

# Poverty And Disability - On the Lines of Capability Approach: A Study Based on Kolkata City

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**Abstract:** *The issue of poverty among individuals with disabilities has garnered increasing attention within the discourse of development economics and social justice. This synopsis aims to explore this complex relationship through the lens of the Capability Approach. The Capability Approach posits that individuals should be evaluated not merely based on their material possessions or income, but rather on their opportunities and capabilities to lead a life they have reason to value. In the context of poverty and disability, this approach becomes particularly relevant as it shifts the focus from viewing disabled individuals solely as passive recipients of aid to recognizing their agency and potential for leading fulfilling lives. The study delves into the various dimensions of the intersection between poverty and disability with reference to Kolkata, a city known for its diverse socio-economic landscape and significant population of individuals with disabilities. Anchored within the framework of the Capability Approach, the study investigates the lived experiences of disabled individuals facing poverty in Kolkata highlighting how limited access to education, healthcare, employment, and social services exacerbates the challenges faced by disabled individuals living in poverty. Drawing upon empirical research, the study underscores the importance of fostering inclusive policies and social structures that empower individuals with disabilities to overcome their socioeconomic disadvantages. The paper is an attempt to empirically study the association between poverty and disability on the lines of gender parity in Kolkata city, on the basis of multi-dimensional poverty index (MPI) and make policy recommendations to reduce the constraints that the environment adds to a person's impairment in order to expand their capability set and to allow them to live a life which they value. In conclusion, the study emphasizes the urgency of adopting a multidimensional approach that integrates the principles of the Capability Approach to address the multifaceted challenges faced by individuals with disabilities living in poverty. By promoting their capabilities and enhancing their opportunities for meaningful participation and social inclusion, it seeks to pave the way for a more equitable and just society that values the inherent dignity and potential of every individual, regardless of their abilities or socioeconomic status.*

**Keywords:** disability and poverty, capability approach, multidimensional poverty, social inclusion, Kolkata

## 1. Introduction to the Study

Traditionally poverty has been defined as a state or condition in which an individual or household lacks the financial resources to afford a basic minimum standard of living. This basic standard of living is determined on the basis of a benchmark expenditure (or income) that an individual spends in a month (or year in some cases) to purchase a basket of goods (which are known as the poverty basket). If an individual's expenditure (or income) is below the benchmark set, then he/she or that household is said to be in poverty. The traditional approach being unidirectional in nature, there is a need to have a more holistic approach to this global problem as stated by Nobel laureate Amartya Sen. According to his **capabilities approach** theory, poverty is **deprivation of a person's capabilities** to live the life they have a reason to value and also the deprivation of the individual's abilities to exercise that choice.

According to the Rights of Persons with Disabilities Act, 2016, "Person with disability" means a person with long term physical, mental, intellectual or sensory impairment which, in interaction with barriers, hinders his full and effective participation in society equally with others.

Disability is thus defined as a lack of capability, due to restriction in the range of opportunities available in a given context several reports and literature reviews have given an indication that gender gap in accessing equal opportunity is a burning issue for India. Thus, the study wants to find out if

female Differently-abled persons are more prone to underutilising their capabilities in absence of environmental support and thus more susceptible to poverty.

The World Bank estimates that 20 per cent of the world's poorest people have some kind of disability and tend to be regarded in their own communities as the most disadvantaged. Women with disabilities are recognized to be multiply disadvantaged, experiencing exclusion on account of their gender and their disability. (Disabled World).<sup>1</sup>

Women and girls with disabilities are particularly vulnerable to abuse. A small 2004 survey in Orissa, India, found that virtually all of the women and girls with disabilities were beaten at home, 25 per cent of women with intellectual disabilities had been raped and 6 per cent of women with disabilities had been forcibly sterilized. In fact as per World Bank factsheet disability prevalence and gender disparity is higher in developing countries like India.

The paper is an attempt to empirically study the association between poverty and disability on the lines of gender parity in the Kolkata on the basis of multi-dimensional poverty index (MPI) and make policy recommendations to reduce the constraints that the environment adds to a person's impairment in order to expand their capability set and to allow them to live a life which they value.

## 2. Theoretical Background

Human development has made extensive use of the Capability Approach, which Indian economist and philosopher Amartya Sen first advocated in the 1980s. Here, the term 'poverty' refers to a lack of ability to live a happy life, while the term 'development' refers to a rise in capability [Sen, A. K. 1985. *Commodities and capabilities*. Vol. 7. Professor Dr. P. Hennisman Lectures in Economics: Theory, Institutions, Policy. Amsterdam: Elsevier].

