



## **Cash Transfers, Income Generation, and Livelihoods of Persons with Disabilities in Kathmandu: An Anthropological Perspective**

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### **Abstract**

Grounded in an interpretive philosophical perspective, the study seeks to understand the experiences of persons with disabilities (PwDs), who face extensive and severe poverty and deprivation compared to those without disabilities. For them, cash transfer and individual income provisions consider better livelihood options. This article explores to what extent cash transfer and money making through different means contributes to promote livelihood of PwDs. This exploratory study considers ethnographic data—coupled with qualitative and quantitative data collected within the timeframe of January to April 2022 in Tarakeshwar and Dakshinkali, Municipality of Kathmandu Nepal. The study assesses the contribution of social security cash transfer and other means of income and livelihood management. Key findings reveal that a notable concentration of individuals with higher socio-economic status among the surveyed cohort, with the majority positioned in the second highest equity quintile. Family structure also plays a crucial role, as 67% of disabilities are found in joint families, compared to 33% in nuclear families. Additionally, 65% of disabilities were acquired later in life, primarily due to diseases (86%) and accidents (13%). The analysis of socio-economic conditions shows no significant association between the type of identity card (red or blue) and factors such as house ownership, equity quintile, or main source of income. This suggests that the issuance of these identity cards is not influenced by these socio-economic factors. This concludes PwDs have encountered structural barriers and bitter experience in public space while fulfilling requirement for cash transfers access and money making. Money received either from the cash transfer or own generation is likely to limited requirement. The experiences of PwDs highlight challenges related to denial and discrimination, both in public spaces and personal interactions.

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**Keywords:** Persons with disability, cash transfer, income, livelihood

### Introduction

Disability corresponds to an umbrella term to denote the condition of impairments, activity limitations, and participation restrictions resulting from health conditions—diseases, disorders, and injuries (Altman, 2014) that results to discrimination, or social oppression (Finkelstein, 1980, p. 1). Anthropologists understand disability as a socially constructed, primarily defined by societal norms rather than solely by functional impairment and it is often perceived not as an inherent limitation but as a product of societal perceptions and biases (Reid-Cunningham, 2009) while Pfeiffer (2002) argues disability is a subjective assessment that certain tasks or activities are not being performed in a manner deemed acceptable. The central argument of the social model of disability is *'it is society that disables Person with Disability (PwD), not their impairments.'* This statement challenges the traditional interpretation of disability based on moral and medical perspectives (Albert, 2004; Oliver, 2013; Pfeiffer, 1993). Studies, regardless of the nature of disability, show that PwDs are more likely to be poor and they demand extra costs and opportunities to get rid of the vicious cycle of poverty in comparison to *able people* (Eide & Ingstad, 2011). Since disability is the result of societal practice, then the societal institutions are to be more responsible for preserving protectionism. For creating equitable society, social protection measures plays the crucial contribution (World Bank, 2020).

Giving a broader perspective, James Ferguson preaches social protection

system—as an idea of protectionism, anti-poverty programs, politics of inclusion, and importantly a public policy tool to address poverty and inequality (Ferguson, 2015). Moreover, the disabled people from the low-income and poverty-stricken groups cannot meet their special needs. Regarding Nepal, at least three-quarters of disabled population require specific forms of social protection such as better care, support structure, and higher coverage (ILO, 2004). Households and individuals with disabilities are more vulnerable in terms of the level of living, ownership of assets, health condition, access to services, a higher proportion with poor physical and mental health, lower well-being, and less access to health information as compared to the persons having no known disabilities. PwDs equally face the problems resulting from physical differences due to health problems and socially constructed exclusion and discrimination (Petasis, 2019; S. L. Tremain, 2018; World Health Organization & World Bank, 2011). Providing money to the poor without any conditions or obligations could be a promising approach in avoiding hardship and reducing immediate poverty. Such money or income grant contribute to long-term development (Hanlon et al., 2012, p. x). Furthermore, such income grant breaks the binary of dependent and independent (Ferguson, 2015). One of the Nepali laureates with disability, Jhamak Kumari Ghimire in her autobiography adds, *"Human relations are based on sentiment, but mostly on money. To keep on maintaining these human relations, I also need money. Money to turn this way, money to turn*

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*that way!*”. So much so that every human breath also costs money as it were (Ghimire, 2012, p. 202). For Bourdieu (1977) money significantly contributes to economic capital formation (p. 187). Upon this context, this article explores to what extent cash transfer through different means contributes to promoting livelihood to the PwDs.

