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**SOCIAL AND ECONOMIC INCLUSION OF DISABLED INDIVIDUALS. A LITERATURE REVIEW**

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**Abstract**. *Considering the vulnerable groups’ economic, social and political life, the main aim of the present research is to review the connection between the disabled individuals’ social and economic inclusion and the economic development. Different from other papers, I have pointed out the background dissimilarities of the disabled people among the European Union member states. The methodological research consists in applying a review of the existing literature into this field, in order to draw up an integrative and substantiated approach of the disabled people. The main results of the paper bring a comprehensive contribution for the continuous struggle to improve the life standards of disabled individuals. Thus, this paper represents the foremost foundation for further research, for deepening the macro-econometric endeavor, in order to support the disabled individuals’ social and economic inclusion, by reshaping the existing strategies and policies.*

**Key words**: *social and economic inclusion, disabled people, sustainable economic development, literature review.*

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1. INTRODUCTION

Social inclusion is commonly deployed interchangeably with notions concerning social integration, cohesion and participation, as opposite to social exclusion. The social exclusion represents a contested notion, which encloses a great variety of phenomena and actions regarding poverty and deprivation, but it refers to marginalized and impoverished places and individuals. Economic inclusion implies offering equal opportunities to all members of society to participate in the economic life of their country as employers, entrepreneurs, consumers, and citizens. Fostering inclusion through active participation in the market economy involves increasing access to opportunity while generating additional economic growth. The present article underlines the concepts of social and economic inclusion of disabled people, which interferes with their attempts to exercise their societal rights, based on the main results obtained by the researchers in the literature in these directions.

According to the European Union (EU) Strategy on disabled individuals for 2010-2020, an estimated number of 80 million people in the EU, i.e. a share of sixth of its total residents suffers from a form of disability. These people are often prevented and discouraged to participate actively in social and economic life through barriers posed by their environment. The percentage of people suffering from disabilities is growing once the EU population is aging (Cristea and Mitrica, 2016). Although the developed and the evolving EU countries are primarily responsible for implementing measures beneficial to people with disabilities, the EU complements their efforts and create the appropriate framework for continued progress in this area. The EU launched actions in the benefit of disabled people by analyzing the relevant policy aspects of the Member States (MS). This endeavor facilitates the clarification of the disabled people’s needs and the enriching of the EU legislation and policy. Therefore, the EU intends to guarantee that all disabled individuals can use one of their most important human rights, namely to actively participate in the life of society.

 Research conducted in this area has also been the subject of Nobel Prize for Economics in 2019. The prize was jointly awarded to Abhijit Banerjee, Esther Duflo and Michael Kremer for their experimental approach to combating global poverty, according to the announcement by the Swedish Academy (Wearden, 2019). The research conducted by these graduates has greatly improved our ability to fight global poverty. In just two decades, their new experiment based approach has transformed the development economy, which is now a thriving area of research. Despite recent impressive improvements, one of humanity's most pressing goals is to reduce global poverty, in all its aspects, while individuals with disabilities can often be poor as well.

Amid such importance assigned to disabled individuals, the research objective of the present paper is to analyze the relationship between social and economic disabled individuals’ inclusion and the way in which it is reflected on the EU MS. The essential idea is that living with some form of disability requires social protection. As the degree of disability persists in society, there is a more acute need to understand its consequences for many aspects of social and economic inclusion. Throughout this paper I am providing a thorough analysis of the transition to an acceptance of this human categories and consequences related to different features of social and economic inclusion.

As a scientific method of research for accomplishment of this material, I have used the observation, by investigating the theories, concepts, models, opinions, previously stated in the literature in the field.

After the introduction part, the present paper is structured in three parts: a literature review section, discussions and conclusions. The essence of the paper is concentrated in the second part, which includes debates on the concept of disability, the limits/barriers of social and economic inclusion of disabled individuals, the relation between disabled people and labor market, and the impact of disabled individuals’ social inclusion on sustainable economic development.