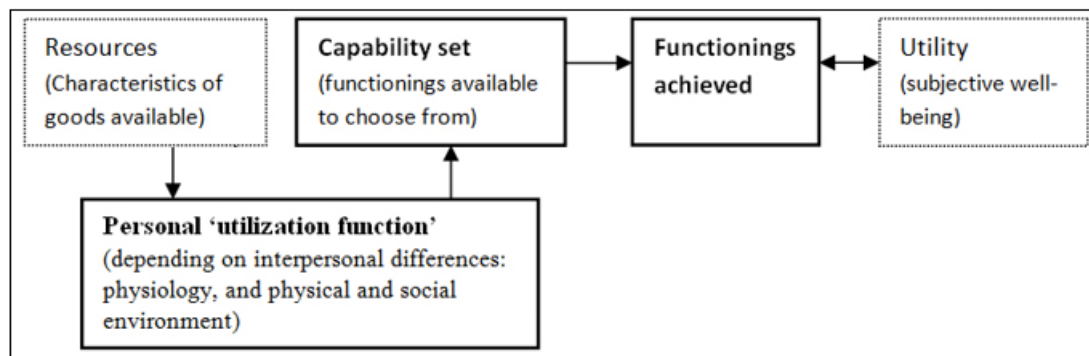
The quality of life under capabilities approach is based on two fundamental concepts:

- 1) **Functioning:** These are 'being and doing' states like having access to food and shelter. They should be differentiated from the materials used to get them, much as 'bicycling' may be distinguished from 'owning a bike.' [Mitra, Sophie; Posarac, Aleksandra; Vick, Brandon. *Disability and poverty in developing countries: a snapshot from the world health survey (English)*. Social Protection discussion paper; no. SP 1109 Washington, D.C.]

- 2) **Capability:** It describes the range of beneficial abilities that a person has practical access to. Therefore, a person's capability denotes their actual flexibility to choose among various functional configurations as well as life styles that they have good reason to value.

*In this context it is important to understand the difference between functioning and capabilities as explained by Sen, say two people A and B are starving, A is starving on religious reasons while B is because of poverty. In this case, with respect to functioning both are malnourished (on the date of analysis) but capabilities vary for the previous it's a choice while for the later it's a compulsion*

It is feasible to study the economic position of PWDs in a different manner using the capacity approach. Their performance, or what they can do in a certain setting, becomes crucial. In actuality, a person's capability set encompasses both his or her potential for functioning and what they can really do. This describes the level of independence that a PWD has in a particular setting [Reasoning about development: Essays on Amartya Sen's capability approach" by Thomas Rodham Wells, 2013]



**Figure 2.4.1:** Outline of the Core Relationships in the Capability Approach

FIGURE 2.4.1 outlines the core relationships of the Capability Approach and how they relate to the main alternative approaches focused on resources and utility.

Source: "Reasoning about development: Essays on Amartya Sen's capability approach" by Thomas Rodham Wells, 2013.

Disability is thus described as a lack of capacity brought on by limitations in the possibilities available in a particular situation.

Poverty and disability mutually influence each other. In fact, one factor generally perpetuates the other. Lack of economic participation leads to insufficient resources required to sustain livelihood, making persons with any form of disability more vulnerable to illness, moreover conditions like less access to treatment or even means of transportation for accessing the treatment accentuated with high associated medical services make them more drawn towards a lower standard of living.

According to Engelbrecht and Lorenzo, [Lorenzo, T. Equalizing opportunities for occupational engagement: disabled women's stories. In: Watson R and Swartz L, editors. *Transformation through occupation*. London

and Philadelphia: Whurr Publishers, 2004] PWDs are 'pushed into poverty' because they are overprotected, incapable, or not permitted to contribute to the household's money generation. Fourie, Galvaan, and Beeton<sup>1</sup> all concur that poverty creates significant health risks, which are exacerbated by the disabled. As a result, there are a variety of factors that limit PWDs' ability to obtain economic independence via employment, including poor health and malnutrition as well as a lack of skills and ability to find a job. Coleridge also discovered that, through increasing isolation and financial stress, disability both causes and worsens poverty<sup>2</sup>. In terms of limited access to resources, fundamental healthcare, proper nutrition, and supportive services, Stone<sup>3</sup> acknowledged that impairments are both generated by and exacerbated by poverty.

