

A Situation Analysis of Access to Financial Services by Disabled Persons in Bangladesh

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Abstract

In Bangladesh, nearly three million individuals are disabled. We cannot guarantee equal treatment for all if disabled people are excluded from our financial sector. Access to financial services is the primary requirement for disabled individuals' financial inclusion. The study aims to determine the current status of disabled individuals' financial access opportunities in Bangladesh. The study also examines the utilization of financial services by disabled individuals in Bangladesh. The study also highlighted the difficulties a disabled individual faces when obtaining financial services. The study was conducted using a mixed methodology. In this study, both quantitative and qualitative methods have been employed. The study reveals that the banking system represents numerous challenges for people with disabilities in Bangladesh due to the fact that they lack banking system knowledge. Consequently, financial access, one of the most reliable indicators of how much a person benefits from the banking system, is extremely low among physically challenged individuals in Bangladesh.

Keywords: Disability, financial services, Accessibility, challenges

JEL Classification: G2, I3, I15

1.0 Introduction:

Disability is acknowledged by WHO as a global public health concern, a human rights issue, and a development priority. Disability is a global public health issue because people with disabilities face extensive barriers to accessing health and related services throughout their lives. Globally, there are over a billion persons with a disability, or approximately 15% of the world's population, or one in seven people. (World Health Organization, 2015). In their personal life, they cannot move easily or often they cannot do their own work. They need the support of other people. In social life, they are not treated fairly in society. In

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economic life, they face most obstacles. They cannot get access to the proper financial services. Many of them experience lower social benefits than people with no disabilities. In Bangladesh, people with disabilities live in deplorable economic conditions marked by social exclusion and disadvantage. The majority of them live below the poverty line and are excluded from adequate income and resources.(Hussain, 2021). Due to discrimination and access barriers, Bangladesh's primary lending sources were inaccessible to individuals with disabilities. Regular discrimination, taking the forms of negative attitudes, social exclusion, lack of economic opportunities, and unpaid or underpaid work, has long been an integral part of the lives of Persons with disabilities.(Smolen, 2014).Access to financial services means they can open hassle-free bank accounts, can make transactions easily, etc. In our country, disabled people are almost three million. This large number of people is believed to be unbanked. As a result, they have little access to financial services.

This study aims to find out the financial access level of physically challenged people. This paper makes a significant contribution to society because the findings of the study will assist the government in determining the financial accessibility level of disabled individuals and in taking steps to increase the financial services accessibility level of the country's enormous disabled population by addressing their challenges.

2.0 Objective of the study:

The general objective of this study is to explore the situation of the use of financial services by disabled persons in Bangladesh. To fulfill this general objective, the specific objectives are

- ✓ To Identify the most used financial services by disabled persons.
- ✓ To Identify the saving pattern of disabled persons.
- ✓ To Identify the obstacles faced by the disabled person while getting financial services.

3.0 Methodology:

The study was conducted using a mixed methodology. In this study, both quantitative and qualitative methods have been employed. The study applied a technique of purposive sampling. The area of research is the Dhaka District. Both primary and secondary sources were used to gather the data. The primary data sources are a questionnaire survey, interviews, and focus group discussions (FGD). The survey questionnaire was administered to a total of 95 disabled individuals. This method of interviewing comprises key informants. Several government employees, Upazilla social service officers, and officials from various NGOs who are responsible for the welfare of disabled individuals are among the main informants. Their responses were documented in survey format

following an oral interview. Before the interview, they provided verbal consent. Books, articles, national and international journals, magazines, institutions, etc. are examples of secondary data sources. Secondary data aids in identifying key factors affecting disabled individuals' financial access.

Distribution of the respondent

Types of Disabilities	No. of Respondent
Blind	22
Dumb	14
Lame	26
Handless	25
Deaf	08
Total	95

4.0 Literature Review

Contextual Analysis of Disabilities:

Disability is a part of biodiversity. Not all disabilities are visible. Physical disabilities are very common among the population. There are various types of disabilities. People become disabled because of various reasons. Some people are disabled by born. Some people become disabled because of various types of incidents. There are also various consequences of disabilities. Disabled people are considered underprivileged. A disability is any condition that restricts a person's day-to-day activities on an ongoing basis.