1. LITERATURE REVIEW

 **2.1.The concept of disability**

Thomas (1999) defines disability in terms of social oppression that involves imposing activity limitations on disabled individuals and the social involvement of undermining their psycho-emotional well-being. Definition of Thomas (1999) is to avoid much of the confusion that has arisen on the common interpretation or misinterpretation of social model that single failures do not lead to restriction of activity. According to this definition, disability is equivalent to only those restrictions of activity occurring through disabled individuals’ social oppression. While impairments may also restrict the activity of persons with disabilities, as emphasized by Shakespeare and Watson (2002), these restrictions, caused by impairment, fall within the definition. Thomas’s definition recognizes also the psychological experiences of disabled people.

Reeve (2004) welcomes psychological aspects as a broadening of the social model, emphasizing that these aspects of the experiences of disabled people are the most restrictive forms of disability for many vulnerable groups. There is evidence indicating that the social pattern does not only take into account these psychological aspects, but it has also aided disabled individuals to handle them. Crow (1996) praises the social model by arguing that it represents the central idea when promoting disabled individuals self-worth.

The prospective value of the social model is to direct rehabilitation programs, which would empower disabled individuals to gain control over their rehabilitation and overcome psychological barriers. These ideas was seen by Johnston (1997), which noted that therapists rehabilitation can create more active environment with more expectations that raise individual perceptions of control, thus raising their level of performance or functioning.

The perspective based on disabled people’s rights offers an ideological basis for defying the role of the deactivation of society, because those who adopt this perspective tend to consider the disabled individuals social exclusion to be a denial of basic rights. Miles (1999), for example, argues that inclusion, support and empowerment are key components of an approach based on rights regarding disability and development. These represent a major change in thinking from the perspective of the individual model, in which disabled individuals are forced to adapt to the norms of a society that is not enough designed to include them, to an approach that values and respects people with disabilities as citizens with equal rights.

**2.2. Limits/barriers of the disabled individuals’ social and economic inclusion**

The disabled individuals’ social and economic inclusion is one of the final objectives of the disability movement worldwide (Barnes, 1998).

The World Bank (2003) defines social inclusion as removing institutional barriers and increasing incentives for enhancing the access of individuals and groups to opportunities to evolve. The definition focuses on the need to eliminate institutional discrimination, which occurs when public policies and activities of private entities, social groups and every other form of organizations, in terms of treatment and the result, lead to disparity between disabled and able-bodied individuals (Barnes, 1991). Social inclusion, therefore, requires on organizations and institutions to treat persons with disabilities fairly, ensuring the fulfillment of their needs, and that their policies and practices avoid discrimination, to allow them equal access to development opportunities.

Social barriers create and reinforce disability. These barriers can be described as all that imposes limitations on disabled individuals, as follows: from individual prejudices to institutional discrimination, from inaccessible buildings to transport systems unusable, from segregated education to the exclusion of working arrangements, and so on (Oliver, 1996). Eliminating social barriers is essential to reduce or even to remove the disability itself.

 Mechanisms of exclusion of the disabled people require including financial institutions in order to sustain them. Their extent was highlighted by research conducted by the Handicap International Association (2006), in which credit providers reported that less than 0.5% of their clients were disabled, despite the anticipated prevalence disability rates in countries of about 10%. Financial providers supply us a great variety of possible explanations, including the incapacity of disabled individuals to meet the requirements and to pay taxes on financial products that were not tailored to their needs and abilities. Also, these policies tend to exclude even the least wealthy society members, of whom the disabled has a significant share, these categories of vulnerable persons being considered problematic.

 The experience of disability may also depend on the specific circumstances surrounding each kind of disability. One of the barriers preventing the completion of disabled individuals’ social inclusion is education, which is clearly a priority for future generations. As Jonsson and Wiman (2001) pointed out, disabled children who are exempted from education are most certainly prone to become economic burdens to their families and the entire society. Disabled children’s inclusion in schools can only increase their chances of access to vocational training, to get a job or to enter the labor market henceforth.

