billion, representing 4.9 per cent of GDP and 16.6 per cent of total government expenditure. Despite the progress, about 20.1 million Nepali still remain without any social protection (ILO, 2023). Coverage varies considerably when examining protection against different life-cycle risks or for specific population groups. As per the recently published Integrated National Social Protection Strategy (ILO, 2023), there are 87 programmes that are classified as social protection in Nepal which are operated by 13 ministries and line agencies working under them. The classification of the National Planning Commission (NPC) shows that 46 types of programmes can be classified as social assistance, 21 as noncontributory social insurance/grants/subsidies, 11 as contributory social security, 6 as labor market and employment, and 1 programme for legal assistance. These programmes are being implemented by the federal agencies including ministries. Table 3 shows the details programmes covered by 5 ministries (Table 3).

Table 3 Social protection programs for PwD in Nepal

Ministries	Social Security Programs for PwD	
Ministry of Home Affairs	Disability Allowance	
	Disability scholarship	
Ministry of Education, Science, and Technology	School Mid-day meal programme	
	Free Secondary Education	
	Free treatment of communicable disease	
Ministry of Health and Population	Free vaccination service	
	Free basic health services	
Ministry of Women, Children and Senior Citizens	Transportation concession	
Ministry of Finance/Ministry of Federal Affairs and	Accident and disability security	
General Administration	Dependent family protection	

Source: NISPF, 2023.

4. Conclusion and Recommendations

Disability-inclusive social protection systems ensure that all persons with disabilities have effective access to healthcare and income security, including support for disability-related expenses. In Nepal, social security coverage for people with disabilities stands at 31.7 per cent, largely driven by the Social Security Allowance's (SSA) Disability Allowance. Despite this encouraging coverage, challenges remain in the identification and assessment of disability severity, which can limit proper access to benefits.

Social protection for persons who are fully or partially unable to engage in economic activity or lead a normal life due to physical or mental impairments is provided through both cash and in-kind benefits. Cash benefits include disability pensions for individuals below the standard retirement age whose ability to work is impaired, early retirement benefits for older workers who retire before the standard retirement age due to reduced work capacity, care allowances, payments to disabled individuals engaged in adapted work or vocational training, and other periodic or lump-sum social protection payments. In-kind benefits encompass lodging and board in suitable facilities, assistance with daily tasks such as home help and transport, allowances for caregivers, vocational and other training aimed at occupational and social rehabilitation, and miscellaneous services or goods that enable participation in leisure, cultural activities, travel, and community life.

To make social protection more disability-inclusive and effective, following recommendations are provided.

Develop a digital screening and registration system

Establish a user-friendly application that allows PwDs to self-screen, register, and verify their disability status. This system should be linked with the national social protection registry to ensure timely and transparent inclusion in relevant programmes.

Strengthen disability certification and data management

Improve the accuracy and accessibility of disability data through integrated information systems and regular updates. Local governments should be equipped with tools and training to manage disability data effectively.

Expand inclusive education and specialised schools

Establish and strengthen schools specifically designed for children with disabilities, ensuring access to qualified teachers, assistive technologies, and inclusive learning materials. Simultaneously, promote inclusive education within mainstream schools through teacher training and infrastructure adaptation.

Ensure accessible infrastructure and services

Enforce accessibility standards in public buildings, schools, health centers, and transportation. Investments should be made to eliminate physical barriers that limit the participation of PwDs in social, economic, and political life.

Promote inter-sectoral coordination

Strengthen collaboration between the three tires of government, development partners, civil society organizations and private sector for a better coordinated policy implementation.

Raise awareness and capacity

Conduct nationwide campaigns to raise awareness on the rights of PwDs and to reduce stigma. Capacity-building initiatives should target service providers and local officials to ensure disability-sensitive programme delivery.

Building an inclusive and responsive social protection system requires digital innovation, institutional commitment, and community engagement. By investing in accessible infrastructure, inclusive education, and effective data systems, Nepal can ensure that no person with disability is left behind in its pursuit of social justice and sustainable development.

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