

Understanding Disability and Indigenous Livelihood Practices in West Nawalparasi, Nepal

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Abstract

The inclusion of persons with disabilities in livelihood opportunities is a critical aspect of promoting social equity and economic empowerment in Nepal. This article explores understandings of disability in the local context and indigenous livelihood practices among the Tarain Madhesi and Tharu communities, with a focus on the challenges faced by persons with disabilities in participating in livelihood activities. This study used mainly the qualitative method and approach, combining qualitative interviews with persons with disabilities, their families, employers, policymakers, and community organizations, and observations, and analyzed the existing local government's recent reports. This study mainly identified that persons with disabilities are less included in the local levels, such as livelihood opportunities, hindered mainly by the existing systematic, social, and physical barriers that are rooted in religious norms and KARMA beliefs. Relative effects of power in the system, cultural hegemony, and stereotyped mindsets are the key causes, where challenging existing discriminative narrations on disability with intentional opportunities for persons with disabilities in livelihood opportunities, promotion of indigenous livelihood practices, and breaking the cultural hegemony with an inclusive system are the suggested implications.

Keywords: disability, indigenous livelihood practices, barriers, KARMA

Introduction

The study explores disability and contextual indigenous livelihood opportunities for persons with disabilities in Nawalparasi West, Nepal. Livelihood opportunities cover the options or the ways people earn for their daily needs. This consists of knowledge and skills, wages and self-employment, financial and social protection, shelter, and education. In general observation, it shows higher levels of challenges in

accessing the appropriate and accessible skills and vocational training, proper investment in income generation, and employment. Karki et al. (2024) share that the livelihood option is one of the most challenging factors for persons with disabilities, which directly affects their independent and dignified life. Disability is a kind of complex and evolving concept that can be defined in various ways (Mitra & Yap, 2022; UNCRPD, 2006). Subedi (2024) states that disability is a contextual construct and a fully social construct that is highly dependent upon the physical, cultural, and legal environment, and he recommends an integral approach for the investigation of the theoretical landscape of disability in sociology. Government of Nepal (2017) defines in Disability Rights Act that disability is a condition where a person faces participation restrictions in social life due to existing barriers caused by functional impairments. According to this act, there are a total of ten types of disability based on impairments, and those are categorized into four main further categories based on their functional abilities. Among ten categories, physical, hearing, listening, speech-related, intellectual, psychological, autism, deaf-blind, hemophilia-related, and multiple are the key types categorized based on bodily impairments, and in four categories based on functional abilities, profound, severe, moderate, and mild have been listed. Government of Nepal (2021) shows in national census data that Nepal has 2.24% of its total population with some form of disability, whereas the WHO (2011) states that around 15% of the population has some form of disability in Nepal. This census report further indicates that around 48.3% of all people with disability in Nepal are from the group of the poorest and most vulnerable populations, who have very little access to livelihood opportunities. Similarly, the national census shows West Nawalparasi district consists of 2.4% e.g., 9138 total persons with disabilities, where Pratappur RM consists of the same portion, 2.4% (e.g., 1212 in total) persons with disabilities.

Disability inclusion in Nepal has been hindered by inadequate infrastructure, limited rehabilitation services, social stigma, and poor policy implementation. Non-government organizations and communities' initiatives exist, but they remain inconsistent, under-resourced, and insufficient to ensure equitable rights and opportunities (Adhikari et al., 2024). SDG (2015) mandates all states to ensure the slogan no one left behind, to promote accessible, affordable, and inclusive livelihood opportunities for persons with disabilities and their families, which is directly linked

with its goals number eight and ten: Decent work and economic growth and inequality reduction. UNCRPD (2006) declares in its articles 27 and 28 that every state should ensure meaningful participation of persons with disabilities in livelihoods and social protection opportunities. The constitution of Nepal secures the fundamental rights of persons with disabilities and gives a mandate to ensure the meaningful inclusion of these groups in development actions. Similarly, the government has developed a national convention, its regulation, and accessibility guidelines and mainstreaming clauses in various policies, acts, and guidelines to apply this mandate. However, the facts show that these groups have been facing discrimination and exclusion in the system and practices.

Despite the progressive commitments and initiatives at institutional and policy levels in the national and international context, the barriers faced by persons with disabilities in livelihoods throughout the system have existed in Nepal, and persons with disabilities have been intensively experiencing such exclusion in livelihoods and economic means. This study is focused on exploring the local contextual indigenous livelihood opportunities practiced by people with disabilities and the challenges that are hindering them from successfully sustaining themselves. The study is grounded in human rights and social models of disability through the theoretical perspective of a new postmodern sociological lens, especially through the power theory and intersectional analysis.