Pierre Bourdieu’s contributions to a practice-oriented approach became increasingly audible, gathered wider attention in social science which interlinked among three dominant concepts: habitus, structure, and practice. Bourdieu’s work, particularly his concept of habitus, is foundational to practice theory (Bourdieu, 1977, pp. 78–87).

His exploration of how social practices are embedded in everyday life has influenced anthropological discussions (Ortner, 1984). However, understanding the relationship between cultural practices and underlying beliefs and ideologies generates social practices and these are diverse and are not supposed to compare their many strands. It has intentional and unintentional political implications, and the system shapes practice so as culture shapes, guides, and even dictates behavior (Ortner, 1984). In this article, as a primary theory, theory of practice focuses on comprehending how cash transfer and money-making practice among PwDs perceives and operates. Bourdieu’s framework of habitus, structure, and practice is used to analyze how PwDs’ actions are shaped and carried out.

### Research Methods

In this study, a sequential explorative research design has been adopted.

Furthermore, this study has accounted for the live experiences of PwDs in the context of inadequate and limited knowledge production and research on social protection systems, especially for PwDs in the Nepalese context. Based on this ground, I employed mixed method approach in Tarakeswor and Dakshinkali Municipality of Kathmandu Nepal—which is a mixed set of rural and urban locations in the north-west and south of Kathmandu valley. The primary data was collected during the fieldwork from January to April 2022. Ethnographic methods: in-depth interviews, discussions, and survey questionnaires were employed to capture the lived experiences of PwDs on state-based social protection policies. As suggested Creswell & Creswell (2017), I adopted a sequential exploratory strategy. In the first phase, I gathered qualitative data—open-ended questions generated from the literature, interviews with PwDs, and representatives of the Organization of Disabled People (OPDs) and took part in PwDs parent training sessions. For this purpose, I interviewed with (n=15) key informants. Of the fifteen, I interviewed ten informants before the survey and five informants during the survey and data analysis and presentation. The informants taken for key informants’ interviews (KII) were engaged in disability rights and advocacy, policy formulation at the federal level, and implementation at the local government level. Before the real data collection, the survey questionnaire was pre-tested among the potential respondents, and I revised it accordingly. I administered a survey questionnaire to 122 respondents (n=122). The respondents of my study were those who have received disability cards—red

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and blue. Out of 122 respondents, 37% were red card holders and 63% were blue card holders. I also conducted in-depth interviews with informants (n=15) through an interview schedule during the survey. These fifteen informants were from the 122 respondents on the household survey. I developed open-ended questions so that they express themselves freely, providing detailed responses in their own words.

### Results and Discussion

After the promulgation of the federal constitution of Nepal in 2015 resulted three tiers of government: federal, provincial, and local with enormous structural change and make up with 753 local government, (Hachhethu, 2017). Among them, Tarakeshwar and Dakshinkali share the above-mentioned number of municipalities. Tarakeshwar Municipality is formed constituting different the then Village Development Committees(VDCs);Sangla,Kavresthali, Jitpurphedi, Goldhunga, Dharmasthali, Futung and Manmajju while Dakshinkali Municipality combines Chalnakhel, Chhaimale, Sheshnarrayan, Sokhel, Talku, Dudechaur and Old-Dakshinkali VDCs(MoFAGA, 2018). Tarakeshwar is located at the northern part of the Kathmandu valley while Dakshinkali is situated in the south. Tarakeshwar lies within the boundaries of Tokha Municipality to the east, Nargajun Municipality to the west, Nuwakot District to the north, and Kathmandu Metropolitan City Ward No. 16 to the south, comprising a total of 11 wards. Likewise, Dakshinkali lies within the boundaries of Lalitpur Metropolitan City to the east, Makwanpur district to the west, Kirtipur, Chandragiri municipality to the north and Makwanpur district to

the south comprising a total of 8 wards.

