

Inadequate Accessibility of Differently-abled Persons in Banking Services: A hindrance for Achieving SDGs

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Abstract

Differently-abled Persons (DAPs) is a minority group in the world for their constricted access to financial activities along with health, education, and care. The SDGs provide an opportunity to trigger systematic social and economic changes towards a sustainable future by empowering the vulnerable groups with a full spectrum of their rights. The urgency of increasing financial inclusion also requires the discussion about accessibility in banking services issue as we consider banks as the nerve system of all economic developments in a country. The focus of this paper is mostly on to explore a new and explicit concept on inadequate accessibility of DAP in banking services comes along with a major way of conceptual appearance to lead towards the unfulfillment of SDGs. Inadequate accessibility in financial services prevents DAP from having fair shot at the achievement of prosperity by developing their potentials. The study adopted a mixed method approach covering survey of 400 bank employees by using a semi-structured questionnaire; and 4 FGDs with the DAPs. The findings suggest that DAPs have less access in significant banking services like- foreign exchange service, general loan, spot cash etc. This paper points out that adequate accessibility issue is imperative in promoting financial inclusion for DAPs. Through this attempt, banking services and facilities could be more accessible to the DAPs for their financial and socio-economic development and the pathway to their life changing progression ultimately that will lead to the fulfilment of targets of SDGs. The novelty of this research is that it thinks about inadequate accessibility of financial services from the perspective of the inclusiveness for DAPs in developing countries.

Key words: DAP, Inadequate accessibility, Banking services, and SDGs

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Introduction

More than 1.3 billion men, women and children are living with a disability (WHO, 2023). At present about 47.42 lakh DAPs are living in Bangladesh (BBS, 2022). ILO (2015) described that discrimination and stigma are considered as main barriers pushing a great portion of DAPs to the poverty, dependency and social exclusion. In the SDGs era of financing for development, the worldwide community is placing substantial emphasis on the slogan 'Leave no one behind'. Moreover, it is already established that access to credit not only capacitates the DAP to make assets but also increase self-esteem and social acceptance in the society (Lewis, 2004). Understandably, DAP contribute less to financial development due to their limited financial capacity. To enhance their financial capabilities, easy accessibility should have to be ensured to the regular banking services. On the other hand, there is common misperception about the DAPs that they will be unable to do anything, even if the policy supports providing services to them in a way that allows them to access them conveniently while maintaining their human dignity. The estimate of DAP accounts one out of seven which is 16% (World Report on Disability, 2023) and this portion is enough to draw an attention in the world. For a longtime, DAPs are facing so many challenges like social barriers, negative attitude towards them, social exclusion, social isolation, economic exclusion, non-cooperation from other institutions. But now it is high time to dig out the main reasons behind situation of exclusion and their effect on completion of main targets of SDGs.

1.0 Objectives of the study

The main objective of this study is to explore whether the DAPs limited accessibility in banking services is impeding the achievement of the SDGs. To achieve this main objective, this study needs to study some specific objectives that are given below:

- To find out the proportion of DAP as customer of the banks.

- To identify the types of banking services and facilities conferred by the banks in favor of DAP.
- To clarify framework, insufficient accessibility of the DAPs in banking services can be ascertained as an obstacle to accomplishing SDGs.

1.1 Limitations of the study: The study has some limitations as presented below.

- i. This study has covered only banks but not FIs (FIs).
- ii. This study covered banks only in Dhaka city not the other geographical locations of Bangladesh because of COVID restriction of movement during the study.
- iii. It also has a limitation of place and resources.