Research Questions and Objectives

The key research question of this research is: What are the key locally available indigenous livelihood actions for persons with disabilities in Pratappur Rural Municipality, and how are they impacting the lives of persons with disabilities?

The objective of this study is to explore the locally practiced livelihood actions and to analyze the factors impacting those livelihood activities in the local contexts.

Literature Reviews

Conceptual Reviews

The disability of an individual is a social issue rather than an impairment of their body. Bourdieu (1977) shares a postmodern sociological view that disability can be conceptually understood as a relational form of socially marginalized people's voice through the discourses and narrations of socially privileged groups, especially those in

power and decision-making positions, rather than their bodily impairments. Similarly, Croker & Shakespeare (2002) argue that disability is an outcome of social discourses or the narrations produced by power relations where the institutional or cultural norms, their practices, define it rather than their bodily shape and impairments (Foucault, 1977, 1989, 1995). Therefore, this study has used mainly a functional and structural perspective for the study of disability exclusion in livelihood opportunities in the local context of Nepal. Under this, to study the power status and effect of power in the structures, the critical disability theory will be used for studying exclusion and barriers faced by persons with disabilities. Critical disability theory has been advanced by post-conventionalists, post-structuralists, and post-colonial scholars such as Michel Foucault, Judith Butler, and Jacques Derrida, and they acknowledged the attainments of the predictable scholars as innovators in their disability work (Ndlovu, 2021).

Theoretical Reviews

As a primary theory, the functional and structural theory of Emile Durkheim and Anthony Giddens (1984) has been used to study the social barriers that have excluded people with disabilities in the socio-economic structures and systems. Giddens (1984) states that social structures enable human agencies, including persons with disabilities, and remain constraints as barriers in society. Social structures shape individual behaviors, and that simultaneously affects agencies and structures, which he names “duality of structure,” where the social structures, such as laws, cultural norms, and institutions, are not just external forces acting on individuals but are the outcomes of the practices; here, these actions reproduce or change the structures as a system as an ongoing process in the society. For example, in disability, he argues, if the public structures are inaccessible, this becomes embedded as physical structural barriers to people with disabilities. Here it’s understood that persons with disabilities are not just passive or the outcome of the system, but they act, resist, advocate, and adjust to change as agents of society where the reproducing system creates barriers systematically and that excludes them from getting access to the services provisioned for all as equal to other people without disabilities. Where the capacity of persons with disabilities remains constrained by those structural and systematic barriers such as lack of devices, low confidence, discriminative attitude, and inaccessible communications and physical infrastructure setups.

Empirical Reviews

Disability and Livelihood

Persons with disabilities are more likely to experience adverse socioeconomic outcomes such as less education, poorer health outcomes, lower levels of employment, and higher poverty rates (World disability report, 2011). “Livelihood is the sum of ways and means by which individuals, households and/ or communities make and sustain a living where it is a concept that encompasses practices and processes much beyond the regular income generating activities” (United Nations Development Program [UNDP], 2012, p.13). From this, it is understood that the meaning of livelihood is not only economic activities; it is more than that, as people engage in communities, contribute financially, and become socially independent and dignified within those communities. Self-employed people with disabilities have identified how self-employment can contribute to participation in the general economy, economic growth, changes in attitudes, improved quality of life, independence, autonomy, and empowerment (Norstedt & Per Germundsson, 2022; Parker et al., 2014). High unemployment rates threaten rural livelihoods, decreasing intergenerational support and care due to migration, and difficulties navigating and accessing social protection services, making it very difficult for persons with disabilities to build economic resilience (Jennifer et al., 2023). These facts show that the livelihood aspect is one of the key factors affecting the social participation of persons with disabilities in society, as both a consequence and a cause.

Knowledge and Perception of Disability

Understanding of disability and perception towards persons with disabilities in society significantly influences livelihood opportunities. Misconceptions about disability, societal negative attitudes, and social norms, values, and practices often create restrictions in getting access for persons with disabilities to education and employment. (Subedi, 2025; Rana et al., 2022; Stienstra & Lee, 2019).