### Demography and intersectionality

The distribution of disabilities among different ethnic groups in the study reveals varying prevalence rates of the 122 respondents surveyed: Brahmin/Chettri at 32%, Janajati at 55%, Dalit at 6%, and Other at 7%. Moving on to family structures, the prevalence of disabilities differs significantly, with 33% reported in nuclear families and 67% in joint families. Moreover, disabilities are reported to be present from birth in 35% of cases, while 65% got disabilities later in life. Causes of disability other than by birth include accidents (13%) and diseases (86%), with other factors accounting for 1%. Regarding educational status, 53% are uneducated, 25% have primary education, 14% have lower to secondary level and only 7% with above secondary level. When considering the type of residence, disabilities are found in various living arrangements: 39% in their own houses, 1.0% in rental houses, and 59% in institutions. Examining the source of family income, disabilities are present across diverse sectors, including agriculture (33%), employment (15%), business (15%), and other sources (37%). While the distribution of disabilities varies across economic quintiles: the second-lowest quintile at 2%, the middle quintile at 9%, the second-highest quintile at 67%, and the highest quintile at 22%.

### Socioeconomic conditions of respondents

Accumulation of cash determines the household economy and livelihood management of the PwDs. The following table shows the socio-economic

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condition of the surveyed respondents that analyzes the overall economic status of the surveyed PwDs based on equity quintile, house ownership, income source and support received by social

security grant. The below table shows the different socio-economic characteristics of the PwD in relation to the red or blue card holding.

**Table 1**

Socio-economic Status of Respondents

Factors	Type of identity card		n	$\chi^2$	p value
Red color card	Blue color card			values	
Ownership of house					
Own house	43.8%	56.3%	48	4.701a	0.095334
Institutions	28.8%	71.2%	73		
Others	100.0%	0.0%	1		
Equity quintile					
Second Lowest	66.7%	33.3%	3	2.789a	0.42534
Middle	40.0%	60.0%	10		
Second highest	30.9%	69.1%	81		
Highest	42.9%	57.1%	28		
Main source of income					
Agriculture	36.4%	63.6%	44	.741a	86.4%
Employment	35.0%	65.0%	20		
Business	22.2%	77.8%	9		
Others	36.7%	63.3%	49		

Source: Field Survey, 2022

This analysis examines the association between various socio-economic factors and the type of identity card (red or blue) issued to persons with disabilities (PwDs). The factors considered include ownership of the house, equity quintile, and the main source of income. For house ownership, 43.8% of individuals who own their household have a red identity card, while 56.3% hold a blue identity card. In contrast, 28.8% of those living

in institutions have a red identity card, whereas 71.2% have a blue identity card. All individuals in the 'Others' category (100%) hold a red identity card. The Chi-square value of 4.701 with a p-value of 0.095334 shows that while there is a trend suggesting home ownership might influence the type of card issued, this difference is not statistically significant ( $p > 0.05$ ).



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Looking at equity quintile, 66.7% of individuals in the second lowest quintile have a red card compared to 33.3% with a blue card. For the middle quintile, 40.0% have a red card, and 60.0% have a blue card. In the second highest quintile, 30.9% have a red card, and 69.1% have a blue card. Lastly, in the highest quintile, 42.9% have a red card, and 57.1% have a blue card. With a Chi-square value of 2.789 and a p-value of 0.42534, the differences across equity quintiles are not statistically significant, suggesting that income level or wealth status does not strongly influence the type of identity card issued.

About the main source of income, 36.4% of those whose income is derived from agriculture have a red card, while 63.6% have a blue card. For those employed, 35.0% have a red card, and 65.0% have a blue card. Among business owners, 22.2% have a red card, and 77.8% have a blue card. For those with other sources of income, 36.7% have a red card, and 63.3% have a blue card. The Chi-square value of 0.741 with a p-value of 0.864 shows no statistically significant association between the main source of income and the type of identity card issued. The proportions of red and blue cardholders are similar across different income sources, indicating that the main source of income is not a determining factor in the issuance of identity cards.

The socio-economic factors examined (ownership of house, equity quintile, and main source of income) do not show significant associations with the type of identity card issued to PwDs. Despite some observed trends, these factors do not appear to significantly influence whether an individual receives a red or blue identity card. Livelihood

is a vital part. In this study, family and PwD's main income source and their dependency have been analyzed. Of the 122 surveyed, agriculture appears as a significant sector, with 36% of households relying on farming activities for their livelihood. This underscores the program's commitment to sustaining rural communities and acknowledges the importance of agriculture in Nepal's economy. Additionally, 16% of households draw their livelihood from employment, reflecting targeted aid to those engaged in formal or informal jobs. The allocation of support to 7% involved in business activities signifies recognition of entrepreneurship as a vital economic force. Notably, a substantial 63% of beneficiaries fall under the category of 'None,' showing individuals without a specified source of livelihood. During the in-depth interview with Rasmi about the use of SSA and the rest of the sources to complement her expenditure, she explained that:

I have a red card to access social security allowance. The government's social security grant serves half of my expenses, and the rest comes from my tea shop. In addition, I also enrolled in a government-run health insurance scheme that also helps me for free health care. If any disaster does not come, my single life is moving forward (a-43-year-old female Janajati informant from Dakshinkali, interviewed on January 25, 2022).

