Turkish Online Journal of Qualitative Inquiry (TOJQI) Volume 12, Issue 7 July 2021: 11783 – 11807

Challenges Faced By Person With Disability Due To Marginalization And Their Solutions: A Review

Varghese.K

Research Scholar

Department of Management studies

Noorul Islam centre for Higher education

Noorul Islam University, Kumarakoil, Tamil Nadu, India.

Dr. M. Janarthanan Pillai

Professor & Head,
Department of Management studies,
Noorul Islam centre for Higher education
Noorul Islam University, Kumarakoil, Tamil Nadu, India.

Dr. KA. Janardhanan

Professor & Dean,
Department of Management studies,
Noorul Islam centre for Higher education
Noorul Islam University, Kumarakoil, Tamil Nadu, India.

Abstract

Marginalized groups are the systematic social exclusion of huge vulnerable populations from policy-making forums. Disabled peoples are coming under the major marginalized community in which marginalization discriminates Intellectual and physical disability people from the world's population. To enhance the socio-economic status of disabled people there is a need to identify the problems associated with marginalized disabled peoples. For that purpose, we surveyed to focus and detect the suffering of disabled people. In addition to this, the review has to identify the available Acts, policies, and missions to understand the community benefits. Finally, this work summarised the possible enhancements towards achieving the socio-economic status of marginalized disabled peoples.

Keywords

Marginalization, the person with a disability, welfare programs.

1. Introduction

Marginalization is the barrier that affects most of the people living across the world [1, 2, and 3]. Marginalized peoples have some control over their life and limited availability of resources, which makes healthy people handicapped [4]. At the same time, disabled people do not allow to participate in social activities [5].

In general, disability is associated with the functioning of body parts and Contextual factors such as environmental and personal factors. People with disabilities are sensory, physical, sensory, mental health, or intellectual disabilities [6]. The body parts functions are disabled due to size and shape changes i.e. structural changes. So, participation in an event is affected due to a lack of body activities. Along with this condition, marginalization makes the social exclusion of disabled peoples [7].

The main purpose of this work is to make disabled peoples live in a society where they honor with respect, equality, and dignity. Additionally, they were never segregated as disabled people. The major indicators of disabled peoples are Poverty, Education, Minority status, Gender, Data availability. But the poverty of disabled people is more severe and chronic [8].

To enhance the status of disabled people, there is in need for behavior recognition, address their issues publically, coach privately, provide support to marginalized PwDs, and enhance public inclusion. For that purpose, a review of literature is carried out to understand the significant gaps that exist in the existing techniques. As per the 2011 census, a total of 8 major disabilities are recognized in which normal, houseless, and institutional categories are covered [9]. Still, more identifications are needed to improve the status of disabled people. So, our focus is to identify and safeguard the disabled people in the World.

2. Objectives of the Study

For that purpose, we extend our survey by setting the following objectives.

- To make a study about already existing techniques such as Acts, Policies, Schemes, and Constitutions of marginalized PwDs.
- To understand the significant gaps or challenges and the issues of people with disability categories faced in our world.
- To provide better and sufficient solutions for reducing marginalization in disabled people.
- To find out the ways to improve the socio-economic status of disabled people.

Generally, the Central and State Governments developed a lot of plans, schemes, and policies to address the issues [10]. The outcome of each scheme has its perspectives. Some of the acts and schemes are not properly utilized. To improve disabled people's lives, there is a need to address newer solutions to tackle the addressed issues.

In this paper, section 2 describes the earlier acts, policies, etc. used for the solution for disabled marginalization. Section 3 discusses the identified significant challenges of disabled peoples due to marginalization. Section 4, suggests better solutions to reduce marginalization in disabled people. Finally, Section 5 concludes the survey with identified solutions.