Access to Rehabilitation Services and Training

A total of 83% of persons with disabilities are out of getting disability rehabilitation services in the rural and mountainous areas of Nepal, which is mainly due to the less trained service provider professionals and less friendly technologies (Dhakal & Groves, 2019). The government’s participatory rural services aims to improve the

access of persons with disabilities to the disability rehabilitation services at grassroot levels through the integration of such services with private sectors (USAID, 2020), and Nepal government shares commitment from its disability right act 2017, every persons with disability receive meaningfully accessible and comprehensive disability rehabilitation, health care, therapy, assistive devices, including vocational training and financial support for their sustainable livelihoods, however NFDN & HI (2019) states that the implemented rehabilitation services across the country has been functioning less efficiently to deliver the services to true excluded group of people.

Access to Vocational Skills and Financial Institutions

It crucially requires friendly and accessible vocational skills for people with disabilities for their better livelihoods, and mainstreaming such training in community-based, peer groups, and shelter-based training is better for them (Council for Technical Education and Vocational Training [CTEVT], 2010). Eide et al. (2016) highlights in Nepal persons with disabilities have excluded in the livelihood opportunities due to the inadequate skills and vocational training to the persons with disabilities.

Similarly, people with disabilities in Nepal have been excluded from accessing financial services to establish businesses; banks and financial institutions have disqualified them from services across different levels of the service design and delivery process (Regmi, 2024; Banks et al., 2019). Rana et al. (2022) highlight that persons with disabilities have low access to financial institutions, especially in getting the financial investment to start new businesses. Stigma and an inaccessible environment contributed highly to decrease confidence among the persons with disabilities to initiate for the financial plan and approach the financial institutions for the loan or any kinds of vocational trainings where the families primarily discourage them from initiating the livelihood actions or plans, which is mainly due to the fear of being failure to pay the dept (UNICEF, 2018; Banks et al., 2019). UNICEF (2018) states that in Nepal, around 83% of persons with disabilities have not made their disability identity cards; due to this, they are excluded from getting social protection benefits. Another overwhelming fact is that between 30%-60% persons with disabilities have not received any services entitled to persons with disabilities.

Barriers Faced by Persons with Disabilities

"The barriers mean that people with disabilities are excluded from, or unable to access, mainstream development and humanitarian assistance programs, there are estimates that only around four per cent of people with disabilities benefit from international cooperation programs" (Schulze, 2010, as cited in Rohwerder, 2015, p. 33). Rohwerder further elaborated this categorization, classifying these barriers as attitudinal, environmental, and institutional, where meaningful inclusion is lacking in development due to the lack of participation by people with disabilities, inadequate data and statistics, and inaccurate evidence of what works. Disability starts in the person when the person experiences discrimination on the basis of faced functional limitations (Reid-Cunningham, 2009; Kasnitz & Shuttleworth, 2001) created by long term impairments which is in fact a human diversity, internal factor that creates limitation to the persons if the external factor, the environmental factors do not take account of this (UNCRPD, 2006; Disability Right Act 2017; WHO- (ICF, 2011).

Intersectional and Multiple Marginalization

Women with disabilities, particularly in the Madhesh and Terai area of Nepal, face multiple layers of discrimination, such as gender, disability, caste, poverty, and location, which have increased higher levels of vulnerabilities and exclusion in the decision-making process and livelihoods (UN Women, 2018; National Indigenous Disabled Women Association Nepal, 2020; Stienstra & Lee, 2019). Niraula (2022) shares in her study carried out in Sudurpashim Province that women with disabilities faced higher levels of challenges and exclusion in livelihoods and economic opportunities, particularly women with severe and profound levels of disabilities.

From these reviewed contexts, this study has specifically focused on exploring the understanding of disability and livelihood opportunities practiced in the local contexts of Pratappur Rural Municipality of West Nawalparasi, Nepal.

Research Methods

This study has a mainly qualitative focus, as it relies on the truth expressed by persons with disabilities, their families, and their concerned stakeholders, and it studied some existing available secondary information as well, primarily from the RM office; however, it collected the live experiences and feelings of persons with disabilities and their close concerned stakeholders for their livelihood concerns for the qualitative

findings. This study has covered, in general, all types and categories of disabilities where the challenges and impacts are captured and studied from more profound, severe, and moderate categories.

This study is from the postmodernist perspectives, which applies the constructivist view in specific contexts, and believes that disability is a relative and socially constructed reality, has multiple/plural realities, and is subjective as well as shaped by environments, defined by people's experiences and understanding, and social parameters. Therefore, the reality is identified by interactions, social contexts, norms, power relations, and experiences, and interpreted accordingly. As I myself am a parent of profound levels of Autism disability condition and have more than 18 years of working experience in disability inclusion area, I verified the context and used an accessibility tool called Access, Communications, Attitude and Participation (ACAP) tool to assess the meaningful participation of the respondents in the interactions.