<sup>1</sup> . Fourie M, Galvaan R and Beeton, H. The impact of poverty: potential lost. In: Watson R and Swartz L, editors. *Transformation through occupation*. London and Philadelphia: Whurr Publishers, 2004. 12.

<sup>2</sup> Coleridge P. *Disability, Liberation, and Development*. Oxford: Oxfam Publishing, 1993.

<sup>3</sup> Stone E. A complicated struggle: disability, survival and social change in the majority world. In: Priestley M., editor.



**Figure 2.4.2:** A downward spiral created by the deprivation trap

The relationship between unemployment, disability, and poverty is plainly present, and figure 2.4.2 provided by Engelbrecht and Lorenzo illustrates how this relationship—specifically, its ongoing nature—forms a negative cycle in which PWDs are imprisoned.

Women with disability are often double marginalized once because of disability and again on basis of gender discrimination. The study would therefore make an attempt to study both at macro (National level) and micro (State level) the association between female disability and incidence of poverty on them.

### 3. Literature Review

- 1) **Sophie Mitra (2015)** in *The Capability Approach and Disability* tries to assess how an approach developed in economics to analyze issues related to the standard of living, the so-called capability approach, may help us understand disability at the conceptual level. The article first summarizes different theoretical models of disability (the medical model, the social model, the Nagi model, and the International Classification of Functioning, Disability and Health of the World Health Organization) and then presents the main components of the capability approach. The capability approach allows researchers to analyze (a) disability at the capability level; (b) potential disability; and, at the functioning level, (c) actual disability
- 2) **Abigail McKnight (2014)** in the research paper “Disabled People’s Financial Histories: Uncovering The Disability Wealth-Penalty” on the basis of the empirical research concluded that disabled people and the households in which they live are at a disadvantage in terms of wealth holdings. The paper through statistical analysis demonstrated that the average difference in household net wealth and financial assets between disabled and non-disabled people increases with age.
- 3) **DESA. (2013):** *Accessibility and Development: Mainstreaming disability in the post2015 development agenda* New York ,UN : Which discusses on accessibility issues that affect participation of persons with disability and how it’s curbing can lead to development

Disability and the Life Course: Global Perspectives. Cambridge: Cambridge 5. 6.

- 4) **Jean-Luc Dubois, Jean-François Trani (2009)** in their research paper extending the capability paradigm to address the complexity of disability reviewed the paradigms that address disability and the ways of assessing a person’s capability set within this framework. Achieved functioning are easily measured through cross-sectional surveys, using counterfactual analysis to compare the situations of disabled and non-disabled people. This was done in 2005 in Afghanistan when a national disability survey was carried out on a random sample of households. Measuring detailed capabilities, especially their freedom dimension, is quite complex and requires identifying people’s potential choices in an ever-changing environment. This implies a need to extend the philosophical framework and to adopt appropriate statistical methodologies. © 2009 Published by Elsevier Masson SAS on behalf of Association ALTER.
- 5) **Andrew I. Batavia and Richard Beaulaurier (2001)** in the paper “The Financial Vulnerability of People with Disabilities: Assessing Poverty Risks” states the economic self-sufficiency and independence of people with disabilities depend largely on their capacity to maintain financial stability. Any substantial shock to the financial stability of people with disabilities can threaten their access to necessary housing, nutrition, medical care and other resources, the absence of which may result in further vulnerability and possible poverty. This article offers a theoretical framework for understanding disability poverty risk, however further research is required in form of empirical study to establish the mode

#### Research Gap

Very few studies have tried to introspect role of gender in associating disability and poverty. No current study with respect to West Bengal is available in the concerned area. The concerned study is thus an attempt to fill up the void.

#### Objectives of the study

The study aims to reflect the association between poverty risk and female disability. To be more specific the study focuses on:

- 1) To study the comparative position of lack of literacy among differently abled people across gender in India.
- 2) To study the comparative position of non-workers among differently abled people across gender in India.
- 3) To study the comparative position of houseless households among differently abled people across gender in India.
- 4) To demonstrate existence of possible linkage between poverty dimensions and disability across the gender and suggest remedies.

### 4. Research Methodology

#### 1) Research question

- **Research Question 1:** Is there existence of parity in literacy status across all the genders for differently-abled persons?
- **Research Question 2:** Is there existence of scope of equal work participation across all the genders for differently-abled persons?