3. Earlier techniques used to reduce marginalization in disabled peoples

There are a variety of techniques are available to solve marginalization in disabled people. But the implementation level of all the techniques is too low. The importance of community-based rehabilitation was increased due to the insufficiency of official programs [11]. Reforming policies,

improving legislation, addressing barriers in finance, service delivery, human resources, reduce the gap in research are needed to improve the health care of disabled people [6]. The policies designed at international levels influence national policies. An international agreement such as the Convention on the Rights of Persons with Disabilities (CRPD) [12] and Millennium Development Goals [13] needs to improve for the easy accessibility of health services. The Millennium Development Goals released in the year 2000 does not have any consideration for the development of disabled people [14]. Propose newer policies and schemes for designing easy handling infrastructure. But now, the Sustainable Development Goals aim to take urgent actions towards the development of disabled people by 2030 [15]. As per the constitution of India, all people including PwDs have equal fundamental rights and get constitutional provisions [16].

- Article 41 makes provision for securing the rights to education, work, and public assistance in case of sickness.
- Article 46 promotes special care for weaker community people.
- Article 243-G provides Social welfare which includes mentally retarded and handicapped people.
- For reducing marginalization, article 243W was proposed to safeguard the weaker community peoples.

For reducing marginalization, legal provisions play a vital in the welfare of PwDs. Indian Government implemented many acts for ensuring and handling the welfare of PwDs.

- Mental Health Act [17]: Proposed in 1987 for the care of mentally disabled peoples and to make provisions to obtain the inherited property.
- Mental Health Care Act [18]: Developed in 2017 from the extension of the mental health act, which offered mental health care services with the fulfillment of their rights.
- Rehabilitation Council of India Act [19]: It offered training to professions from 1993 to take care of PwDs and take action against unqualified persons delivering services to PwDs.
- The person with Disabilities Act [20]: Released in 1995 to ensure equal opportunities, full participation, and protection of rights. It offered education, employment, training, unemployment allowance, and insurance schemes, etc. to PwDs. It takes care of diseases associated with eye, ear, mental, and motor disabilities.
- National Trust for the Welfare of Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities Act [21]: developed in 1999 to overcome the vulnerability and fulfill usual requests of families looking for well-organized residential care for their severely disabled ones.

Rights of Persons with Disabilities (RPWD) Act [22]: proposed in 2016 to fulfill the barriers caused during interactions by measuring the disability. Certificate from authority offered more benefits to disability >40%. It also creates institutional infrastructure such as special courts, which effectively handle the violation of rights of PwDs.

As per constitutions and acts, disabled people can enjoy the same rights and pursue the same duties as all other people except for the duties in which people are unable to fulfill due to their disability. But the constitution measurement given in Table 1 taken in 2007 and 2014 does not have more changes in the development of disabled peoples [23].

Constitutional rights	2007	2014
Constitution aspires to equity and non-discrimination for disabled peoples	4%	4%
The constitution guarantees equity and non-discrimination for disabled	16%	24%
peoples		
Constitution permits exceptions based on physical disability	2%	3%
Constitution provides exceptions based on mental disability	2%	2%
Positive actions for quality life of disabled peoples	8%	12%

Table 1: Constitutional rights analysis report taken in 2007 and 2014.

Indian Government's nodal agency Ministry of Social Justice & Empowerment [24] offered employment to PwDs associated with visual, speech, hearing, mental, and locomotor disabilities. It also ties up with the Ministry of Education [25], Ministry of Women and Child Development, Ministry of Health & Family Welfare [26] to make more services to disabled peoples.

For the development of disabled peoples due to marginalization, the Kerala state government set three main objectives such as inclusive growth, increased individual competence, and personal anatomy of disabled peoples based on the above-mentioned Acts in 2015 [26]. It somewhat increases the education of disabled children, job opportunities and decreases the number of disabled people living in coastal and tribal areas. Departments of disabled people's development are still experimenting with ways of engaging, attaining or reaching and assisting marginalized people. For that purpose, this review of the literature identified and address the challenges that exist in disabled people due to marginalization.