In this study, the 16 respondents from rightsholder groups, the persons with disabilities and their guardians were selected purposefully, covering the people from multiple, intellectual, autism, and severe physical disabilities, and from the duty bearer stakeholders' side, seven respondents, such as RM vicechair, ward chairs, disability focal person, and leaders of private sectors were selected. The key criteria for selecting these respondents are the severity of disability, which covers multiple disabilities with severe physical, intellectual, and visual disabilities from intersectional groups. Similarly, the stakeholders are selected based on their direct line agencies. The nature of the data is descriptive, non-numerical expressions, unstructured & semi-structured, subjective & interpretative, textual and visual, and the data collection techniques are observations, Key Informants Information (KII), In-depth Interviews, and Focused Group Discussions (FGD), where a structured set of questionnaires was used. The collected data were analyzed by exploring existing contexts in figures, tables, and narration, mostly using exact quotes from the expressions, guided by qualitative research principles in psychology (Braun & Clarke, 2006; Nowell et al., 2017). Confidentiality and validity were assured by taking verbal and written consent and verifying the information by multiple respondents' expressions, existing reports, and observations.

Results and Discussion

Livelihoods of persons with disabilities in Pratappur RM

A livelihood comprises the capabilities, assets (including both material and social resources), and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stress and shocks and maintain or enhance its capabilities and assets both now and in the future, while not undermining the natural resource base (Chambers & Conway, 1991) as mentioned in UNDP's working definition. Throughout this perspective, the study captured the key indigenous livelihood practices of the RM. According to United Mission to Nepal (2023), as an indigenous practice, five key livelihood options that persons with disabilities have been engaged with, and those options have been contributing comparatively higher to the livelihoods of persons with disabilities in this area. The key options are agriculturally based work, particularly vegetable farming, livestock such as goat, poultry, duck, fish farming, tailoring, small business such as street food selling, small scale grocery shops, and daily wages-based employment, especially the abroad labor work. According to Pratappur RM (2024) a total of 876 persons with disabilities earn less than NPR 10,000 annually, this includes 454 with no income, those fully dependent on their families and 422 earns little up to NPR 10,000 (0.21 USD/day) which is not enough to manage their very minimum levels of basic needs, hence the data shows majority groups of persons with disabilities in this RM have been living in ultra poor conditions.

Pratappur RM (2024) states a total of 32% out of 1212 total persons with disability data of the RM involved in agriculture work, 0.66% involved in business, 8.33% in livestock, 2.56% in foreign employment, 11.8% in labour work and only 2.56% in self-employment. one of the most common facts that respondents mentioned was that out the 1212 people with disabilities, 840 people with disabilities and their families were able to explain why they were unable to launch or join any enterprises. According to the data, 674 people, or 55.6% of all people with disabilities, reported lacking information and expertise about the business, while 166 people, or 13.7% of the total, reported that the market was less accessible to them.

This data further highlights that only 540 (45%) persons with disabilities confidently expressed themselves as having ownership of the land and family property, a total of 361 (30%) expressed that no land and family property are in their possession,

and the rest of the people with disabilities did not want to disclose the fact. Likewise, 57.4% of the local government and non-government offices are accessible at a minimum level. Out of a total of 1212 persons with disabilities, 29% do not have any income at all, where 19% of total persons with disabilities share that they have less than NPR 10 thousand per year, 5.4% state having NPR 10-20 thousand annually, and only 5% shared their annual income is between NPR 20-30 thousand.

Apart from this, this study has collected the live experiences of persons with disabilities and collected their opinions, experiences, and feelings through in-depth interviews and observations. In the table, their responses to the issue-related questions have been summarized and listed with three terms: “Not”, “Yes,” and “Partially”. The term “Not” indicates here, that these respondents have not received support, or involved in getting benefit or not feeling happy, means they have facing higher levels of problem and challenges, where the term “Partially” indicates that the support, having benefit and feeling as well as facing challenges are just started, less than average level, this means it is still problem but not a huge but tolerable, similarly the term “Yes” means the respondents have been receiving the benefit and engaged in livelihood related activities, however this does not indicate of adequate satisfaction hence the finding shows no respondents expressed their adequate satisfaction and good level of participation in the social and livelihoods related activities.