2.0 Literature Review

2.1 Concept of Inequality

Everywhere, for each person, respect for human rights is highly relevant. As well as, a nearer look is necessary on societies as a whole and their respective levels on inequality (Fukuda-Parr,2019). Inequality has been recognized for poverty; including a social, an economic and an ecological dimension (Alkire and Foster,2011). For the first time ever, the issue of inequality was prominently anchored in an international development agenda, with the adoption of the Sustainable Development Goals (SDGs) by the United Nations General Assembly in 2015 (Cojocarú et al.,2022). Inequality is a major barrier to the Implementation of the 2030 Agenda as a whole (UNDESA, 2019). Inequality can thus be considered one of the central themes of the Agenda 2030. Income inequality within countries will also have increased around 1 per cent, on average, in developing countries (The SDGs Report,2022). It echoes that “the persistence of high, and often rising, income inequality in many developing countries is a growing concern for policymakers and the public” (IMF, 2015). The World Inequality Report, coordinated by several famous economists such as Alvaredo, Piketty and Zucman, state that if rising inequality is not properly monetarized and addressed, it could lead to various type of political, economic and social catastrophe (World Inequality Report,2018). The main purpose of ‘Reducing inequality’ is not to make everyone the same, it implies to alleviate inequality in a level which enable societies to prosper and develop sustainably (Apel,2020).

2.2 Concept of Differently-abled Person

The United Nation Convention on the Rights of Persons with Disabilities (UNCRPD) recognizes that ‘disability is an evolving concept’ (UNCRPD, 2006). Ultimately, ‘Disability is part of the human condition. Everyone is likely to experience it, either permanently or temporarily, at some point in their life’ (WHO & World Bank, 2011). CRPD, adopted by the UN in 2006 and come into force in 2008, and many countries including Bangladesh are ratified the UN CRPD as one of the many countries in the world. This is a huge ‘paradigm shift’ from traditional charity-oriented, medical based approaches to disability to one based on human rights. The UN High Commissioner for Human Rights, Michelle Bachelet affirmed, “The Convention on the Rights of Persons with Disabilities is not only an instrument for persons with disabilities. Its principles and provisions benefit the entirety of the human family because it strengthens our responses against exclusion, and segregation and indeed like the Sustainable Development Goals, it illustrates that reaching the furthest behind first is the key to leaving on one behind.” At first, the US Democratic National Committee coined the term as “differently-abled” around the mid-1980s; and following this The Los Angeles Times (1985) reported that “In a valiant effort to find a kinder term than handicapped, the Democratic National Committee has invented as differently abled”.

2.3 Concept of Inclusion of DAP in Financial Activities

‘Financial inclusion is the provision of affordable financial services such as access to payment and remittance opportunity, loan, savings and insurance services adopted by a formal financial system for those who are considered as excluded’ (Thorat 2008). Centre for Financial Inclusion claim that; may be, economic participation is not feasible for some persons with disabilities because of their severe disabilities, but most of them (80-85 percent) are enough capable of utilizing and getting benefit from financial services. Cecchetti and Stephen (2008) defines that, by removing barriers, bank always create an opportunity for the excluded people for participating in the financial service through which they might improve their living standard. Very few DAPs have the access to microfinance (Cramm and Finkenflugel, 2008; Martinelli and Mersland, 2010). The Indian

Banks' Association developed a guide for DAP customers; where the mandate was that 'all banking services must be offered to blind and low vision customers without any discrimination (Indian Bankers' Association Guide 2017). 'People with disabilities face several exclusions in the mainstream microfinance institutions in Bangladesh. It is found that DAP experience tremendous discrimination such as social, political, physical, cultural, environmental serious barriers including formal and self-employment, less access to credit, government support and social safety net system' (Sarkar, 2019).