4. Marginalization Challenges: A person with a disability

Disabled people are facing several challenges to lead their life to achieve basic needs. Marginalization is the major factor for the increased suffering of PwDs. To identify the challenges, a review of the literature was carried out and identifies the various challenges involved in the development of disabled peoples.

4.1. Disability and Poverty

The bi-directional relationship exists between disability and poverty [27]. It has three main types such as individual model, social model, and WHO developed model. An individual model is a need-based approach, which reduces the individual ability and does not satisfy all social standards. Therefore disabled persons are not acting as active members of society [28, and 29]. The social model is the right-based approach, which said that disability is a socially created one [30]. WHO developed model said that there exists some relationship between health conditions and social barriers [31]. Especially, Poverty is income-based and it is at the peak for developing and under-developing countries. Undernourished, access to dirty resources, low health care, etc. are caused by poverty and caused disabilities such as social exclusion, low availability of basic requirements, discrimination, etc. Disability causes poverty and poverty is the reason for the cause of disability [32]. Because of poverty, disabled peoples are less likely to access health care services [33].

4.2. Data Availability

Challenges Faced By Person With Disability Due To Marginalization And Their Solutions: A Review

The disabled peoples are most excluded due to marginalization. Georgians accept the disabled persons in which they exclude such peoples with the label of intellectual disability [34]. But every disabled person has a unique ability. But most of them are not have proper education [35], finance [36], employment [37], and training due to marginalization [38]. The shattered infrastructure makes it more difficult to access things [39]. For that purpose, they need urgent assistance from volunteers.

4.3. Difficulties to meet basic requirements

The 2030 Agenda of UN Development Program (UNDP) global disability summit towards sustainable development said that there is a need to advancing the basic rights of disabled persons [40]. It is the first report for disabled persons in the category of Sustainable Development Goals (SDG). Mostly, women and girls are under double discrimination category due to disability along with their gender category [41 and 42]. So they struggle more to meet their daily basic needs.

4.4. Decision-making process

United Nations Development Programme (UNDP) research said that 70% of Georgians only accept the disabled person's decisions. Example: disabled person act as a parliamentary member role. The acceptance rate is too low due to the mental disability which leads to cause intellectual impairments. 47% of people only accept mentally disabled people as co-workers [43]. Sometimes, the exclusion of people while taking important decisions has generative negative impacts and affects their quality of life [44].

4.5. Diseases

People belonging to disability are caused due to genetic [45, 46, 47, and 48] and non-genetic factors [49], which cause fears in people. Such peoples need to face a huge number of barriers in their daily life. They need more health services. The stigmatization of disability resulted in the socio-economic marginalization of generations with disabilities. From long Centuries ago, many oppressed minorities left people with disabilities in a severe state of impoverishment. Therefore, disabled children, women, and old age people conditions are more vulnerable. People with a disability such as cognitive and non-cognitive impairments like speaking, walking, hearing, seeing, etc. are facing more trouble in society [50]. They need more attention from the government.

4.6. Urban developments: Barriers to Social Participation

The disabled people are affected due to urban development [51]. The developed cities are not included in the list of marginalized community areas. In such areas, disabled people cannot able to get any support from the Government. As per World Health Organization (WHO) report, 15% of people are affected by disability, which includes all ages of people [52]. People with disabilities in marginalized areas are affected triple times as compared with normal disabled people. 80% of disabled persons are lived in developing countries in which they are financially unstable peoples [53] and they are lived in cities [54]. They need more attention towards managing their lives.

4.7. Women and Girls with Disabilities

The violence against disabled women is more as compared with healthy women [55]. Education is not given as a priority for disabled girls [56]. The lack of knowledge about disabled people's rights among

minority communities makes it more difficult to access their rights. The fundamental Sexual and reproductive rights are recognized at international levels with standards and agreements. It offers self-determination rights to everyone to make their own decisions. It includes free from torture, cruel, inhumane, degrading punishment, violence [57], exploitation, neglect, and abuses [58]. Still, parents become more restrictive and protective for disabled girls who attained puberty [56].