 **2.3. Associating disabled individuals with the labor market**

 Disabled people face many barriers to acquiring the skills needed to engage in the economic activity. Most of them are denied an education, for example, inhibition due to low self-esteem. Access to professional competence, appropriate economic environment in which they live, is crucial to achieve the economic empowerment (Coleridge 2006).

 It follows that economic empowerment approaches would need to consider the type of professional competences that must be developed, in order to create opportunities for disabled individuals to profit from local economic opportunities. These may include technical skills related to certain trades, entrepreneurial skills, designed to train people with disabilities to run their own businesses or personal skills, such as effective communication skills and interviews.

 Employment requires some resources as a starting point, such as confidence, knowledge, skills, ”and the skill discrepancy in connection with the modifying complexity of the skills required by employers and effects of 2008 economic crisis” (Noja and Cristea, 2018, p. 720), specified in “The New Skills Agenda for Europe Strategy” (European Commission, 2016). But there are many barriers, which prevent disabled individuals from acquiring these assets. Schemes that focus on a path towards economic empowerment must consider how these barriers can be overcome in order to allow disabled individuals to thrive.

 Entering within the labor market can be an intimidating proposition for many disabled individuals who live in the EU developing countries, who may not have formal qualifications, professional skills and even basic education. In addition, it is possible to face a wide range of barriers, such as those related to physical appearance and access to a means of transport, as well as profound prejudices and discrimination in the recruitment processes. Even if successful in finding a job, a person with disabilities may be put in a inferior position to a job that is not designed to meet his needs, or may be denied career development opportunities (Arthur and Zarb, 1995). Many countries around the world are now committed to facilitating the engagement of disabled individuals in the free labor market. Policies in this regard must identify the opportunities that currently exist in the formal sector and equip people with disabilities to take advantage of these opportunities.

 There was also the situation in which the members of the company are faced with particularly profound or complex deficiencies, which could never be involved in the economic activity. As Abberley (1999) points out, the development policies and initiatives designed for the promotion of disabled individuals’ employment opportunities, people who are very likely to make a living, might continue to marginalize individuals who can never work. Barnes (1999) addressed this issue, pointing out that expecting people with severe or multiple and complex disabilities to be as productive as colleagues without disabilities is one of the most pressing aspects of modern society. Barnes (1999) offered a possible solution, suggesting that reconsideration what is viewed as a significant work can lead to greater inclusion. Barnes (1999) pointed out also that the identity and positive lifestyles of disabled people should not be determined by a person's ability to participate in a labor market, built around ideals. These issues should be considered by policy makers to ensure that is taken in account of how those who will never be able to engage in conventional work may keep a positive identity and achieve economic independence in other ways.

 People who have deficiencies later in life may already have had the opportunity to acquire skills and work experience and, thus, have an advantage over those with deficiencies from an early age (Powers, 2008). Thus, it is vital to avoid homogenization when researching disability issues. It is also important to consider how local factors can impact different groups within the community and how the disability experience in itself can fluctuate depending on the individual.

 Harris and Enfield (2003) grouped labor market entry barriers into three distinct categories: physical, institutional, and attitudinal. An accessible physical environment, including access to transportation, technology, information sources and buildings, is an essential precondition for disabled individuals to entirely participate in community life (Braithwaite et al, 2008). Merilainen and Helaakoski (2001) differentiated between access to the built environment, or simply the possibility of reaching and entering places, and the access to the built environment, referring to the capacity to easily use the built environment without assistance. They argue that the construction programs in the developing countries did not take into account both the necessary elements of a built environment without barriers (Merilainen and Helaakoski, 2001). Arthur and Zarb (1995) stressed as well the significance of considering all types of accessibility. They pointed out, for instance, the context of employment where accessibility should include physical access to all workspaces, including other jobs or training, and access to equipment and organizational information (Arthur and Zarb, 1995). The need to comprehensively addressing physical barriers to the workplace is outlined in the Code of Practice on Disability Management at Work (ILO, 2001), which recommends that accessibility to the workplace should include: providing accessible toilets and washings; adequate signaling (taking into account those with visual or hearing impairments); accessible workplace instructions; electronic equipment that can be operated by disabled individuals and a plan to enable disabled individuals to be safely evacuated in an emergency.