The view of disabilities is considered as human variation with a view of the universal human condition (Zola, 1989). Disabled people's health is often thought of as their disability. It connects disability with impairment. Thus, "disabilities" include blindness, deafness, mental diseases, Downs Syndrome, and epilepsy. This is the medical model of disability. From the 1970s, the UK disability movement critiqued the traditional view of disability, which became the social model. It challenged the medical model of disability by arguing that social, cultural, economic, and environmental barriers disadvantaged disabled people, not their impairments. (Albert, 2004)

In another article, the author describes that every individual has physical, intellectual, and emotional differences compared to others. A few have been disabled because of social structures and organizations (Jones and Bassar Marks, 1999).

Situation Analysis:

Disability detection survey program under the department of Social Services (DSS) was brought to measure the actual statistics of disabled people in Bangladesh by competent authorities. The disability detection survey programme is a continuous programme. The detection of disability types and levels of disabilities was started by the physician & consultant designated by the Directorate General of Health Services from June 1, 2013. They have segregated twelve categories of physically disabled persons. (DSS, 2023)

DISABILITY TYPE	MALE	FEMALE	THIRD GENDER	TOTAL
Autism	51032	32123	54	83221
Physical Disability	1039545	590542	1,344	1631844
Long-term Disability	71005	47706	97	108826
Visual Disability	249365	184040	127	433596
Vocal Disability	109457	80906	106	190469
Intellectual Disability	124091	91129	243	215463
Hearing Disability	67839	58530	66	26435
Hearing and Vocal	7525	6244	5	13774
Cerebral Palsy	73098	46954	31	120083
Multiple Disability	138164	100072	129	238365
Down Syndrome	3533	2843	9	6385
Others	10948	7662	629	19239
Total	1946109	124851	2,840	3197700

Source: Department of Social Services ,2023

According to the findings of the Disability Detection Survey Programme in 2023, it is evident that there exists a population of around 3.1 million individuals in Bangladesh who are experiencing various forms of disability. In contrast, as indicated by the 2016 World Bank study, an estimated 10% of the population in Bangladesh, equivalent to 16 million individuals, are identified as disabled (Khan 2020). This discrepancy arises because the World Bank takes a more comprehensive approach to understanding disability, whereas the Department of Social Services in Bangladesh has limited its categorization to twelve specific categories of physically disabled individuals who are only registered in the Disability Information System (DIS) software. However, this registration system does not accurately represent the true number of disabled individuals in Bangladesh. Many disabled individuals remain unregistered in the DIS software for various reasons, including poverty, lack of accessibility, and geographical distance (Chandan, 2021).

On the other hand According to the Bangladesh Bureau of Statistics' National Survey on Persons with Disabilities 2021, there are approximately 4.5 million people with disabilities in Bangladesh. (Kamruzzaman et al., 2023). The report on disability also states that the disability rate is higher in the developing countries. As Bangladesh is a developing country, so we have a higher rate of disabled people. People with disabilities (PWD) constitute a sizeable, diversified minority group in Bangladesh. According to the 7th Five Year Plan (2016-2020) of the government of Bangladesh, it is estimated that approximately 9 percent of the total population is disabled, and nearly half a million are suffering from multiple disabilities.

To support physically disable people government has various types of safety net. The government has also introduced a quota for physically challenged people in our country. However, there is no specific policy for excess financial services of this physically challenged people.

Numerous Microfinance Institutions (MFIs) exist to serve all client segments for financial inclusion. In mainstream microfinance institutions in Bangladesh, people with disabilities face a number of exclusions. MFIs confront numerous obstacles in their efforts to serve these people. Even if it is not a formal analysis, it has been determined that PWDs face significant social, political, physical, cultural, and environmental discrimination, as well as severe obstacles including formal and self-employment, less access to credit, government support, and a social safety net system. (Sarker, 2015)

Financial Services:

Financial services are the services that are generally provided by a financial institution. A bank can provide financial services. In 2011, Bangladesh Bank, the country's central bank,

effectively used the off-branch MFS, which played a significant role in the current online business and other business and financial services carried out in a hectic and pandemic world. (Kumar, 2022). Financial services include sending and receiving money, Utility bill payments, different online purchases, different deposits, etc. Another type of financial services includes- different types of loan facilities, other banking services, savings, business, etc. Financial inclusion is not possible without access to financial services. The significance of an inclusive financial system is widely acknowledged within the policy community. By providing avenues for secure and safe saving practices, an inclusive financial system improves efficiency and welfare. It facilitates an enormous variety of efficient financial services, such as credit, insurance, and payment services. (Shirin, 2016). Disabled individuals are particularly susceptible to discrimination and disadvantage in the workplace. Entry or re-entry to the labour market is hindered for many disabled individuals by impairment or disability, lack of skills or qualifications, and income insecurity during the transition from disabled unemployment to rehabilitated employment. (Doyle, 1993).