Table 1

Summary of Responses from Persons with Disabilities and their Families

<i>Issue-related questions</i>	<i>R-1</i>	<i>R- 2</i>	<i>R- 3</i>	<i>R- 4</i>	<i>R- 5</i>	<i>R- 6</i>	<i>R- 7</i>	<i>R- 8</i>
<i>Family support and arrangement of personal assistance, if there is no family support, how do they manage their life and livelihood?</i>	Not	Not	Not	Partially	Not	Not	Not	Not
<i>Legal ownership in family property may not separate from their parents? How can they get</i>	Not	Not	Not	Yes	Partially	Not	Not	Not

<i>Issue-related questions</i>	<i>R-1</i>	<i>R- 2</i>	<i>R- 3</i>	<i>R- 4</i>	<i>R- 5</i>	<i>R- 6</i>	<i>R- 7</i>	<i>R- 8</i>
<i>ownership if they were not separated?</i>								
<i>Using assistive devices as required</i>	Not	Not	Not	Not	Not	Not	Not	Not
<i>Workplace accessible</i>	Not	Not	Not	Not	Not	Not	Not	Not
<i>Have a future business plan</i>	Not	Not	Not	Not	Not	Not	Yes	Yes
<i>Knowledge on local government services and policies</i>	Not	Not	Not	Partially	Not	Not	Not	Not
<i>Involvement in community groups</i>	Not	Not	Partially	Partially	Not	Not	Partially	Partially
<i>Receiving government services like other people without disabilities</i>	Not	Not	Not	Not	Not	Not	Not	Not
<i>Able to do activities of daily living</i>	Not	Not	Not	Not	Not	Not	Yes	Yes
<i>Engaged in income-generating businesses</i>	Not	Not	Not	Not	Not	Not	Yes	Yes
<i>Increased income source or started saving</i>	Not	Not	Not	Not	Not	Not	Not	Not

“R” means Respondents

Out of a total of eight persons interviewed with disabilities in-depth, seven out of eight expressed the fact that they did not have an accessible and inclusive environment for them at their homes and communities, which has directly affected them from starting any livelihood activities in their community settings. The people with disabilities and their families expressed their views in the following questions, that the disability policies at national, provincial, and local levels are formulated, and with this, in the communities, many persons with disabilities from severe and profound levels

have received support of social protection, allowances, and assistive devices. RM's report shows 65% of eligible people with disabilities have received such support. This has provided great relief in managing their livelihoods in the communities. There are other provisions also through the policies such as free education, vocational training, loan from the banks, and 5% out of total 45% reservation quota for the persons with disabilities in government's permanent jobs and with this compared to before the republic of Nepal, there are lots of positive opportunities created for the persons with disabilities through their indigenous practices however, the various factors affected in smooth implementations of the policies at the grassroot level of Nepali communities. Not receiving support from families, no access to required assistive devices, facing inaccessible and unfriendly homes, buildings, and workplaces in the communities for starting livelihood businesses, and limitations on daily activities were the answers received from the respondents, which indicate contributing to their exclusion from livelihood opportunities. In addition, no legal ownership of family properties, an inaccessible workplace, not having business plans, very little knowledge of disability policies and local services, no access to receive government services, not having future business plans, and inability to carry out daily living activities are the key factors that have been playing a crucial role in excluding persons with disabilities from local livelihood opportunities.

Institutional and Structural Barriers to persons with disabilities

This study has collected data from both the right-hand and service providers (duty bearers' stakeholders) to verify the findings and facts. The study collected the experiences and opinions from seven stakeholders covering diverse accountable service areas. For these nine key questions related to the research questions, were asked. The answers of every respondent were summarized and articulated through table number two below. Same as mentioned above in table one, the respondents' answers have been summarized and listed with three terms: "Not", "Yes," and "Partially", and the indication of the terms is also the same.

Table 2*Summary of Responses from the Service Provider Stakeholders*

Key issues related questions	R- 1	R- 2	R- 3	R- 4	R- 5	R- 6	R- 7
<i>Disability inclusion policy available in the organization</i>	Not	Not	Not	Parti ally	Pot	Yes	Not
<i>The policy covered the livelihood concerns of persons with disabilities adequately</i>	Not	Not	Not	Not	Not	Yes	Not
<i>Disability related reports are prepared periodically</i>	Not	Not	Not	Yes	Not	Yes	Not
<i>Office physical set up are accessible to persons with disabilities such as toilets, receptions, office rooms, drinking waters etc.</i>	Not	Not	Not	Yes	Not	Not	Not
<i>Office documents and reports are accessible to persons with disabilities</i>	Not	Not	Not	Parti ally	Not	Not	Not
<i>Persons with disabilities are as staff in the organization</i>	Not	Not	Not	Yes, 1 staff/ 11	Yes, 1 staff/ 90	Yes, 1 staff/ 8	Not
<i>Organization's services are disability friendly</i>	Not	Not	Not	Parti ally	Not	Not	Not
<i>Practices of budget allocation for disability inclusion work</i>	Not	Not	Not	Yes	Not	Yes	Not
<i>Adequate budget allocated for the livelihoods of persons with disabilities</i>	Not	Not	Parti ally	Parti ally	Not	Not	Not