2.4 Targets of SDGs

The Sustainable Development Goals (SDGs) or Global Goals are a collection of seventeen interlinked objectives designed to serve as a "shared blueprint for peace and prosperity for people and the planet, now and into the future" (Costanza et al., 2016). SDGs project is a framework for assisting countries and donors in their efforts alleviate poverty (Maxwell et al., 2019). One of the main agenda obtained by Sustainable Development Goal 2030 is the promotion of sustained, inclusive and sustainable economic growth including full and productive employment and decent work for all including the DAP (Oestreich, 2018). The elimination of extreme poverty, is not possible without a simultaneous reduction of income inequality (Lakner et al., 2019). The 17 SDGs are integrated that means the action in one area will affect outcomes in others. Moreover, reducing income inequality and poverty positively related with the achievement of SDGs. It is justified that the reduction of inequality is mainly related to positive changes for societies. However, Development or economic growth will not reduce inequalities automatically (Apel, 2020). The reduction of inequalities needs to be strategically implemented. Consistently, it has been reported that DAP face multiple challenges in societies and it is important that some initiatives need to be taken to empower them to overcome exclusion (Opoku et al., 2019).

3.0 Methodology of the research

3.1 Study design: This study designed on a mixed method approach, using both quantitative and qualitative methods. The purpose of the application of the tools is to address the specific objectives mentioned earlier in the study. Secondary documents have also been reviewed here.

Study population and area: Bank executives and employees of scheduled bank positioning at different level and obviously the DAPs were involved as the study population. In this study the focusing area was Dhaka city.

Sampling design: The sample designed considering the COVID 19 extreme pandemic situation in Bangladesh as elsewhere. For survey, at first, 5 quotas were selected in the name of State-Owned Commercial Bank (SOCB), Specialized Bank (SB), Islami Shariah Based Bank (ISBB), Private Commercial Bank (PCB) and Foreign Commercial Bank (FCB). 400 branches of 55 banks were subsequently selected using purposive and convenient sampling for each of the chosen quota. The researcher covered 33 participants with the DAP as potential bank client to organise and facilitate four FGDs. It allowed participants and researcher to interact freely with one another to build an idea and conversation.

3.2 Distribution of Respondents: Table-3.1 and Table-3.2 provides sample distribution of respondents.

Table 3.1: Sample Distribution by Bank at Branch Level

Types of Banks	Number of branches of banks
SOCBs	90
SBs	14
ISBBs	53
PCBs	232
FCBs	11
Total	400

Table 3.2: Sample Distribution by DAP

Types of Organizations	Number of respondents	Method of data collection
Blind Education and Rehabilitation Development Organization (BERDO)	8	FGD 1
Bangladesh Disabled Development Trust (BDDT)	7	FGD 2
Bangladesh Protibondhi Foundation (BPF)	8	FGD 3
National Disabled Development Foundation	10	FGD 4
Total	33	

3.3 Data collection: For survey, a semi-structured questionnaire was developed with a mixed of close-ended and open-ended questions through face-to-face interview by the interviewer. A field team of 10 members was selected, trained and deployed for collection of data. The field team was under close supervision of the researcher. Base on the research objectives and expected outcome the researcher designed the questionnaire for the survey, meet the entities, gather responses. Some of the questions include:

- What types of services do you provide to the DAPs?
- Category of daily average DAP customers get services in your branch?
- Do you have any special facilities for DAPs in your branch?

FGDs were planed inviting relevant DAPs taking part of the discussion based on a checklist. The facilitator used a discussion guide while a note taker has recorded the discussion, comments and observations on the note pad. FGDs has been designed with a view to explore the opinions and views of the DAP to collect a wide variety of local problems relating to the banking service and their life experience as a unique slice of reality.

3.4 Data Analysis: The survey respondents were 42.8% junior, 44.0% mid and 13.2% senior level bank staffs holding responsibilities at different bank branches. Among the surveyed officers 6.25% completed bachelor, 93.5% completed master's level of education and 0.25% completed FCA. The banks official's length in banking service was within 1 year to 16 years. Their age was between 26 to 56 years. Among the DAP respondents 12 persons has vision impairment, 8 has physical impairment, 3 has speech impairment and 6 has impairment in hands. Their age was between 19 to 47 years and their education level was between class 10 to Master degree.