 Information barriers are also among the environmental barriers that can prevent people with disabilities from working or in business. Miles (1999) pointed out that information is needed in different formats, to be sure that all kinds of deficiencies that people may have are considered and should be supplemented by a variety of support services. These may include dissemination and technical assistance, as well as an assessment of the exact type of information that people with disabilities need, whether they apply for jobs or training, or to start and develop a business. The World Bank (2007) also includes the lack of reasonable communication (such as interpreting sign language) and the unavailability of assistive technologies or formats accessible among factors that create barriers to knowledge and, consequently, to employment.

 Albert et al. (2004) emphasized the role of suitable technology in the production of built environments, including machinery and equipment, which create opportunities for disabled individuals, rather than put restrictions on them. They claim that technology should be adequate, accessible and adapted to the needs of disabled individuals all around the world. Metts (2000) supported this approach, underlining that allowing disabled individuals to access technology can be more cost effective than creating specialized technologies. Author gave the example of ”e-mail” , which revolutionized the communication skills of the hearing impaired, at a fraction of the price of highly specialized communication equipment, specially designed for their use (Metts, 2000). In the long term, perhaps one of the best means to promote a built environment without barriers is to take into account the needs of disabled individuals when designing new infrastructure projects. As Berman-Bieler (2010) pointed out, the additional costs of making the infrastructure fully accessible to all are considered to be less than one percent in the design phase, compared to the much higher costs of making changes or renovations at one later stage.

 Institutional barriers are created by the functioning of key institutions within the company (Harris and Enfield, 2003). For disabled individuals, these barriers arise when these institutions do not fully take into account their needs or discriminate in different ways (Barnes, 1991). Barnes (1991) continued to distinguish between direct and indirect forms of institutional discrimination: it integrates the utmost patterns of intolerance and prejudice, more often than now connected with clear and individual discrimination, together with more covert and unconscious positions that participate in maintaining collateral and/or inactive discriminatory customary practices employed in contemporary organizations. Institutions that are of particular relevance to economic empowerment cover vocational education, training institutions and financial institutions, such as banks.

 Arthur and Zarb (1995) described discriminatory processes workplace that may affect job security, chances of promotion, and to prevent entry into the labor market of disabled people. Ncube and Macfadyen (2006) commented also these discriminatory processes, noting that although disabled young person manages to find a job, can impose lower wages and benefits.

1. DISCUSSIONS

Development strategies, as noted by Coleridge (2007), should take into account and be influenced by local cultural and economic conditions. There are contextual differences between low-income and high-income countries in relation to sustainable economic development, especially the relationship between the formal and informal labor market spheres and the nature of communities.

 Although estimates of disability prevalence rates may be somewhat unreliable, there seems to be a general consensus that these rates will increase in the future. Thomas (2005) pointed out that increasing life expectancy implies that more individuals will acquire deficiencies associated with aging. In addition, development interventions and advancements in healthcare can lead to better survival rates for disabled children. It is predicted by the World Health Organization (2001) that the number of individuals who will need daily care in the first half of this century will increase significantly.