Access to financial services of disable in India:

There exists a distinction between access to financial services and the finance. Access can be defined as the provision of financial services that are of acceptable quality and are reasonably priced. (Claessens, 2006) The Indian constitution mandates an inclusive society for all, including those with disabilities. As a result of the provisions of the numerous policies and acts for PWDs, the perception of PWDs in Indian society has improved. Access to health, education, employment opportunities, and rehabilitation measures, including AT services, has expanded. (Karki et al., 2021). The Government of India has established the National Handicapped Finance and Development Corporation (NHFDC). NHFDC serves as the apex institution for channeling funds to individuals with disabilities via State Channelizing Agencies (SCAs) nominated by State Governments and Nationalized Banks. Additionally, it offers financing for graduate and postgraduate study. In addition, it aids in the upgrading of technical and entrepreneurial skills, enabling beneficiaries to manage their production unit effectively. (Koka et al., 2018)

Access to financial services of disable in Pakistan:

Pakistani banks have also taken initiatives to help the physically challenged people to access banking services. We have taken data from several Pakistani commercial banks. Among them Faysal bank is one. We have found that they treat their disabled customer with utmost sincerity. They have created model branches across the Pakistan to help the Physically challenged people. They have also introduced supportive infrastructure all of their branches such as -Low Height Adjusted Counters for Wheelchair Users, Installation of

Talking ATM's, Braille Account Opening Forms, Accessibility Posters in Sign Language, -Availability of Sign Language Interpretation Application etc. (Financial Inclusion Of Persons With Disabilities (PWDS) - Faysal Bank, n.d.)

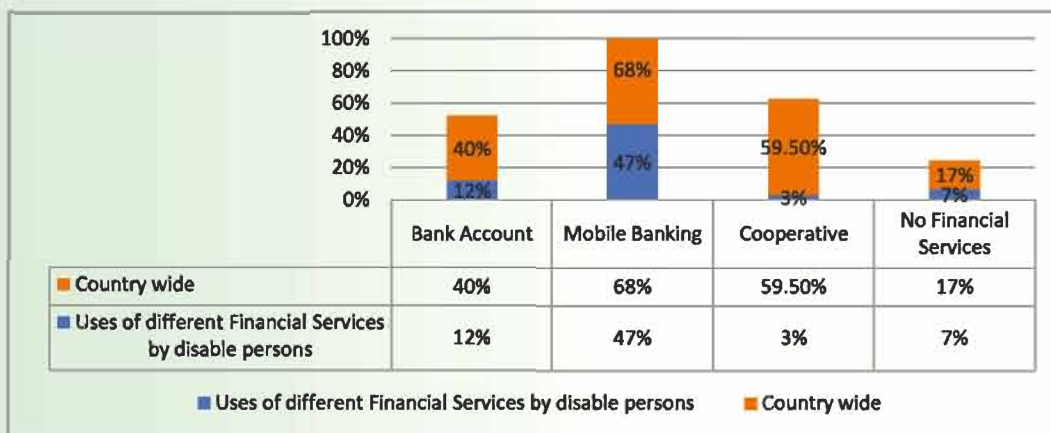
Although there are some suggestive international research, report, or discussions on financial inclusion, ensuring accessibility of disabled persons in the bank. Most of the studies in this field have only focused on the individual part of disabled persons, such as visually impaired or speech impaired or hearing impaired, etc., and their accessibility to particular services like ATM banking, online banking, etc. In Bangladesh, there has been some research on disabled children, their social behavior, accessibility in society and culture, social rights, education, employment, etc. But there has been no significant study on disabled persons relating to their financial rights in the banking sector or accessibility of those in banking services. This study intends to fill some of this gap by analyzing financial accessibility level of disabled individuals and in taking steps to increase the financial services accessibility level of the country's enormous disabled population by addressing their challenges.