“R” means Respondents

Looking at the key observed status of the duty bearers regarding the inclusive responses for the persons with disabilities in livelihoods, the majority of the responses, e. g. six out of seven organizations representing 86%, stated that they are not able to

develop and practice a disability inclusion policy at the organization, and even integrate the disability inclusion issues in their existing policies and procedures. They are not able to create accessible and friendly organizations, services, and infrastructures for persons with disabilities both in action and in the system. This indicated higher levels of institutional barriers existed in the service system for people with disabilities in this RM. Among them, the RM office is in the process of developing the inclusion policy covering the inclusion issues of gender, disability, and social inclusion. Only one organization out of the selected seven representing 14%, which is from a local Non-Government Organization (NGO) response, stated the actions and systems are partially yes, which means the actions are just in process and act at a very minimum level for the inclusive and accessible service in the livelihood area.

Pratappur RM's social development and disability focal officer said in the interview, "We want to provide the livelihood support to the persons with disabilities, but no plan comes to the RM through the current seven stages of planning process, in new structure there is no specific threshold for allocation of the budget" (S. Yadav, KII, Sharing of personal experiences, September 15, 2024).

This statement clearly indicates that people with disabilities do not participate in the planning process, and this shows the reason that they do not have much knowledge about their rights and the process to get the services. And it further articulates that the government policy is not affirmative and inclusive for people with disabilities in resource allocation.

Similarly, Chairperson of Ward 2 of Pratappur RM adds in the in-depth interview, "We want to involve persons with disabilities in livelihood work despite no clear budget allocation threshold for them but none of them come with clear plan to us for the skills and knowledge, instead everyone expects cash or physical materials" (R.N. Yadav, KII, Sharing of personal experiences, September 16, 2024).

According to the Government of Nepal (2017) only persons with severe and profound levels (blue and red disability ID card holders) get the disability allowances whereas people with mild and moderate levels do not get the allowances, which has created a huge challenge to satisfy the persons with disabilities through the services," the chairperson adds.

These facts reveal that the service system at the local level for livelihood opportunities of persons with disabilities has been poorly implemented despite strong legal commitments. Poor implementation of the policy caused by a lack of understanding of disability definition, disability inclusion, and accessibility, and a stronger influence of the social discriminatory practices in this understanding have played a significant role in this result.

Key Findings

The key livelihood practices, such as vegetable farming, livestock (goats, poultry, ducks, fish), tailoring, street food, grocery shops, and labor work, are considered indigenous practices that are less likely to be sustained and do not meet the financial needs of persons with disabilities. Various factors have been affecting this situation. The finding states that the majority group of persons with disabilities in this RM has been living in ultra-poor conditions compared to the UN's poverty rank, which indicates that ultra-poverty is 2.17 USD per day (World Bank, 2022). Based on the available data shared by the RM, the findings clearly state that the majority of persons with disabilities in this RM are in an economically vulnerable situation, even though some have engaged in local-level livelihood activities; this is because the quality and sustainability of those opportunities are shown to be very weak. Among those who are able to save (only 20.5%), the majority depend on traditional agricultural work (70.7%), followed by small businesses such as small-scale grocery shops (14.6%). This indicates that indigenous and local livelihood practices, especially agriculture and livestock, are the primary economic base for persons with disabilities. The major factors affecting the livelihoods of persons with disabilities are outlined below.