4.8. Accessing rights

As per Indian law, all members of the family have equal rights to get inherited property. In reality, disabled persons are denied to get inherited property. For getting extra property, siblings took responsibility to take care of disabled people within the family. So disabled peoples always depend on abled siblings [59].

4.9. Education

All educational institutions are not developed with the infrastructure suitable for disabled people. Due to marginalization, most of them are not aware of policies, financial support from governments. Disabled students are ragged by other students. Abled students are not easily mingled with disabled students [60]. Some people have learning disabilities in which corresponding needed educational sources are available. But the distance to access the educational institution is more.

4.10. Empowerment

Due to difficulty in handling infrastructure, work in an office is difficult for disabled persons. Some peoples have visual, speaking, and hearing impairments. Such peoples have the ability to work in the office environment. But they can't able to do things associated with corresponding impairments [61].

4.11. Accessing health services

Prohibitive costs, Limited health service availability, barriers in their physical health, Inadequate skills are the major challenges addressed towards accessing health services. They are not having any awareness about health care workers working in rural and remote areas [62].

Based on the various challenges addressed, we have been exploring earlier techniques as well as suggest possible ways forward.

5. Solutions to Marginalization: Person with disability

Disability results there is less interaction between people with impairment and others. This happed owing to marginalization in which they are excluded from society. They are less likely to carry out their schoolings, pursuing jobs, and engaged in the social, political, and economic life of their communities.

Based on addressed challenges and issues in existing techniques were overcome by introducing new solutions. For enhancing the opportunities to overcome the addressed challenges by implementing added advantages for ease access of PwDs.

- Identify disabled people: Adding more disabilities in the 2021 census increases the recognition of disabled people. In addition to this, the birth and lifestyle of disabled people are needed to identify each year through panchayat. Through this, Government can able to easily identify all PwDs participated in education, training, and awareness programs. For ensuring this, form rehabilitation centers with more trainers are also encouraged in each panchayat to increase the rate of PwDs participation. As per Indian culture, community-based rehabilitations are very appropriate to enhance the life of PwDs.
- Create awareness among students: Disability awareness in students helps to treat the disabled co-students as their friendly co-workers.
- Conduct disability welfare programs: It is needed for national and international harmonization among disabled people. Training and welfare programs are more helpful to enhance the activities of PwDs. Along with the available policies and financial support, information must be conveyed by conducting awareness programs in rural areas through panchayat members. Awareness programs make PwDs achieve all their rights and handle situations in a barrier-free manner.
- Satisfy basic requirements and ensure dignified life: The basic requirements of disabled people need to be satisfied by implementing more educational [63] and employment organizations for making and achieving more effective human rights.
- Enhance Features for Infrastructure development: Physically handicapped have unique abilities more than normal people. But they are facing difficulty accessing education due to improper infrastructure and distance. There is a needed to develop more learning institutions to carry out learning disability people's education. The government of corresponding states improves the infrastructure for the education of disabled persons through special schools, Vocational universities, and their corresponding colleges, etc. Transport, education and all public services enhance their designs by including common access features for disabled peoples [64]. The government will sanction more funds to institutions to create disabled-friendly infrastructure. The extension of all schools with disabled-friendly infrastructure reduces distance and eases access to knowledge. In addition to this, all teachers need to get trained for handling PwDs. Need to increase special schools to reduce distance barriers. The research centers also need to enhance disabled-friendly infrastructures and make all transportations accessible.
- Encourage taking decisions on their own and Accept decisions: The decision-making provides a person with support in which suggestion obtained from the corresponding person is considered based on own wishes covey through expressions [65].
- Increase technological innovations: The Technology-based Global Partnership offered more life-changing supports such as wheelchairs, hearing aids, and prosthetics to people. If these technological supports are provided to disabled children from an early age then they can able to work similarly to normal people. They can able to carry out as the way they want to do things. The development of newer technologies helpful to disabled peoples is encouraged by offering financial support from Government and disability-inclusive diverse teams. Innovation and use of newer technologies like Jaws software help disabled persons with visual impairment is to work in IT firms.