Findings of the Study:

Table:5.0 Demographic profile of the respondents

category	variable	Number
Gender	Male	76
	Female	19
Community type	Village	26
	Urban Area	69
Age	Less than 20	26
	21-30	33
	31-40s	19
	41 and above	17
Education	Below SSC	68
	HSC	16
	Honors	11
	MS	0
Profession	Unemployed	55
	Job	8
	Business	32

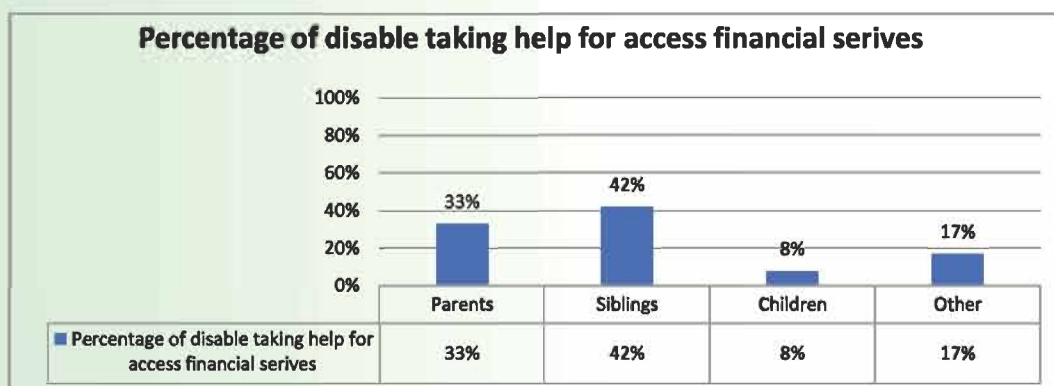
Figure 5.1: Uses of different financial services from banks and other organizations



Source: survey data

During the survey, the respondents were asked about the uses of financial services. We explained different types of financial services to them. Financial services include- MFS, Banks, cooperatives, etc. The study shows that almost all of them use some sort of financial service. But among the respondents, 7% of the respondents do not use any sort of financial services. Among the remaining 93% of respondents, 68% use mobile banking for financial transactions. They receive money through mobile banking. They also perform basic tasks like top-up and e-commerce-related tasks with the help of mobile banking. We have seen that only 12% of the respondents have bank accounts. The figure is very low compared to mobile banking accounts. These include current accounts, savings accounts, and fixed deposit accounts. Only about 3% maintain the local cooperative account.

Figure 5.2: Disabled people taking help from others to access financial services.

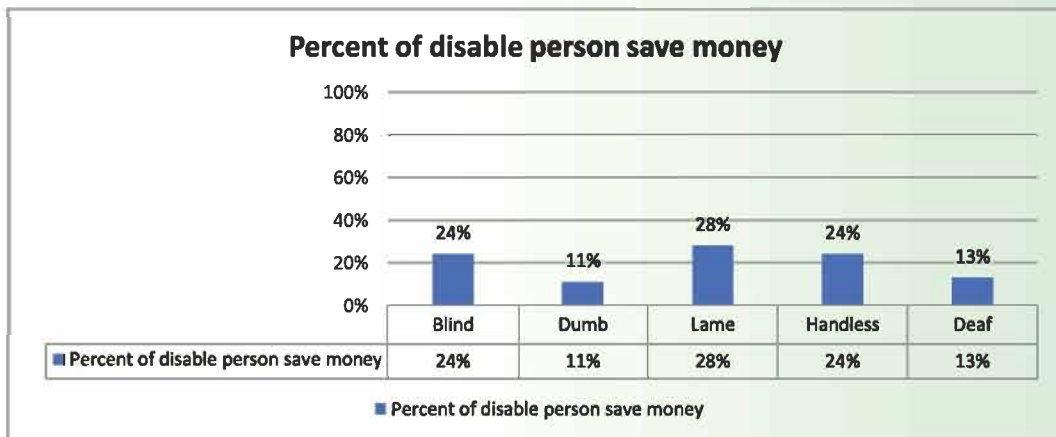


Source: survey data

Physically challenged people are dependent in many ways. They sought help from their relatives and close ones for performing different activities of their life. We know physically challenged people need to take help from their relatives or others to get financial services. Without their help it is not possible to operate or use financial services. They are including Parents, Siblings, Children and other relatives and neighbor.