Descriptive analysis was taken into account for analysing quantitative data by using SPSS and Microsoft Excel. Qualitative analysis was made by using content analysis. The study also reviewed relevant documents and articles, annual reports, government's records, NGO publications, journals, magazines, newspaper, reports by research scholars, universities, public records etc.

4.0 Results and Discussion

4.1 Ratio of the DAPs as Bank Customer

In response to the question 'Do you have any DAP in your customer list at present or previously?' out of 400 bank officials, 280 (70%) bank officials mentioned that they have and had experience of providing services to the DAP. However, 120 (30%) bank officials did not notice or ever seen any DAP as their customer.

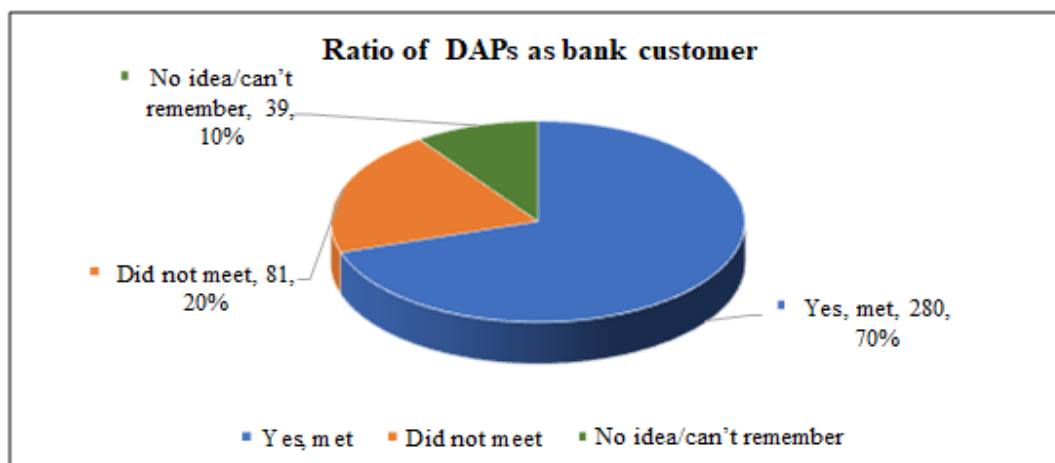


Figure: 4.1: Ratio of DAPs as bank customer

Sources: Author's own contribution

4.2 Types of Disabilities the Bank Employees Met

The bank officials reported that among the total DAPs they have met in the banks; most were physically impaired persons, visually impaired persons and impairment in hands.

Table: 4.1: Various Types of Disability as Found by the Bank Employees

Sl. no	Types of DAPs	Frequency	Percentage (%)
01	Vision impairment	157	23.22%
02	Speech impairment	62	9.17%
03	Physical impairment	189	28%
04	Impairment in hands	137	20.26%
05	Hearing impairment	89	13.16%
06	Others	42	6.21%

4.3 Average Number of DAP Customers Daily Received Bank Services

It was found that the daily maximum number of total customers visiting a bank was 2000 and a minimum was 90 based on their register reported by 280 respondents. However, the respondents who were able to provide information regarding size of DAP customers visiting a bank daily, they pointed out that the maximum 50 number of DAP customers were visiting in the public banks only for providing allowance by the government in the Social Safety Net Program (SSNP) criteria and the minimum number was only 1. The bank officials did not maintain any record from which the exact number of DAP could found as bank account holder and their types of disabilities. The study detected that the bank officials met almost all types of disabilities (676) but considering this the proportion of average number of DAP customers visiting a bank daily for their service requirements is so less.

Further a question was asked to the respondents about the adequacy of proportion of DAP customer coming for availing daily banking services. Then, 95.35% said that the number of DAP customer were less comparing the number of service recipients of the non-disabled persons. Only 4.64% respondents did not agree on that.