- Amplify the legislation and protections forums: All voluntary groups and policymakers, Government organizations must not forget to add the minority community within their beneficial schemes. For women, there is a need to increase more legislation and protections forums. It is more helpful to engaged disabled women in various sectors and leads a happy life as normal women. Based on their suggestions, provide unique opportunities to enhance the economic level of women and girls with disabilities. Disabled care policies and acts need to be developed to take care of disabled people. In addition to this, there is in need to ensure that disabled persons are properly gained their inherited property. General Legislative changes occur over time. Therefore disabled people are also guaranteed to obtain equal rights by addressing the barriers.
- **Policy design:** To reduce the poverty and its associated disability will handle it by generating a policy design in down to top approach. It makes more visibility to marginalized PwDs.
- Empower disabled women: World Bank generates empowerment opportunities for women
 to overcome barriers facing in society [66]. It needs to be extended to achieve all disabled
 women to get jobs without any barriers.
- Remove community barriers: Based on research, when the disabled peoples are able to work or participate with full freedom within their communities that people only get exposure to access all the resources for community benefits. Community workers play a vital role in providing more free services. Community workers need to ensure the participation of disabled people in rural areas. For accessing available policies and their services, there is a need to identify the priorities to reduce equalities in disability inclusion. Health care volunteers need to ensure that disabled people from marginalized communities equally getting their benefits. Increasing financial incentives from health care providers have added advantages for people's follow-ups and treatments. Reasonable accommodations along with environmental modifications need to be increased to ease access to services. The effective training given to community workers reduces attitudinal barriers that exist between and within communities. It increases the chance of getting health services to disabled persons in marginalized categories.
- **Develop merging between different sections:** It will offering services to PwDs. The collaboration between community workers, NGOs, and Government officials reduces data duplications and increases the chance of getting more secure services.
- Increase administrative power: Need to provide necessary resources and sufficient powers
 to the chief administrator of disabilities commission for efficient implementation and
 protecting rights of PwDs.
- **Ensure service availability:** Need to ensure monitoring and assisting services are available below the district level through panchayat and other organizations.

Based on the above-described solutions, the improvement over the existing techniques helps both disabled due with poverty and person with disabilities peoples achieve healthy social lives.

6. Conclusion

In accordance with the WHO report, disabled people are facing several challenges in their life. Indian constitutions, acts, policies and developmental organizations are available to mitigate the challenges of disabled peoples. Still, there is lagging due to marginalization. Sustainable non-discriminatory growth in the agenda of global development cannot be attained without the inclusion of disabled people. In order to address the challenges, a set of solutions are provided to enhance the life of disabled people. For that purpose, explicit public policies need to be designed, which supports newer technologies by reducing attitudinal barriers. The inclusive initiatives for people's disabilities must be localized in the census of 2021 to help for making a more responsive and heterogeneous society. The partnership between private and government organizations generate more employment opportunities to disabled peoples. Almost all the laws are already available in which the regulations seek to ensure the participation of disabled peoples. It avoids disabled people being left out in participation due to the mindset of their disabilities. Towards employment of disabled peoples, the government must drive beyond the enactment of Acts and legislation on employment by intensifying awareness. This makes private and public sectors encourage employing people with disabilities. PWDs are encouraged to participate in employment opportunities as per gender equality (WHO, 2005). All working infrastructure barriers must be removed and as per policies and legislations in workplaces. Broadcasting media are act as the frontline to makes society realize that marginalized disabled peoples are a part of our society. If disabled people are not included or accepted by society with right intend and spriti, their progress in their respective lives will further complicate the kind of marginalization that is prevailing across the globe.