About the PwDs, more than half of the respondents (54.50%) indicated that they do not have a specific income source listed under agriculture, employment, or business. This suggests a sizable part of the surveyed population might be dependent on sources not captured

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in the provided categories or might be financially supported by others.

Another highest response of major income is agriculture which approximately 18.20% of the respondents derive their income from agriculture. This shows a substantial portion of the surveyed population relies on agricultural activities for their livelihood. Around 11.90% of the respondents reported business as their major income source. This suggests a notable part of the population is engaged in entrepreneurial activities. A smaller proportion of respondents (8.40%) mentioned 'Other' as their income source. This category might include diverse sources not specified in the provided options, showing the need for further investigation into these miscellaneous sources. A small percentage (7.00%) of respondents said employment was their major income source. This implies that a limited part of the surveyed population is engaged in formal employment. Many respondents do not fall into the specified categories of agriculture, employment, or business, suggesting a need for more comprehensive survey options. Agriculture is a significant source of income for a substantial part of the population, highlighting the importance of agricultural policies and support in the region. Entrepreneurship (business) is another notable source of income, showing a potential area for economic development initiatives.

Since quite a high number of PwDs and their householder falls under none of the main income categories. Meaning they have opted for different means for the livelihood. Many respondents (57.50%) rely on social security allowance provided by the government as their primary source of livelihood. This

suggests a significant dependency on the government's Social Security Allowance (SSA) for financial support, showing a vulnerable population that relies on social welfare programs. A notable part of respondents (20.40%) resides in shelter and rehabilitation centers, indicating that their basic needs, including shelter, are provided by these facilities. This category may include individuals facing homelessness or those in transitional housing situations. About 14.20% of respondents depend on their families for their livelihood. This implies that these individuals receive financial support, shelter, and other necessities from their family members, showing a strong reliance on familial support networks. A small percentage of respondents (6.20%) engage in wage labor to sustain their livelihood. This suggests that a limited number of individuals are employed in jobs that provide regular income, although a small percentage of the surveyed population. An exceedingly small proportion of respondents (1.80%) fall under the 'Other' category, this depending on relatives.

#### ***Income and social protection***

The data highlights a significant reliance on social security grants provided by the government, showing the importance of these programs in supporting a vulnerable population. This dependency may underscore the need for robust social welfare policies and continued government support. The presence of individuals living in shelters and rehabilitation centers emphasizes the importance of social support systems, housing aid, and programs aimed at helping those experiencing homelessness or housing instability.

During a key informant interview

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with a Disability People Organization (DPO) representative—who came to Kathmandu—the capital city of Nepal openly shared:

As, I reached Kathmandu, it was not the heavenly place he imagined and pictured by listening to the radio and others hear-say. I spent about half of a month under the open sky. I started a single pack of cigarettes, gutkha, and panparag. One day I met a gentleman and shared his sorrow and aspiration. The kind

gentleman took him to Kritipur and involved in a work of *dhup* making where I found my own-like person who has been making their life easy (a DPO representative, personal communication, 15 October 2023)

PwDs have been facing structural difficulties and they need added and extra support such as disable friendly transportation, training, employment based on their capability with fair and just, not on power and access.

**Table 2**

*Most Expected Social Protection Measures Among Respondents*

Importance means of social protection	Responses	
	N	Percent
Cash transfer	95	16.10%
Healthcare	125	21.20%
Education	87	14.80%
Nutrition	113	19.20%
Skill development	72	12.20%
Expand access	32	5.40%
Reduce inequality	64	10.90%
Other	1	0.20%

Source: Field Survey, 2022

Table 20 shows what people think is most important for helping PwDs. Most people (21.20%) say healthcare is the top priority, meaning good medical support is crucial. Nutrition is also seen as important by 19.20% of people, showing

that many recognize the significance of healthy eating for PwDs. Financial help, like cash support, is highlighted by 16.10% of respondents, showing that money assistance can make a significant difference for PwDs. Education is pointed



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out by 14.80% of people, meaning having accessible and inclusive educational opportunities is vital. Skill development is noted by 12.20% of people, suggesting that empowering PwDs with skills for jobs is seen as important.