Table: 4.2: Proportion of DAP Service Recipient as Customer

Proportion of DAP as Service Recipient	Frequency	Percentage (%)
Yes, inadequate	267	95.35
No, the number is not inadequate	13	4.65
Total	280	100%

The reasons might be either the banking services were not appropriate according to the requirements of the DAP, or getting banking services were hard to accessible or the DAP were not interested to operate any bank account or they did not require any bank service. Banks must consider services to the DAP as investments rather than liabilities.

4.4 Services Received by the DAP

While questioned about the types of bank services and products the DAP customer gets, the respondents mentioned that the 57.44% DAPs operate savings accounts, 7.27% have deposit scheme, 25.15% manage fixed deposit, 3.48% special loan and 3.04% hold current account. However, the percentage of recipients having general loan (1.26%), foreign exchange (1.1%) and special bank service (1.26%) was few; and no one was receiving other services.

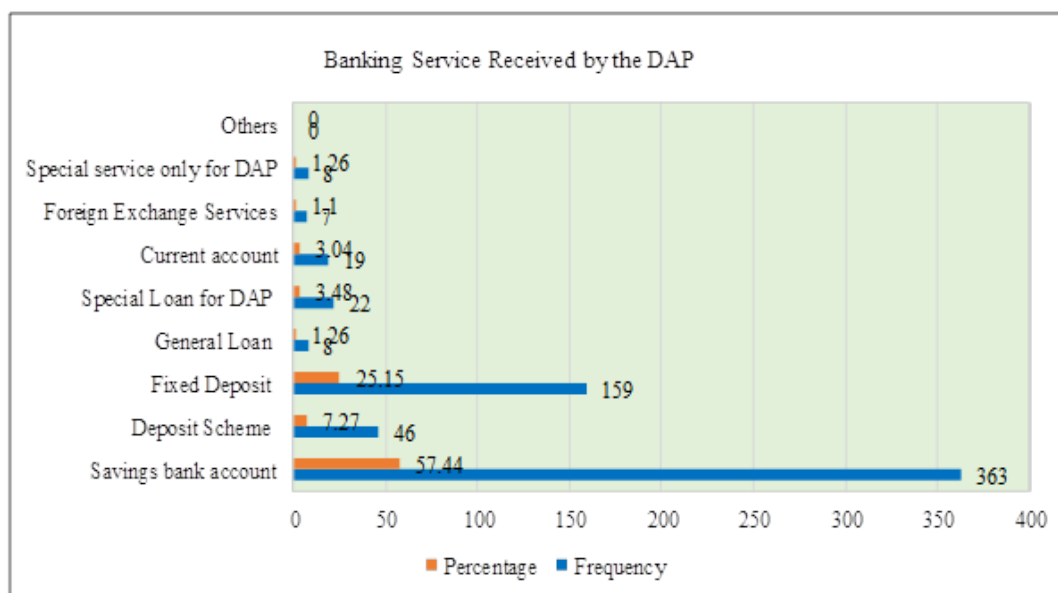


Figure: 4.2: Banking Service Received by the DAP

Sources: Author's own contribution

4.5 Facilities Provided by the Bank to the DAP

Among the respondent's majority portion said that they provide separate transaction queue and special help desk for their DAP customers. Some of the respondents mentioned that their banks were supporting through other services like prompt service deliver specially for the DAP, home service, swift service etc. to the DAP customers. Some banks were providing more than one accessibility supports to DAP customers.

Table: 4.3: Categories of Facilities Provided by Banks

Sl. No	Category of the facilities	Frequency
01	Special help desk	132
02	Special officer assigned to support the DAP	33
03	Special software system for DAP	0
04	Special online services for DAP	35
05	Special deposit slip/Cheque/ account opening form for DAP	23
06	ATM accessibility for DAP	6
07	Separate transaction queue for DAP	241
08	Special waiting space and toilet with wash room	28
09	Others	05