The findings show that disabled persons largely depend upon their siblings. About 42% of disabled people are dependent upon their siblings for their basic financial transactions. Then about 33% of the respondents said about their parents when they seek help for financial transactions. 8% of the respondents said they have taken help from their children to perform financial transactions. Some disabled persons take help from other persons. These other people include neighbors' relatives etc. About 17% of the respondents said that they have taken help from other people in doing financial transactions.

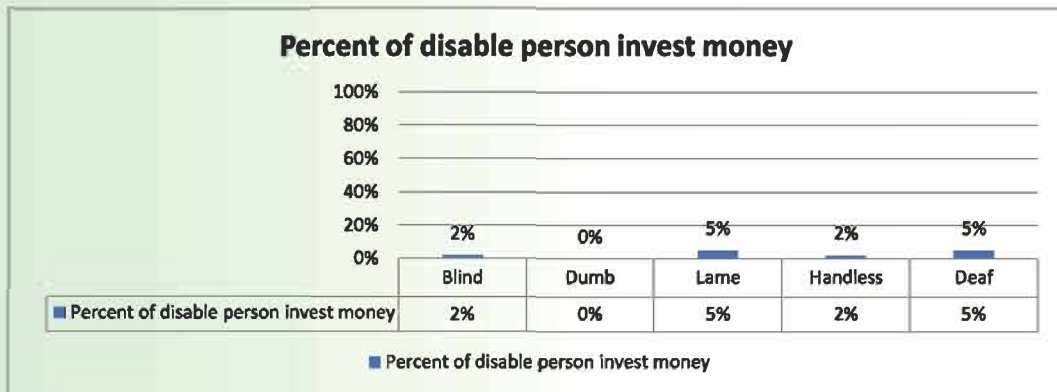
Figure 5.3: Percentage of disabled people save money.



Source: Survey data

The habit of saving money is a key indicator while measuring financial literacy. People save money for future consumption. Or they save money if any emergency need arises. Some save money to purchase any special goods or services. For example, some disabled persons save money to buy a wheelchair or electric wheelchair. Disable a person saving money from government donations. They can also save money from different charities or NGOs. Nowadays many NGOs help disabled people with money. From our survey, we see that 24% of blind respondents save money. On the other hand, only 11% of the respondents who is Dumb save money. The rate of saving is high among lame people. Survey shows that almost 28% of lame people save money. Handless people also save money. The rate is 24% of blind people save money. The deaf person also saves less than the lame, handless, and blind. They save merely 13% of the deaf respondents.

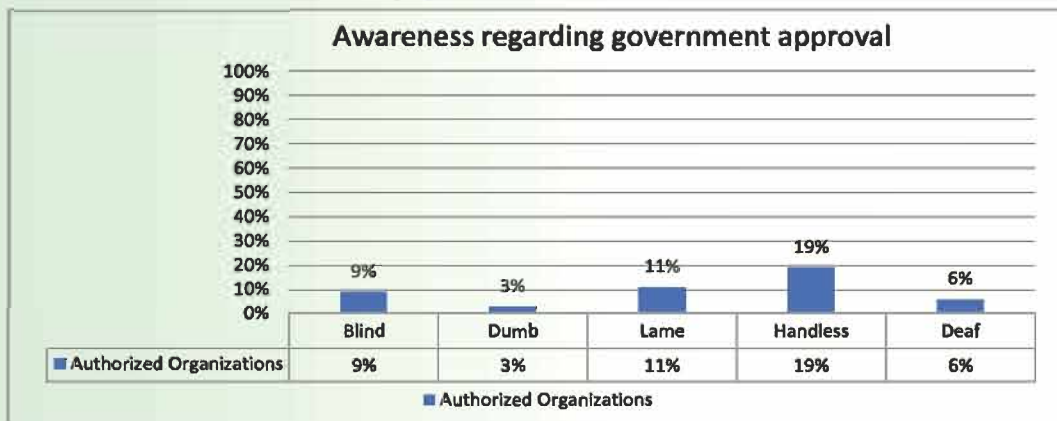
Figure 5.4: Percent of disabled people invest saving money