Reducing inequality is stressed by 10.90% of people, showing that addressing social differences and making sure everyone has equal chances is essential. Expanding access, mentioned by 5.40% of respondents, means making different resources and services easier to use for PwDs. The findings show that for effective help, social protection programs should consider healthcare, nutrition, education, cash support, and skill development, recognizing that these things are connected. This comprehensive approach not only deals with immediate needs but also supports the long-term well-being of PwDs, making things fairer for everyone.

During the fieldwork, I had an in-depth interview with a youth who was pushed to the condition of disability due to an accident while he was in the Middle East. He had an accident within less than a month of his work. He shared with me that:

Once I came back to Nepal, I reached contact with Paurakhi Nepal<sup>1</sup>. I also received training with half a scholarship, and during the training time, and began starting a business at my own home, in addition, I also took a business of poultry farming.

Recalling his early days, he further shared, "During the first few months

<sup>1</sup> Pourakhi is an NGO working in the field of reintegration of migrant's returnee.

of my disability, I had to manage at least about twelve thousand per month for therapy—even though the therapy center was not nearby. However, I could manage such costs from my business and my social security allowance has been supportive. The cost of life was/is quite high." (a-34 year—dalit male PwD, personal communication, 2 September 2023)

He further highlighted that the government has provided cash to PwDs not to be dependent on others. Somehow, his wife can manage life, but his worry reflects their growing two-sons' education, health, and employment. He said that health, education, and skills are very much important to the PwDs, depending upon the need. He usually replaces his assistive device—'Baisakhi' by a month which costs NPR. 1,200. A four-wheel scooter has been supportive of him to move.

#### Use of social security allowance

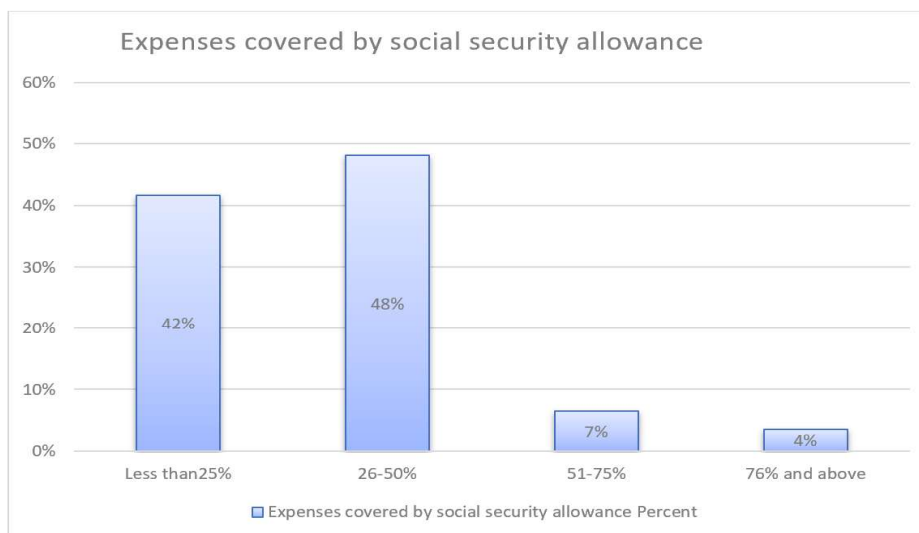
One day, I was walking as a pedestrian, I met one of my research participants and asked if his wife's card was upgraded 'blue' from 'yellow.' He said, Yes! and "I have also 'kura gareko chhu' talked with key persons in our municipality, we both might get 'red' card in next year then our life would be a bit easier".

Social security allowance (SSA) as a form of support has been widely practiced under the social protection framework. The figure number 1 shows the respondents' response about how is much of expenditure PwDs covered for by SSA received from the government.