- **Research Question 3:** Is there existence of equal access of shelter across all the genders for differently-abled persons?
- **Research Question 4:** Is there a possibility of presence of linkage between poverty dimensions and female disability?

## 2) Research Design

### a) Nature of study

The study follows an Exploratory Research Approach as very few previous studies on the subject matter depicting the current scenario are available. To study the identified propositions, an **empirical study** have been conducted.

### b) Data Source

Both **primary and secondary sources** of data has been used for the purpose of the study.

### Primary data source:

Primary data is collected through questionnaire, the first part of which (demographic part) has been designed as per Washington Group of Short Questions on Disability statistics and the second part taken from NSSO (National sample survey of India), administered on a sample of adult individuals with benchmark of physical disability (40% or more) drawn on the basis of simple random sampling in West Bengal.

### Secondary data source:

Published electronic disclosures and annual reports from various Government and private official websites

## 3) Methodology

- For the purpose of the first three objectives NSSO data has been utilised in order to find the comparative position with respect to literacy, work and shelter status across the genders with the help of graphical and tabular presentation is done
- In order to find out the poverty position, Alkire-Foster (AF) methodology has been used which is based on a dual cut off mechanism.
  - The first order cut-off within each component indicator is applied to determine which person is "deprived" in that indicator. The information across all indicators is then aggregated to arrive at a deprivation score for each individual.
  - The second order cut-off is then applied to identify the individuals who are multi-dimensionally poor.

Since the NSSO data dates back to 2011 in order to justify the study a primary survey of 100 respondents have been done and a Multidimensional Poverty index has been created in taking three major indicators carrying 1/3<sup>rd</sup> weight each (Health, Education and Standard of living)

### Steps of computing MPI

Three steps have been taken for computing the index:

- 1) Identification: Mapping the set of similar indicators together to reflect a particular dimension (for example- years of schooling and school attendance mapped under indicator education)

- 2) Calculating the deprivation score: Each of the 100 individuals have been first marked as deprived (denoted by 1) or not deprived (denoted by 0) in each of the indicators in respect of first order cut-off for each indicator
- 3) Calculating the poverty cut-off: The identification function for MPI is denoted by 'p' it is dependent on the deprivation status 'e' of an individual ( $x_i$ ) given the cut-off within an indicator (z) along with cut-off across indicator 'k'

This can be represented in the following equation:

$$P_k(x_i, z) = 1 \text{ if } c_i \geq k \text{ and} \\ P_k(x_i, z) = 0 \text{ otherwise}$$

In other words the function P considers an individual ( $x_i$ ) as multi-dimensionally poor when her/his deprivation scores ( $c_i$ ) is greater than/ equal to 2<sup>nd</sup> order cut-off.

## 5. Data Analysis and Findings

### Disability- Capability deprivation – Poverty: connecting the dots

Under the capability approach disability is explained in the light of three factors the summative lack of which leads to deprivation and thus increases the chances of poverty -

- 1) The kind of disability and other personal traits (e.g., race, gender, age)
- 2) The individual's accessible resources and
- 3) The environment.

**Firstly**, regardless of other personal traits, the number of resources accessible to the person, or the environment, deprivation might emerge from the type of disability<sup>4</sup>. If a person's handicap causes persistent discomfort, preventing them from taking advantage of practical chances, it is the fundamental character of the impairment that defrauds them of capacities and makes them incapacitated (such as leaving the house, engaging in work or leisure activities).

**Second**, impediments in the environment, including its economic, physical, social, cultural, and political features, may lead to deprivation. For instance, stigmatization or discrimination in interpersonal interactions may limit a person's opportunity set rather than the disfigurement caused by leprosy.

**Thirdly**, deprivation may be caused by the financial restrictions that impairment may impose on the supply and demand for resources, or it may result in increased expenses to reach a certain degree of advantage or well-being<sup>5</sup>. Sen (1992) stated that in this regard, often the same limitations, like age, infirmity, or disease that lower one's capacity to generate an income, may also make it more difficult to translate capacity into revenue.

<sup>4</sup> Sen, A. K. 1985. Commodities and capabilities. Vol. 7. Professor Dr. P. Hennipman Lectures in Economics: Theory, Institutions, Policy. Amsterdam: Elsevier.