Source: survey data

People get some sort of return from their savings. For example, if anyone saves money in a saving account, they get a return. Another way is they can use a fixed deposit for earning a return. Rational people invest their savings in a return. The investment rate among normal people is very high. Either they invest in less risky areas, or they invest in high-risk areas. Wherever they invest the risk depends on return. Usually, normal people do not keep their money idle. They invest in various sectors. For example, some people invest money in the stock market, some invest in land and some people make a fixed deposit of their funds. Some people also keep their money in a saving account so that they can earn some sort of interest. But the difference is very high between normal and disabled persons. Our survey result shows that less than 10% of disabled persons have some sort of investment. We see from our survey results that only 2% of blind people have some sort of investment. But we did not find any savings among the dumb people we interviewed.

Figure 5.5: Percentage of disabled people aware of the approval of Financial Service Providers

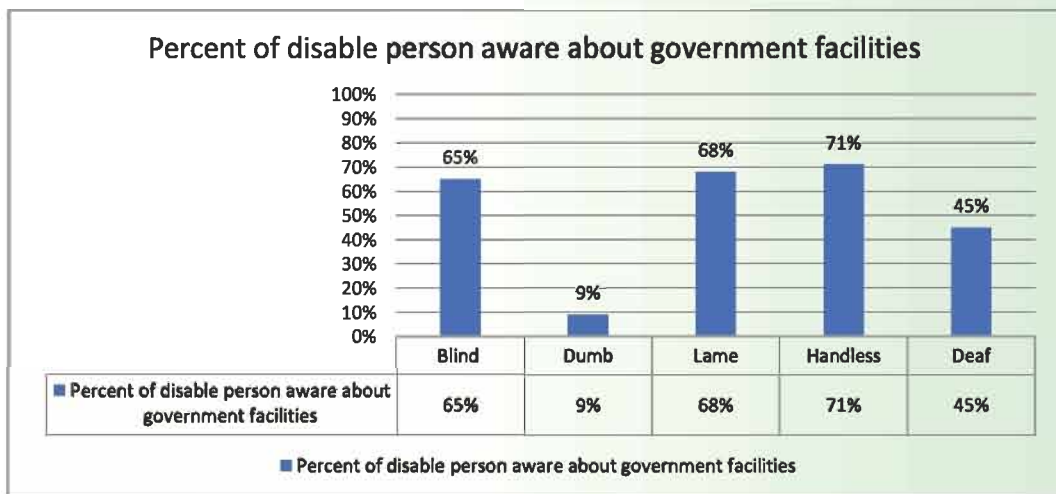


Source: survey data

We know both legal and illegal organizations are providing financial services in the country. Legal entities are banks and other Non-Bank Financial Institutions (NBFI). There are also some cooperatives that have government approval. But there are some organizations that don't have government permission to operate. These organizations are often making fraudulence to the people who deposited money to these organizations. Knowledge about the organization's approval from the authority is a key indicator of financial literacy. As a part of my study, we have asked the five types of disabled persons regarding the approval of financial institutions operating in our country and their use.

The result of the study found that 19% of the handless disabled person are aware of the government approval of financial institutions like banks and NBFI. We can say that they have some sort of knowledge regarding the authorization of these services. So, the possibility of being derived is comparatively low among them. But other disabled persons have very little idea about the proper authorization of their financial service providers.

Figure 5.6: Percentage of the disabled person aware of government facilities for them