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**Figure 1**

*Expenses Covered by SSA*



Out of the 122 respondents, 48.2% estimate that SSA covers expenses of PwDs in the range of 26-50%. A considerable number of respondents, 41.7%, believe that the coverage is less than 25%, suggesting a prevailing feeling of limited reach or effectiveness in meeting the intended expenditure of the PwDs. Meanwhile, a smaller proportion of respondents, 6.5%, estimate the coverage to be in the range

of 51-75% while 3.6% of respondents perceive the coverage to be 76% and above. The respondents of this study are from the red and blue card holders meaning that they are profound and severe disability categories. The study also digs out whether there consists of any significant responses among them about the SSA. The following table 3 shows the association of SSA coverage regarding red or blue card holding.

**Table 3**

*Support by Social Security Allowance*

Support by social security allowance	Type of identity card received		n	$\chi^2$ values and level of significant	p value
	Red color card	Blue color card			
≤ 25%	36.2%	63.8%	43	1.652	0.818
26-50%	38.8%	61.2%	65		
51-75%	44.4%	55.6%	9		
76% ≥	20.0%	80.0%	5		

Source: Field Survey, 2022

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The type of identity card received does not show a significant association with the level of support from the social security grant ( $p > 0.05$ ). Red and blue color cards are distributed across various levels of social security support ( $\leq 25\%$ ,  $26-50\%$ ,  $51-75\%$ ,  $76\% \geq$ ) without a significant pattern. The p-value is greater than 0.05, showing a lack of significant association. This suggests that the allocation of red and blue color cards does not seem to be influenced by these specific socio-economic dimensions in the given dataset. Building on the quantitative analysis, one of the informants during the in-depth interview opined that:

SSA provided to her (informant's sister is a PwD and has been receiving allowance through a decade) is being directly deposited to her bank account and it has

been enough to her single expenditure, and we do not handle allowance for the family expenses (K. Rijal, personal communication, 23 April 2022).

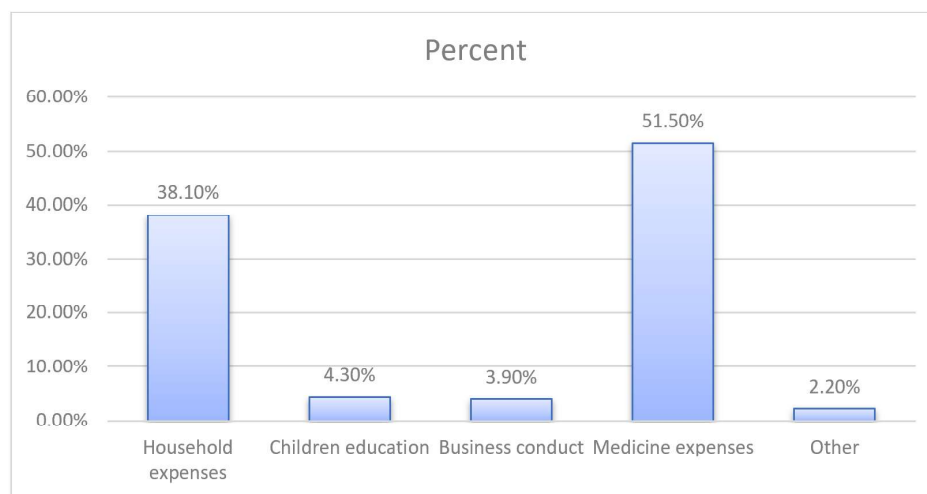
Conversely, another in-depth interview with a caretaker of a PwD confirmed that:

The allowance is a piecemeal for her PwDs treatment and some households' expenditure—since there is none of the sources of the family to share expenditure except SSA. Therefore, dependency on the SSA is inevitable (R. Tamang, personal communication, 16 Feb. 2022).

The study also explores in what area the PwDs share expenditure. The following figure shows the share of social security grants spends.

**Figure 2**

*Share of Expenditure from SSA*



Notably, a sizable portion, making up 51.5% of the total, directs these benefits towards medicine expenses, highlighting the crucial role of SSA in addressing

healthcare needs. Another large category involves household expenses, with 38.1% of respondents relying on SSA support to meet basic living costs. In

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contrast, a smaller percentage distributes SSA benefits for children's education (4.3%) and business conduct (3.9%). Additionally, a minority of respondents (2.2%) falls into the 'Other' category, signifying miscellaneous uses for SSA benefits. The total sum of percentages exceeds 100%, suggesting potential overlap or multiple allocations among respondents. This data underscores the multifaceted impact of SSA benefits on various aspects of individuals' lives, emphasizing the need for tailored social protection programs that consider

these diverse needs. Further contextual information and a deeper understanding of the surveyed population would enhance the interpretation of these findings.