<sup>5</sup> Sen, A. K. 1992. Inequality re-examined. Cambridge, MA: Harvard University Press

Since it ignores the "coupling" of income-earning and income-using handicaps in producing capabilities, the amount of poverty in industrialized nations is sometimes significantly overestimated and a large percentage of the poor there have such handicaps<sup>6</sup>. For instance, an elderly person finds it much more difficult to live a healthy lifestyle, participate in community activities, maintain mobility, visit friends, and other such things. And the disadvantage of poor earning capacity may be further exacerbated by these income-related drawbacks. When pushed to the limit, a shortage of resources may also act as a trigger for impairment or disability. A person with a chronic ailment, like diabetes, who lacks the finances to get continued treatment and no health insurance coverage may potentially have their condition worsen to the point where an impairment occurs and they lose some of their skills and functioning. One potential factor contributing to disability is a person's lack of resources. An impairment is a requirement for a disability<sup>7</sup>, but it is simply one of the elements that contribute to capacity or functional deprivation, or disability, together with the person's other characteristics (such as age, gender, and race).

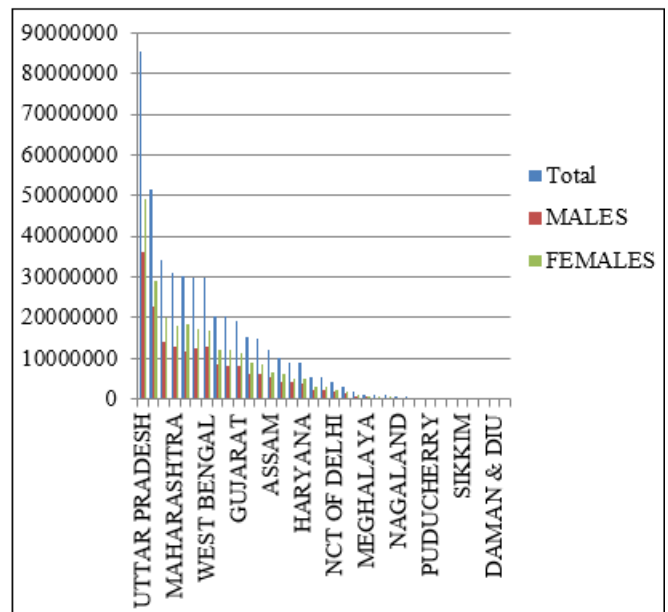
## 6. Analysis of Data

### Literacy deprivation:

- 1) Education plays an instrumental role in economic development as it's got a dual role it is both a constant as well as a stimulant for economic growth. It is next to impossible to rectify the situation where a child grows into an illiterate adult through a program. lack of literacy is an indicator of deprivation of capability to perform basic functions of life.

Constitution of India necessitates compulsory education should be provided to all children for age 6-14. However, what it surprising to note is Census2011 shows around **45.48%** of the disabled persons as illiterates.

However out of this 42.15% represent males and 57.85% represent female



**Figure 2:** Illiteracy rate: Computed by author on the basis of Census data 2011

As fig2 demonstrate across all the states the literacy rate of females are way lower than their male counterparts. The state with highest illiteracy being Uttar Pradesh followed by Bihar and Andhra Pradesh, West- Bengal is among the top 10 (number 8) with respect to literacy deprivation.