References

- 1. Peters, S. J. (2009). Review of marginalization of people with disabilities in Lebanon, Syria, and Jordan. *Background paper prepared for the Education for All Global Monitoring Report 2010, Reaching the Marginalized.*
- 2. Peters, S. J. (2010). Review of marginalization of people with disabilities in Lebanon. *Syria and Jordan Background paper for the UNESCO*.
- 3. Buckingham, J. (2011). Writing histories of disability in India: strategies of inclusion. *Disability & Society*, 26(4), 419-431.
- 4. Yeo R. Chronic poverty and disability. Somerset: Action on disability and development; 2001.
- 5. Abbott, S., & McConkey, R. (2006). The barriers to social inclusion as perceived by people with intellectual disabilities. *Journal of intellectual disabilities*, 10(3), 275-287.
- 6. World Health Organization (WHO)/World Bank, World Report on Disabilities, Geneva, WHO, 2011, Retrieved February 2016.
- 7. Galabuzi, G. E. (2004). Social exclusion. *Social determinants of health: Canadian perspectives*, 235-251.
- 8. Elwan, A. (1999). *Poverty and disability: A survey of the literature* (Vol. 9932). Washington, DC: Social Protection Advisory Service.
- 9. Verma, D., Dash, P., Bhaskar, S., Pal, R. P., Jain, K., Srivastava, R. P., & Hansraj, N. (2016). Disabled persons in India: a statistical profile 2016. *Ministry of Statistics and Programme Implementation, Government of India*.
- 10. Persons with Disabilities (Divyangjan) in India A Statistical Profile: 2021, Ministry of Statistics and Programme Implementation, Government of India.
- 11. Kumar, S. G., Roy, G., & Kar, S. S. (2012). Disability and rehabilitation services in India: Issues and challenges. *Journal of Family Medicine and Primary Care*, *1*(1), 69.

- 12. Kayess, R., & French, P. (2008). Out of darkness into light? Introducing the Convention on the Rights of Persons with Disabilities. *Human rights law review*, 8(1), 1-34.
- 13. Groce, N. E. (2018). Global disability: an emerging issue. *The Lancet Global Health*, 6(7), e724-e725.
- 14. https://www.who.int/news-room/fact-sheets/detail/millennium-development-goals-(MDGs)
- 15. https://www.un.org/development/desa/disabilities/publication-disability-sdgs.html
- 16. Siddiqui, S. RIGHTS OF PERSONS WITH DISABILITIES ACT-2016 SALIENT FEATURES OF NEW ACT FOR PwD.
- 17. Khan, M. (2021). Balancing non-discrimination and risk management in mental health legislation for autism. *The British Journal of Psychiatry*, 218(1), 63-64.
- 18. Malathesh, B. C., Nirisha, P. L., Kumar, C. N., Madegowda, R. K., Vajawat, B., Basavarajappa, C., & Math, S. B. (2021). Free legal aid for persons with mental illness and another marginalized group of the population. *Asian journal of psychiatry*, 102654.
- 19. Kumar, S. S., Jain, S., & KT, U. K. (2021). PART IV PERSONS WITH DISABILITIES AND HIGHER EDUCATION. *Empowering Marginalized Communities in India: The Impact of Higher Education*.
- 20. Malathesh, B. C., Nirisha, P. L., Kumar, C. N., Madegowda, R. K., Vajawat, B., Basavarajappa, C., & Math, S. B. (2021). Free legal aid for persons with mental illness and other marginalized groups of the population. *Asian journal of psychiatry*, 102654.
- 21. Seth, N. The work of a person and the GHARAUNDA Scheme: An exploratory study of housing and home concerns of adults with disabilities. *Equal Cities*, 137.
- 22. Lobo, F. N., Widiarto, A. E., & Widagdo, S. (2021). Legal Protection of Political Rights of Persons with Disabilities to be Elected as Candidates for Members of the House of Representatives in General Elections: A Comparative Study between Kenya and Indonesia. *Journal of Arts and Humanities*, 10(6), 31-43.
- 23. Raub, A. (2016). Constitutional rights of persons with disabilities: An analysis of 193 National Constitutions. *Harv. Hum. Rts. J.*, 29, 203.
- 24. Ministry of Social Justice and Empowerment. (2013). Empowerment of persons with disabilities—About the division.
- 25. Vinod, M. J., & Kumar, S. S. (Eds.). (2021). *Empowering Marginalized Communities in India: The Impact of Higher Education*. SAGE Publishing India.
- 26. Noor, A. A. M., Abd Manaf, A. R., & Isa, M. F. M. CHALLENGES IN CONDUCTING RESEARCH ON PERSONS WITH DISABILITIES (PWDs): PERSONAL JOURNEY. *Learning disabilities*, 188, 911.
- 27. Pinilla-Roncancio, M. (2015). Disability and poverty: two related conditions. A review of the literature. *Revista de la Facultad de Medicina*, *63*, 113-123.
- 28. Barnes C, Mercer G. Disability. Cambridge: Polity; 2003.
- 29. Barnes C, Mercer G. Exploring disability: A sociological perspective. Second edition ed. London: Polity 2011.
- 30. Oliver M. Understanding disability. Second edition ed. London: Palgrave Macmillan; 2009.
- 31. World Health Organization. International classification of functioning, disability, and health (ICF) Geneva: WHO; 2001.
- 32. Yeo R. Chronic poverty and disability. Somerset: Action on disability and development; 2001.