Interestingly, 3.90 percent of respondents have invested allowance to conduct business for the SSA while of the 122 respondents 12.2% have received a loan/grant for small and medium enterprises. Table 4 shows accessibility of loan/grant based on their equity quintile.

**Table 4**  
*Grant or Loan for Small and Medium Enterprises*

Grant or loan for small and medium enterprises	Equity quintile				N	$\chi^2$ values	p value
	Lowest	Middle	Second highest	Highest			
Received	-	66.7%	25.0%	9.7%	15	12.199	0.007
Not received	-	33.3%	75.0%	90.3%	107		
Total	-	100.0%	100.0%	100%	122		

The provided table 4 presents data on the receipt of grants or loans for small and medium enterprises (SMEs) across different equity quintiles, ranging from "Lowest" to "Highest." The percentages show the distribution of respondents who have received or not received financial support, accompanied by chi-square values and p-values assessing the significance of the relationship between equity quintiles and the receipt of such assistance. The data reveals a significant association between equity quintiles and the receipt of grants or loans for SMEs ( $\chi^2 = 10.857$ ,  $p = 0.013$ ). Notably, the "Second Lowest" quintile stands out with the highest percentage of respondents receiving financial support at 66.7%. In contrast, the "Highest" quintile shows a lower percentage of 12.2% receiving

such aid. Conversely, most respondents in the "Highest" equity quintile (87.8%) did not receive grants or loans from SMEs, highlighting a potential disparity in access to financial support based on socio-economic status.

The expectation of PwD as a means of social protection is mentioned as cash. Even a question was asked to the respondents about their expectation while casting vote to their candidate for federal, province and local government is somehow about cash. Out of the 122 respondents, 45.9% of respondents expressed an expectation that the candidate would contribute to the enhancement of social security allowance. Additionally, 36.9% of respondents showed that they were

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aware that PwD issues were included in the candidate's election manifesto. A smaller percentage, 5.7%, stated that proximity to their home influenced their choice, potentially reflecting the significance of local representation in candidate selection. Furthermore, family connections played a role for 1.6% of respondents who mentioned being asked by a family member, while 3.3% considered the candidate being a relative as a factor in their decision-making.

#### *Money Making at Own*

In my in-depth interview, I asked a leading question to one of my informants, Sita, "If the government or other stakeholders are supposed to provide either cash or kind, what would you prefer to get in?" Without further due she responded 'yes' to cash. In my follow up question about the reason behind, she clarified that cash could easily be used to address a pressing need.

Similarly, Ajaya had an experience that his voice and demands are not heard and addressed in public space. Despite of policy provision of facility and subsidy, in his daily living, he used to operate a share-ride—pathao<sup>2</sup>. He realized the commission deducted by the company is equal regardless of physical condition. Taking the policy provision of a call for soft corner to PwD, he and his team visited pathao for less deduction of commission compared to the able share-riders. The company did not pay attention and their voices were not heard at all. He called for DPO to take the lead in such issues. Further he wished the researcher or journalist would take

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<sup>2</sup> Pathao—registered in 2018 and Tootle in 2017 are the two recently emerged ride-sharing platforms in the Kathmandu valley of Nepal (Hamal et al., 2019).

the agenda at the public sphere so that the whole share-ride pathao community would be benefited.

In Jan 2022, Biplob also registered his four-wheeler in mobile application through the digital platform. While riding, he has recollected numerous experiences. Some of the riders were friendly and some were rude. Once a rider requests a ride, only sees the front part of his vehicle in his or her mobile and accepts. Once he reached the location of the rider—he found some of the riders reluctant to accept him and some of them have also denial sharing a ride with him. This denial culture goes beyond the apps; it reflects deeper problems in how people see and treat PwDs. Biplob's story is like a small piece of a bigger puzzle, showing that denial is not just about rides. Similarly, Raju from Jumla, came to Kathmandu and joined the PwD team and started some work for earning. During the course, he had been rejected by the able-cultured society. At the age—one is supposed into get married, he was denied by many women to marry him. However, he could find the PwDs during a training course. Once they met and fell in love and got married. Not only to Ajaya but also Raju who has been a street vendor and used to sell electronic appliances at the corner of Mahabuddha Temple of main city has been refused and stopped selling his goods.