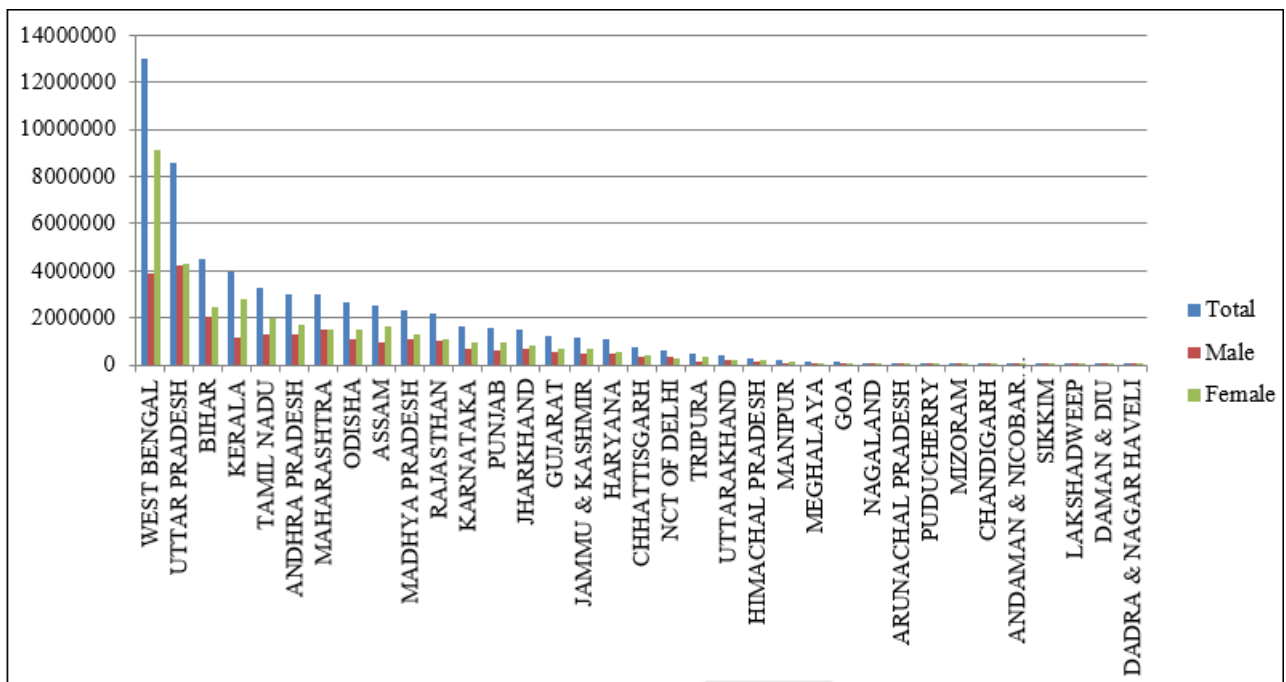
### **2) Employment/Earning deprivation**

Employment whether in form of self -employment or via providing employee services are essential tools of financial independence as the income earned via employment not only gives an individual a means of sustaining his existence but also earning economic and social security and acceptability.

Work is defined as participation in any economically productive activity with or without compensation, wages or profit. Non- workers reflect persons who did not work at all in any economically productive activity during the last one year preceding the date of enumeration was treated as non-worker. This category includes students, persons engaged in household duties, dependents, pensioners, beggars, etc. provided they were not engaged in any economically productive activity during the last one year preceding the date of enumeration. A look at the Census data tells us that approximately 60709399 disabled people are non- workers out of which 40% are male non workers and 60% are female non workers.

<sup>6</sup> Sen, A. K. 1999. Development as freedom. New York: Knopf.

<sup>7</sup> Sen, A. K. 2001. Symposium on Amartya Sen's philosophy: 4 Reply. Economics and Philosophy, 17(1), 51–66.



**Figure 3:** Disabled Non-workers of India: graph constructed by author on the basis of Census data

From fig3 we can clearly see the number of female non-workers is much more than male non-workers, definitely giving a hint towards a situation that the economic participation of disabled female population is considerably lower.

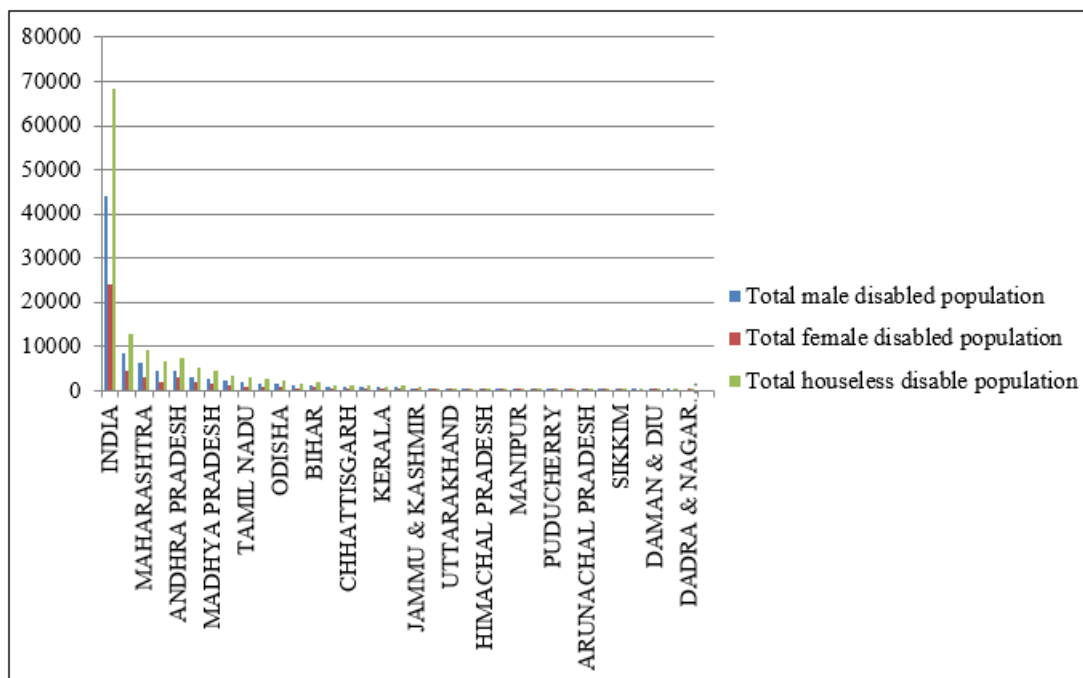
We can also evidently see from the figure that the state with highest number of non-workers is West Bengal followed by Uttar-Pradesh and Bihar.