Knowledge of Disability, Livelihood Opportunities, and Stigma

One of the key findings states that the knowledge gaps and stigma created barriers to people with disabilities for their participation in livelihood opportunities. Most of the data of the study confirms that persons with disabilities and their families in this RM lack knowledge and confidence about the available livelihood opportunities, rights, and entitlements. The understanding of disability among the people is impairment-focused. Visible disabilities are only considered disabilities when the invisible disabilities and the environmental factors are almost completely missed. The understanding of this source is the social norms and mindsets of the people who mainly

believe in KARMA and the Hindu faith. This has created a social hierarchy, leaving people with disabilities in a marginal sphere where people without disabilities are in powerful zones, and consequently, that has increased higher levels of social barriers and stigma and low self-esteem and self-confidence significantly to 48% of persons with disabilities (Pratappur RM Report, 2023) in participating in the skills-related, vocational, and income generation training or activities. The report states that only 8% of persons with disabilities have received vocational training, and due to no investment, most trained people have not used the skills in their income-generating work. This is noted as a huge internal barrier caused by the social attitude and cultural practices reinforcing the continuation of exclusionary practices in society. The important findings share that power enables not only externally but internally through the realization and experiencing of inferiority.

Social and Institutional Inaccessibility

Another finding shares that the social and structural inaccessibility has created higher levels of barriers for people with disabilities. On the other hand, a huge gap in knowledge about disability and accessibility among the service providers has been identified as a key factor for excluding persons with disabilities from livelihood options. Poor implementation of the policy, which caused inaccessible physical infrastructures and communication means, less accessible and less friendly service delivery system, less intentional practices for persons with disabilities, and inadequate assessment of the contexts are the subsequent factors reinforcing the inaccessibility in the system and social participation of persons with disabilities in livelihood options. The knowledge production and dissemination about the disability and service delivery process on livelihoods to persons with disabilities by the service providers is shaped by dominant ableist mindsets that concentrate disability either as a task of charity or invisible. The behavior of the people in family and society has discouraged people with disabilities from being involved in livelihood activities, as the Pratappur RMs report 2023 states that 30% of persons with disabilities do not have any family properties in their name, meaning they do not own them formally.

Limited Rehabilitation Supports Affected the Livelihoods of Initiations

Government policy has granted, to some extent, a good opportunity to persons with disabilities to receive and use assistive devices, articulating clearly to provide

twenty types of assistive devices free of cost from the local level; however, due to a lack of information and low priorities in planning, the majority of persons with disabilities have not received the devices as required. The lack of assistive devices and inaccessible infrastructure created limited participation in livelihood activities for persons with disabilities. A significant proportion (around 80%) of persons with disabilities, as mentioned in the data presentation section above, are noted for not engaging in any income-generating activities; instead, they are dependent on their family support. This is one of the evident examples of the exclusion of people with disabilities from the local livelihood systems. Furthermore, the finding outlines that most of the persons with disabilities do not have access to the required assistive devices or accessible workplaces at home, in the marketplace, and even at the workplace. This is mainly due to less knowledge about it and a less friendly service delivery system that has created difficulty in starting or sustaining any livelihood initiatives. Those physical setups at the local government offices and houses of persons with disabilities have not maintained the accessibility standards. Entrance, toilets, drinking water, playground, office rooms or kitchen, bedrooms, halls, and means of communication are basic places according to the Government of Nepal's physical and communication accessibility guideline, where persons with disabilities expect that such places must be accessible to them in every place.

Intersectional and Multiple Marginalization Reinforcing Exclusion

The persons with disabilities in these areas have been identified as belonging to historically marginalized groups based on caste, ethnic, and religious groups, those like Dalits, Madheshis, Adhibashi/ Janajati, and Muslims, where the total population consists of 19% Dalits, 47% Madheshis, 24% Adhibasi/Janajati and 6.5% Muslim communities. This means people with disabilities, who have multiple layers of vulnerabilities, have been pushed to be left behind. The people with disabilities from these groups, especially those having severe and profound levels of disabilities, autism, and intellectual disability conditions, have comparatively been identified as living in the most marginalized and highly excluded conditions. Women with disabilities from Dalit, Madheshi, Muslim, and Janajati disabilities are largely affected by marginalization compared to men with disabilities. In addition, the caste and indigenous minority has affected the lives regressively based on the social and cultural norms. One of the main

disparities is untouchability and touchability. The Dalits are considered untouchable; hence, the people with disabilities from the Dalit community, financially poor, and women/girls or single women are facing higher levels of exclusion and discrimination as per their disability categories. Poverty and geographical backwardness have also contributed to this, excluding them from their entire lives.

Discussions

Most people with disabilities are economically deprived, with limited access to family property and income, and all respondents reported experiencing financial hardship due to a lack of sustainable livelihood opportunities and no promotion of indigenous livelihood activities. Despite Nepal's minimum wage standard requiring about NPR 224,900 annually to meet basic needs, nearly all persons with disabilities earn less than NPR 30,000 per year, forcing reliance on family support and contributing to persistent poverty, anxiety, and depression. From the perspective of postmodernist sociologists, with the key concept "power creates knowledge," here the knowledge about disability and livelihood opportunities is determined by the social hierarchy and norms formed and reformed with continuous discussions and social interactions. In this hierarchy, productivity and capacity are counted as "skilled and productive," and those down in the hierarchy are known as disabled, less productive, and are excluded, losing every opportunity in society. Hence, the narration about disability in this community is known as a label of incapability, a group needing external support, and dependence.