On my question, Chetan responded that he had earned some network, team, and skill from his early rehabilitation in Kirtipur. He wanted to set up a similar workplace for PwDs and he could set up such place for PwDs. To provide opportunity, and life skills, he set up a Disability Service Center in Tarakeshwor where 27 PwDs are rehabilitated. Chetan

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created an opportunity for them by setting up handicrafts business, key rings, bags, cushion. Among them some used to sell such products in the market. The earning from the handicrafts, he pays land charge, medicine, food, and accommodation. In addition, each of them receives money based on the number of pieces produced. So far none of the funds have been received from any donor or agencies.

#### Discussion

The demographic and intersectional analysis of the surveyed respondents reveals significant variation in the distribution of disabilities among different ethnic groups. *Janajati* respondents have the highest prevalence rate of disabilities at 55%, followed by Brahmin/Chhettri at 32%, *Dalit* at 6%, and Other at 7%. Family structure also plays a crucial role, as 67% of disabilities are found in joint families, compared to 33% in nuclear families. Additionally, 65% of disabilities were acquired later in life, primarily due to diseases (86%) and accidents (13%). The analysis of socio-economic conditions shows no significant association between the type of identity card (red or blue) and factors such as house ownership, equity quintile, or main source of income. This suggests that the issuance of these identity cards is not influenced by these socio-economic factors.

Agriculture is a major source of livelihood for 36% of households, underscoring its importance in rural Nepal. The study also reveals that 57.50% of respondents rely on social security allowances (SSA) as their primary source of livelihood, indicating a significant dependency on government support. This highlights the vulnerability of PwDs and the critical

role of SSA in their financial stability. Healthcare (21.20%) and nutrition (19.20%) are the most prioritized social protection measures among respondents, emphasizing the need for robust healthcare and nutritional support programs for PwDs. Financial assistance through cash transfers is also highly valued (16.10%), demonstrating the necessity of flexible financial support to address immediate needs. Personal stories from interviews provide qualitative insights into the lived experiences of PwDs. For instance, the account of a 34-year-old Dalit male who managed to sustain himself through business and SSA despite a high cost of living highlights the resilience and resourcefulness of individuals. Another story of a youth who became disabled due to an accident and later started a business after receiving training illustrates the importance of vocational training and business support for economic independence.

#### Conclusion

Data presented reveals a notable concentration of individuals with higher socio-economic status among the surveyed cohort, with the majority positioned in the second highest equity quintile. However, it is striking that no respondents fall within the lowest category, suggesting a lack of representation from the poorest groups. Moreover, the analysis indicates a lack of significant correlation between socio-economic characteristics such as equity quintile, house ownership, and income source with the type of identity card received, challenging assumptions about the distribution of social welfare benefits based on economic status.

In households of PwDs, agriculture emerges as a significant source of



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livelihood for a substantial portion of the surveyed population, followed by employment and business activities. However, a noteworthy finding is the significant dependency on social security allowance provided by the government, with more than half of the respondents relying on it as their primary source of income. This highlights the importance of social welfare programs in supporting vulnerable populations, particularly those with disabilities, and underscores the need for continued government support and robust social protection policies.

Despite the prevalence of social security allowance as a form of support for PwDs, there are discrepancies in its perceived effectiveness in meeting the intended expenditure. A considerable number of respondents perceive the coverage to be inadequate, with many indicating that it covers less than 25% of their expenses. Additionally, the analysis reveals no significant association between the type of identity card received and the level of support from the social security grant, indicating a lack of influence of socio-

economic dimensions on SSA allocation.

The experiences of PwDs highlight challenges related to denial and discrimination, both in public spaces and personal interactions. Despite policy provisions and calls for inclusivity, instances of denial and unfair treatment persist, reflecting deeper societal attitudes towards disability. PwDs express a preference for cash assistance due to its flexibility and immediate impact on addressing pressing needs, emphasizing the importance of responsive and inclusive social protection measures. Initiatives such as Disability Service Centers play a crucial role in providing opportunities and life skills for PwDs, empowering them through employment and economic independence. These efforts are essential for promoting inclusivity and addressing systemic barriers faced by PwDs in accessing resources and opportunities. However, more comprehensive measures are needed to address deep-rooted societal attitudes and ensure meaningful inclusion and empowerment for PwDs in all aspects of life.

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