 While the rights-based viewpoint, as well as the need to reduce poverty, provides a compelling justification for promoting economic development, one should not forget is that increasing the disabled individuals’ productivity may benefit economically for the society in its entirety. Powers (2008) argued that, by raising the employment level among disabled people, it will increase the quantitative level of the provided services and goods, just as much as the services and goods demand, thus contributing to the increase in economic supply and demand. Research conducted by the World Bank in 2000 support this argument, which concluded that global Gross Domestic Product (GDP) lost annually due to disability that is estimated at between 1.37 trillion United States Dollars (USD), and 1.94 trillion USD (Metts, 2000). A study of Buckup (2009) used data on disability prevalence rates and employment rates in ten low- and middle-income countries to show that economic losses resulting from the removal of disabled individuals from work have ranged from 3% of GDP to 7% of GDP. While these studies may vary widely in terms of approach and estimates, they provide an in-depth insight into the huge macroeconomic costs of removing disabled individuals from the workplace. Much of this is due to the difficulties that disabled people face in accessing the labor market. However, Braithwaite et al. (2008) also attributed part of the loss in GDP lack of services for disabled individuals, demanding other members of the household to leave the labor market.

 Accordingly, my belief is that economic empowerment of disabled individuals is a fundamental human right, a needed prerequisite for achieving poverty reduction and a tool for creating sustainable economic growth.

1. CONCLUSIONS

The literature underpinnings note that disability is a complex phenomenon that has been seen in very different ways over the years. There are many different types of impairment and a range of other factors, including social and economic factors that determine individual needs and experiences of each person with disabilities. One common factor for a large proportion of disabled individuals in the developing world is represented by the high poverty chance.

The results demonstrate that disabled individuals have a lower economic and social inclusion level and they entail that the socio-economic policy should concentrate on the disabled individuals’ heterogeneity, depending on the respective transitions in disability and their duration.

Different disabilities models help identify the main factors that cause and aggravate disability. New policies for social inclusion should encourage us to move away from the perception that disabled individuals are viewed as objects of sympathy and charity, and to consider them as citizens who should be empowered to fully engage themselves in the society they are entitled to. Nevertheless, literature argues upon the actual extent to which the acceptance of the rights-based perspective can be converted into positive and actual life changes of disabled individuals. This is especially noticeable when the motivation for using rights-based discourse may simply stem from the need to attract donor funding rather than a genuine desire to challenge the power structures that lead to discrimination and marginalization. The policy makers must perform development strategies designed to help disabled individuals by pursuing these viewpoints. They must be based on the engagement to promote the disabled individuals’ rights and eliminate disability barriers. Yet, relationship between poverty and disability, particularly in countries in the progress of developing, can sometimes require a balance between the fight for social change and strategies designed to alleviate poverty.

The importance of developing professional skills for the disabled individuals’ social inclusion is now well recognized. Although this is not a polemic, the strategies must be suitable to the national context, particularly in connection with the characteristics of the local job market and the economy. I believe that training in the absence of a relevant economic opportunity does not produce results. Thus, local employers should be involved in the development of skills development programs, as foreseen in the ”matching” model of the Nobel Prize winner for economy of the year, Pissarides (2010, p. 397), namely "a process whereby both workers and ﬁrms search for each other and jointly either accept or reject the match seemed to be closer to reality ”.

After pointing out the importance of different approaches in developing skills of disabled people, I conclude that it is necessary to consider what skills are required by disabled individuals in order to increase their chances of being economically employed. One of the main issues to consider is the need to build trust, as disabled individuals are often disadvantaged by negative assumptions about their abilities and potential within families and communities. These assumptions can be internalized to vulnerable groups of disabled individuals and can lead to low expectancies to be addressed in order to develop positive attitudes, knowledge and life skills. The field of basic skills is also important to consider, numeration and literacy are essential prerequisites for many types of jobs. The lack of these basic skills can be the most restrictive barrier.

It is a great loss to society that particular million people in countries in the progress of developing are not given the means to fulfill desires or to contribute fully to the societies to which they belong. Potential local communities, including the families of disabled individuals should not be underestimated. Research by viable and sustainable solutions will bring a visible contribution in the continuous fight to improve living conditions for all disabled individuals.

This research would represents a valuable theoretical foundation for future research on the empirical analysis of the connection between disabled individuals and social and economic welfare, analyzed separately for countries in the progress of developing and developed countries.

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