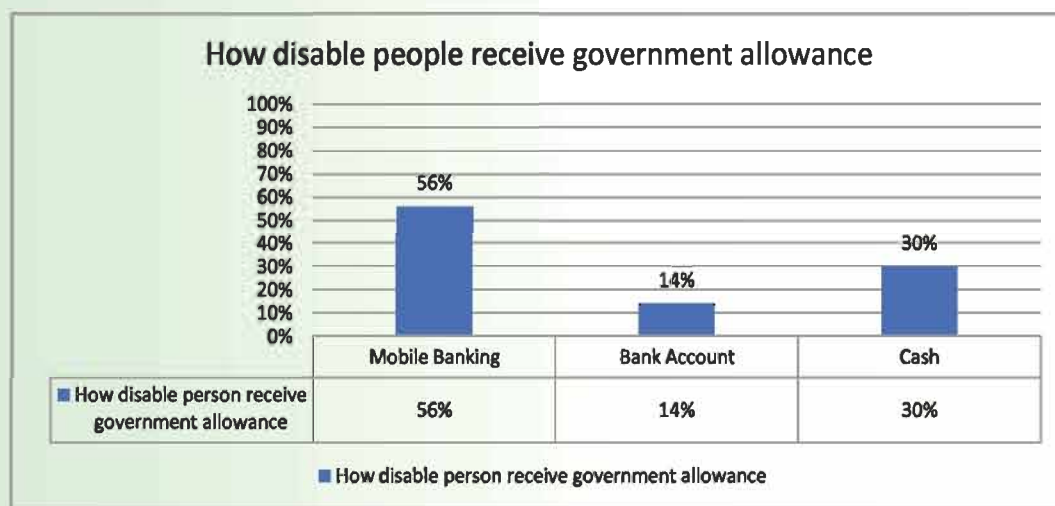


Source: Survey data

Disabled persons are part of our population. It's a common phenomenon all over the world. No government can ignore their existence. That's why government always renders its help to disabled people. These facilities are their right to avail. Financial literacy demands that they should know about their facilities. For example, National Disability Development Foundation disburses almost 12 crore takas for disabled persons every year.

The result of the study found that 71% of the handless people who were interviewed are aware of their benefits from the government. Almost close as handless disabled persons, 68% of the lame person and 65% of blind persons are also aware of the government facilities for disabled persons like them. However, only 45% of deaf-disabled persons are aware of the benefits. The awareness is much worse among dumb people. Only 9% of the dumb people were aware of the government facilities for disabled persons.

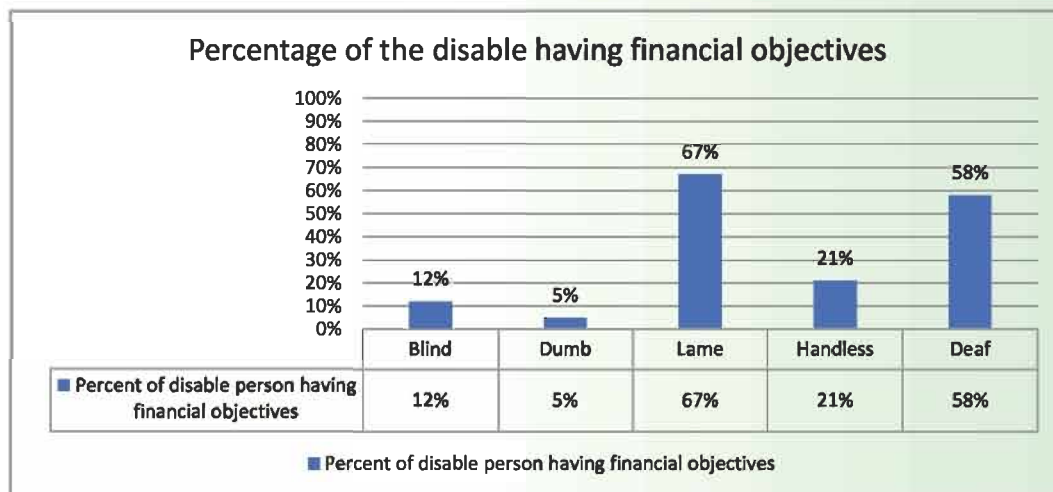
Figure 5.7: How do disable persons receive the government allowance?



Source: Survey data

We know that government helps the disabled person through various social safety net schemes. This helps rendered through different mediums. Some allowances are going direct to their account and some allowances are being withdrawn by their relatives. They also receive some sort of benefit from other sources. For example, some NGOs also render help to them. During our survey, we found that 56% of the respondents use Mobile Banking Account to receive aid and grant. On the other hand, only 14% of people get benefits through their bank account. Surprisingly, a cash form of benefit is received by 30% of the respondent. So, we see most people use mobile banking. They use MFS because of their convenience. Because we know if any disabled person wants to use a traditional bank account, they need to face several problems. They need to physically visit the institution. This is very difficult for them. So, they use mobile banking. The use of cash is also very common. Because of liquidity disabled people use cash. They can easily purchase their daily necessities with cash.