- 33. Krahn, G. L., Walker, D. K., & Correa-De-Araujo, R. (2015). Persons with disabilities as an unrecognized health disparity population. *American journal of public health*, 105(S2), S198-S206
- 34. PEOPLE WITH DISABILITIES ARE MORE VISIBLE BUT STILL MARGINALIZED, October 23, 2020. https://www.ge.undp.org/content/georgia/en/home/presscenter/pressreleases/2020/disability-public-perceptions.html
- 35. Limaye, S. (2016). Factors Influencing the Accessibility of Education for Children with Disabilities in India. *Global Education Review*, *3*(3), 43-56.
- 36. Sarker, D. (2020). Discrimination against people with disabilities in accessing microfinance. *Alter*, 14(4), 318-328.
- 37. Lindsay, S. (2011). Discrimination and other barriers to employment for teens and young adults with disabilities. *Disability and Rehabilitation*, *33*(15-16), 1340-1350.
- 38. Liisberg, M. V. (2015). Accessibility of services and discrimination: Concentricity, consequence, and the concept of anticipatory reasonable adjustment. *International Journal of Discrimination and the Law*, 15(1-2), 123-144.
- 39. https://www.thehindu.com/opinion/op-ed/beyond-the-barriers-of-disability/article32624953.ece
- 40. https://news.un.org/en/story/2018/07/1015492
- 41. Rao, I. (2004). Equity to women with disabilities in India. Bangalore, CBR Network.
- 42. Dawn, R. (2014). "Our lives, our identity": women with disabilities in India. *Disability and Rehabilitation*, *36*(21), 1768-1773.
- 43. https://www.jointsdgfund.org/article/people-disabilities-are-more-visible-still-marginalized
- 44. Barton, L. (2005). Emancipatory research and disabled people: Some observations and questions. *Educational Review*, *57*(3), 317-327.
- 45. Miller, P. S. (1998). Genetic discrimination in the workplace. *Journal of Law, Medicine & Ethics*, 26(3), 189-197.
- 46. Artieda, J., Pastor, M. A., Lacruz, F., & Obeso, J. A. (1992). Temporal discrimination is abnormal in Parkinson's disease. *Brain*, 115(1), 199-210.
- 47. Gin, B. R. (1997). Genetic Discrimination: Huntington's Disease and the Americans with Disabilities Act. *Columbia Law Review*, 1406-1434.
- 48. Goering, S. (2015). Rethinking disability: the social model of disability and chronic disease. *Current reviews in musculoskeletal medicine*, 8(2), 134-138.
- 49. Kass, N. E., Medley, A. M., Natowicz, M. R., Hull, S. C., Faden, R. R., Plantinga, L., & Gostin, L. O. (2007). Access to health insurance: experiences and attitudes of those with genetic versus non-genetic medical conditions. *American Journal of Medical Genetics Part A*, 143(7), 707-717.
- 50. Lindsay, S. (2011). Discrimination and other barriers to employment for teens and young adults with disabilities. *Disability and Rehabilitation*, *33*(15-16), 1340-1350.
- 51. Kempin Reuter, T. (2019). Human rights and the city: Including marginalized communities in urban development and smart cities. *Journal of Human Rights*, *18*(4), 382-402.
- 52. WORLD HEALTH ORGANIZATION and WORLD BANK. (2011) World Report on Disability [Online]. Available: www.who.int/disabilities/world_report/2011/en
- 53. Christian Blind Mission. (2015) Dialogues on Sustainable Development: A Disability-Inclusive Perspective. CBM. [Online]. Available: www.cbm.org/article/downloads/54741/CBM Inclusive Development Dialogues 2015.pdf