### 3) Shelter deprivation

Shelter /Household is another basic necessity of life. According to Census of India houseless household mean

those who do not live in buildings or Census houses but live in the open or roadside, pavements, in hume pipes, under fly-overs and staircases, or in the open in places of worship, mandaps, railway platforms, etc., are to be treated as Houseless households. Houseless Households are not to be covered in House listing phase.

This definitely reflects deprivation of basic standard of living. When we introspect the Census data(2011) for finding out the number of disabled people who lack shelter across India we found out of 68422 houseless disabled a majority of 64.61% are males and 35.38% are females.



**Figure 4:** Houseless disabled population of India: graph constructed by author on the basis of Census data

Figure4 has a striking difference from the previous two indicators as here we can see the males outnumber the females. With respect to performance of states the highest number of houseless disabled are in the state of Maharashtra followed by Uttar Pradesh and West-Bengal.

#### 4) Deprivation score estimation

Poverty is a state or condition in which an individual or household lacks the financial resources to afford a basic minimum standard of living. The data available with respect to Census dates back to 2011 and definitely could not be considered a true reflection of current situation thus to depict a better picture an empirical study with 100 randomly selected differently-abled individuals have been conducted.

A Multi-dimensional poverty index has been constructed on the basis of Alkire-Foster (AF) methodology. In India the cutoff rate for poverty rate is **0.33** or in other words if a

person is found to be deprived in at least 3 of the sub indicators then he is said to be in poverty.

The identification function for MPI is denoted by 'p' is dependent on the deprivation status 'e' of an individual ( $x_i$ ) given the cut-off within an indicator (z) along with cut-off across indicator 'k'

This can be represented in the following equation:

$$P_k(x_i, z) = 1 \text{ if } c_i \geq k \text{ and} \\ P_k(x_i, z) = 0 \text{ otherwise}$$

In other words, the function P considers an individual ( $x_i$ ) as multi-dimensionally poor when her deprivation scores ( $c_i$ ) is greater than/ equal to 2<sup>nd</sup> order cut-off.

The deprivation index was created by considering majority of parameters of global MPI as shown below:

Dimension	Weight	Indicator	Deprived if
Health (1/3)	1/6	Nutrition	A family is considered to be in need if any child between the ages of 0 and 59 months, woman between the ages of 15 and 49, or male between the ages of 15 and 54 who have nutritional information available is found to be undernourished.
	1/12	Child & Adolescent Mortality	In the five years before the survey, a child or adolescent under the age of 18 has passed away in the household.
	1/12	Antenatal Care	A home is considered to be deprived if any woman living there who gave birth in the five years before the survey did not get at least four antenatal care visits or help from qualified medical professionals during her most recent delivery.
Education (1/3)	1/6	Years of Schooling	No one in the home who is ten years old or older has finished 6 years of education.
	1/6	School Attendance	When a child reaches the age at which he or she would finish class eight, they are not all enrolled in school.
Standard of living (1/3)	1/21	Cooking Fuel	A household uses dung, agricultural products, bushes, charcoal, wood, or coal for cooking.
	1/21	Sanitation	The bathroom is either inadequate, not present, or present but shared with several houses.
	1/21	Drinking Water	The nearest source of improved or safe drinking water for the family is at least a thirty minute walk away (as a round trip).
	1/21	Electricity	There is no power in the home.
	1/21	Housing	The home is substandard; either the floor is made of natural materials, or the roof or walls are constructed using simple materials.
	1/21	Assets	The household does not own more than one of these assets: TV, radio, computer, telephone, bicycle, motorbike, refrigerator, or animal cart; and does not own a car or truck.
	1/21	Bank Account	No one living in the home has a post office or bank account.