Figure 5.8 : Percentage of disabled persons having financial objectives



Source: survey data

Financial objectives mean a target while managing one’s money. Financial objectives can be various of types. Some people save money for meeting emergency needs. Some people purchase special things with their money. Some have specific objectives like building new homes and meeting other needs. Some people want to support their family with their income. And the rest of the people at least wish not to be a burden upon their families. We see that only 12% of the blind respondent has some sort of financial objectives. Only 5% of dumb people have financial objectives. But surprisingly 67% of the respondents who is lame have some sort of financial objectives. Most of them save money to buy a wheelchair or something that helps them to move around. On the other hand, only 21% of the handless people have some sort of financial objective. Again, surprisingly deafer people have financial objectives. Almost 58% of the deaf respondents have a financial objective. we have asked some of the deaf people about their financial objectives. Most of them want to get rid of their disability through an electronic device. Out of curiosity we also asked about the price of the devices. Those devices are expensive what we learned from them.

Table: 5.9 Challenges faced while taking financial services.

As a supplement to the study, we have asked during our survey regarding the problem they face availing financial services. From the study it reveals that-

Name	percentage
Banks do not want to open a bank account for the disabled persons	35%
Banks do not have wheelchair facilities.	20%
No special officer to serve dumb and deaf people.	15%
Lack of sign language expert.	15%
Lack of directions of Bangladesh Bank in this regard.	5%
Because of the height and location Physically challenged people do not use ATMs.	10%

Source: survey data

From the survey the study finds that about 35% respondents claim that Banks do not want to open a bank account for the disabled persons and 20% disclose that they do not get wheelchair facilities in Banks. Again, almost 15% respondents claim that there is no special officer who can serve dumb and deaf people as well as there is lack of sign language expert.

6.0 Major Findings of the study:

Physically challenged people face certain challenges. Because of these challenges they lag behind the community.

- The percentage of people who use a bank account is very low. This means that opening a bank account is still a challenge for the physically challenged people. Only 12% of the respondents said that they have a bank account. So, we can say that disabled people are not using the financial services properly.
- Percentage of the disabled people use Mobile banking is 78%. So, we see a high penetration of the mobile banking services among the physically challenged people.
- Lack of Lift system, Braille system, Special Help officers are the common challenges the disabled person faces.
- As part of Bangladesh's digital transformation, every institution, including banks, now offers most of its services via the internet, SMS, or call center. However, these digital methods are not developed with people with disabilities in mind. As a result, the majority of them experienced various obstacles when attempting to use them.

- Focus group discussion reveal that if the awareness of the managers of the banks can be increased then the disabled person can get the benefit properly. Besides, Trained staff, can be recruited in the banks. Government as well as Bangladesh Bank can come forward to increase the Financial Literacy of the disabled persons.

7.0 Conclusion and Recommendations:

The banking system presents numerous problems for people with disabilities in Bangladesh. Some institutions offer various specialized services for disabled people while others do not. As a result, financial access, one of the effective indicators that shows how much a person benefits from the banking system, is very low among the physically challenged people in Bangladesh. Because disabled persons make up the largest minority in Bangladesh, it's hard to disregard their problems. Therefore, banks should pay attention to their disabled customers or research the subject to improve their banking system for them. If disabled people can effectively manage their financial aspects, then they can remove their hurdles. Which in turn may reduce the poverty rate of them and as well as the country. Thus, it will benefit both disabled consumers and the banks. For this Opening a bank account for a disabled person should be made easy. Banks need to take the initiative to help the disabled person to have a bank account. Disabled people lack knowledge about the banking system, and the bank can arrange programs to educate not only disabled persons but also the mass people of our country. Banking should introduce the latest technology like Talking ATMs, Braille System ATMs, and Wheelchair facilities in their branches. Bank should publish a list of branches having facilities for disabled persons.

8.0 Limitations of the Study

The most difficult work was to interview dumb and deaf people. We have taken help from their attendant in this regard. There are many types of disabled persons. But this study has covered only a few types of disabled persons. The sample has been selected only from Dhaka city. So, it is difficult to get the whole picture of the country from the study. Future research should look into how we can improve the current physical banking system and what problems are encountered by disabled persons when utilizing the Internet banking system. Future research should also focus on finding solutions to these digital barriers so that persons with disabilities can use them without the assistance of a normal person.

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