KARMA is a key regime of truth in disability inclusion and exclusion. In Foucault's lens, this regime of truth KARMA is a dominant narration set in the people's mindset and system as accepted knowledge, where disability is fate, a result of sin or moral failure. This narration has constituted power and the knowledge that disability is defined as dependent and unproductive by social and cultural beliefs, and that has legitimized the exclusion of this group in society. Through normalization and disciplinary power, people realize these narrations, leading to self-acceptance of the exclusion role, which is the key idea of Foucault that power is diffused and that operates through social norms and discourse rather than coercion, which runs in the system as institutions and daily practice. And he further explains about governmentality, which shows how the government and bureaucrats reproduce these norms through biopower, creating policies, classifying disability, and aligning the service delivery system,

applying charity-based support. For example, social security allowances provided for people with disabilities are one example.

Regarding the lack of knowledge and exclusion from vocational training, it is identified that the government has applied biopower as explained by Foucault. Around 8% of persons with disabilities have received various types of vocational training; however, most of them have not used the training in their income generation activities. The reason for the massive exclusion of people from the training and starting of income generation activities is the disciplinary power of society and social institutions such as training centers and income generation agencies. The concept of able and disabled, stigma, and discrimination, poor access to family resources, and accepting exclusion as KARMA and normalization are the factors as root causes for the exclusion of persons with disabilities from livelihood opportunities.

Similarly, as a result of an inaccessible environment, the finding reflects Foucault's concept of governmentality, where bureaucrats have implemented disability related policies through prevailing social norms rather than rights-based approaches and principles. Again, here through the normalization concept, the exclusion of persons with disabilities in the system was embedded and acted with the social norms mindset, which eventually reinforced discriminatory norms and practices that created barriers for persons with disabilities and created exclusion. Finally, identified intersectional effects on persons with disabilities show the vulnerability of persons with disabilities associated with the social norms and discourses. Disability, types/categories of disabilities, caste/ethnicity, gender, geography, and religion are the key domains reinforcing their exclusions. According to postmodern and Foucauldian views, these identities are formed by power relations and overlapping narrations by various layers of marginalization. Therefore, intersectional analysis is crucial to identify the root causes and reinforcing factors of exclusion in livelihood activities.

Conclusion and Implications

Exclusion of persons with disabilities from livelihood opportunities, and the low promotion of local indigenous practices of livelihoods is not because of individual limitations, but instead due to systemic and structural barriers influenced by social norms in this area. The knowledge on disability and livelihood practices produced and reproduced through cultural hegemony, discriminatory narratives, sources of

knowledge, and the operation of power and knowledge-gaining systems, religious, cultural, and institutional practices has been perpetuating stigma among persons with disabilities from various levels of identity, and that has normalized marginalization and sustained KARMA faith in the social structural and institutional practices. KARMA is one root cause and triggering factor for the exclusion of persons with disabilities in the system. The agriculture, livestock, labor work, wages employment, and off-farming business are run with traditional approaches, depending on the seasonal weather, which involves discriminatory practices. Denying persons with disabilities ownership of family properties and discriminating against them by KARMA stigmatizes them and discourages them from getting opportunities, which is systematically mobilized in the communities and requires a paradigmatic shift from charity or top-down to rights-based or bottom-up interventions approach in this area.

As an implication for the policy maker, the respondents suggest focusing on building and practicing inclusive policies, ensuring meaningful participation of persons with disabilities and their families in the livelihood opportunities. This should involve challenging discriminatory beliefs by creating strong rights-based discourses on disability, providing equal opportunities to persons with disabilities in vocational training, making systems, infrastructures, and working places accessible to people with disabilities, and effectively implementing the policies. Similarly, the empowered groups and networks of persons with disabilities can work with stakeholders through advocacy, lobbying, and role-modeling to address structural barriers, and the private sector actors, civil society organizations, and financial institutions can improve participation by building awareness of disability issues and strengthening knowledge of accessibility and inclusion policies.

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Conflict of Interest

The authors declare there is no conflict of interest in the entire research procedures, research findings, and publication process of this manuscript.

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