From the analysis we found that out of 100 individuals for 74 the poverty cut off was higher than 0.33 that is they fall in the poverty bracket, what is more striking to note is that out of 40 males participants 26 were found multi-dimensionally poor and out of 60 female participants 48 were found to be multi dimensionally poor.

Gender/Dimension	Poor	Not Poor
Male	26	14
Female	48	12
Total	74	26

The data definitely shows a higher incidence of poverty among differently-abled people on the basis of MPI (74 %). Headcount ratio denotes the proportion of poor individuals to total population. Therefore, Total **Headcount ratio (H)** = Total number of multi-dimensionally poor individuals/Total number of individuals

$$H = 74/100 = 0.74$$

$$\text{Total male Headcount ratio} = 26/40 = 0.65$$

$$\text{Total female Headcount ratio} = 48/60 = 0.80$$

As compared to males 65% and Headcount ratio of females stand at 80% showing a picture of deprivation being faced by the female differently-abled population.

## 7. Findings of the Study

From the study undertaken both at macro level (on the basis of secondary data taken from Census 2011) and micro level (on the basis of primary data collected from 100 randomly selected samples from West Bengal) the following could be deduced:

- 1) Literacy deprivation that is access to equal opportunity of education lacks among female differently abled persons as compared to male respondents across all states of India. When we shift our focus to West-Bengal the same trend could be noticed the analysis of the data shows West Bengal among top 10 states with literacy deprivation.



- 2) Employment /earning deprivation reflect a lack of equal employment opportunity analysis of the above data shows gender disparity in access to employment or earning with unemployment being much higher among females who are differently abled than male. Pan India this disparity is clearly evident and data shows the state with highest number of non-workers is West Bengal followed by Uttar-Pradesh and Bihar.
- 3) Shelter deprivation is lack of basic standard of living, an analysis of homeless population data revealed the number of male differently abled persons being higher than females. Thus, what is striking to note is that though in both literacy and employment parameters female gender lack below the male gender but when it came to shelter women were supported by their families and thus rate of homeless is higher in case of male differently abled than females.
- 4) The poverty index created in the study taking 100 respondents substantiate the claim that gender has a very prominent role to play in poverty as across all the three dimensions of health, education and standard of living. Female differently-abled members lack behind male differently abled members in all the dimensions.
- 5) The head count ratio (H) is much higher (0.80) in case of female members than male members (0.65) showing prevalence of poverty higher on the female gender.
- 6) Across all the three dimensions gender disparity could evidently be viewed
- 4) Government should increase the outreach program and instead of concentrating only on consumption expenditure parameter a more holistic index should be considered.
- 5) Initiatives should be taken at grass root level and a proper authority and accountability of responsibility dissemination should be put in place
- 6) Awareness among families with disable members about the importance of increasing female literacy and participation at work should be worked on.
- 7) ICT enabled disability friendly curriculum should be designed
- 8) Proper infrastructure for an inclusive work environment should be worked on like disability friendly washrooms, talking lift, ramp etc.

Poverty eradication and gender parity are part of India's SDG goals and as introspected through the above paper it can be concluded that both these issues are to be handled in a unified manner as the study very evidently showed a higher prevalence of poverty among female differently-abled member both at macro and micro level but if proper policy reforms could be put to place the situation can definitely show a positive improvement.

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## 8. Conclusion and Recommendations

Poverty and disability are very closely related as one is the consequence of other.

However what the above study tries to identify is whether gender has a role to play in this association. The study has been conducted in two parts the first part takes macro data (Census, 2011) and finds gender disparity existing with respect to both literacy and employment deprivation across all the states with female gender outnumbering male gender in both parameter of illiteracy and unemployment. West Bengal is among the top 10 states with all parameters of deprivation analysed.

The next part of the study tries to substantiate the result of the macro data by conducting an empirical study with 100 differently-abled respondents and constructing a poverty index accordingly. The poverty index constructed clearly shows prevalence of poverty higher on female gender as their head count ration is much higher than males.

Thus, in the light of the above following are some of the recommendations:

- 1) All states of India (especially those on the higher side) should work towards gender neutral deprivation removal schemes.
- 2) Specific schemes and programs for increasing awareness among female differently abled members (and their family) about literacy.
- 3) Gender specific skill development workshops should be organised so enhance specific skill set and make them economically participative.



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