- 54. WORLD ENABLED. (2016) The Inclusion Imperative: Towards Disability-Inclusive and Accessible Urban Development. [Online]. Available: www.worldenabled.org/the-inclusion-imperative-towards-disability-inclusiveand-accessible-urban-development [25 May 2018]
- 55. Frohmader, C., Dowse, L., & Didi, A. (2015). Preventing violence against women and girls with disabilities: Integrating a human rights perspective. *Human Rights Defender*, 24(1), 11-15
- 56. Sengupta M, Agree EM. Gender and disability among older adults in North and South India: Differences associated with coresidence and marriage. *J Cross Cult Gerontol*. 2002;17:313–36.
- 57. Akhmedshina, F. (2020). Violence against women: a form of discrimination and human rights violations. *Mental Enlightenment Scientific-Methodological Journal*, 2020(1), 13-23.
- 58. Frohmader, C., & Ortoleva, S. (2014, July). The sexual and reproductive rights of women and girls with disabilities. In *ICPD International Conference on Population and Development Beyond*.
- 59. Janardhana N, Naidu DM. Stigma and Discrimination Experienced by families of mentally ill-Victims of mental illness. *Contemp Soc Work J.* 2011;3:83–8.
- 60. Nordmann, N. (2001). The marginalization of students with learning disabilities as a function of school philosophy and practice. *Journal of moral education*, *30*(3), 273-286.
- 61. M. Ramanjaneyulu & M. Dhananjaya. Impact of Poverty on Disabled Population in India: An Assessment of Access India. Proceedings of 2nd International Conference on Digital Technologies & Innovation in Science and Society. Vol-2, Issue-13, 2016 (Special Issue) ISSN: 2454-1362.
- 62. https://www.who.int/news-room/fact-sheets/detail/disability-and-health
- 63. Janardhana, N., Muralidhar, D., Naidu, D. M., & Raghevendra, G. (2015). Discrimination against differently-abled children among rural communities in India: Need for action. *Journal of natural science, biology, and medicine*, 6(1), 7.
- 64. PRINCE, Michael J. (2008) Inclusive city live Persons with disabilities and the politics of difference. Disability Studies Quarterly, 28(1) [Online]. Available: http://dsq-sds.org/article/view/65 [29 June 2019]
- 65. Gooding, P. (2013). Supported decision-making: a rights-based disability concept and its implications for the mental health law. *Psychiatry, Psychology and Law*, 20(3), 431-451.
- 66. https://www.worldbank.org/en/topic/socialsustainability/brief/world-bank-group-commitments-on-disability-inclusion-development