4.6 Opinion of DAPs on their Accessibility to Banking Services

Among the DAP respondents 36.36% mentioned during the FGDs that they are not operating any bank account because they did not have any bank account although they tried to open a bank account but refused because of imposed of additional terms and conditions to open a bank account. To the other 63.64% DAP respondents, while asked to share experience as bank customer, almost all the participants pointed out that they had to face any types of difficulty in the banks. They pointed out that they felt embarrassed often if the bank officials asked them to bring a person with them for the transaction purpose at the bank. The physically impaired respondents mentioned that they had to face problem with the bank when they had to use stair to enter into the banks. A fifty-two years old teacher with visual impairment went to a bank to open the bank account but the bank manager was hesitant to open the account alone. He had to wait till his relative come to help to fill in the account application form. It took him 4 hours to complete the bank account opening. If someone from bank helped him, he could manage well. The respondents stated number of problems in the bank to get access in the banking services. These are as follows-

- No skilled manpower is channeled into banks to properly assist DAP;
- There was no system to detect counterfeit notes;
- There was no such facility to operate banking through fingerprint;
- There was lack of concern of the regulatory authority and the parties;
- Most of the banks are not willing to provide services to the DAP customers.

This study explore that all the DAP customer are refused to get the loan from the bank because of their disfunction, although they have their own business and they have the right to get bank loan.

4.6 Inadequate Accessibility of DAP in Banking Services to the Unfulfillment of SDGs

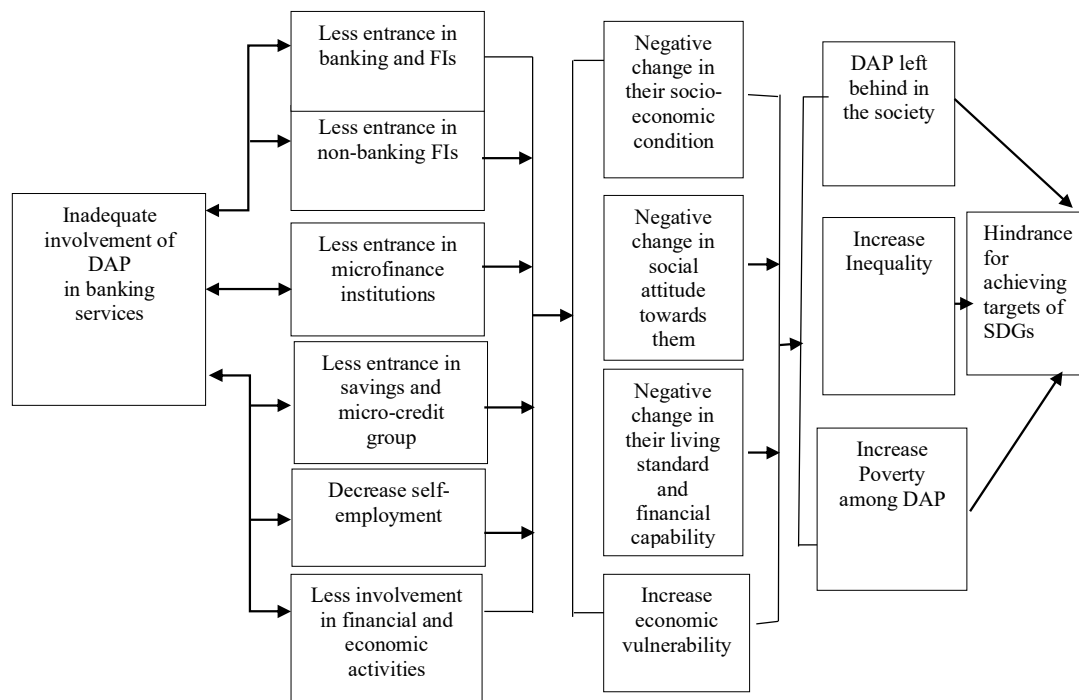


Figure 4.3: Along the Pathway from inadequate accessibility to the Unfulfillment of SDGs

Sources: Author's own contribution

The Sustainable Development Goals (SDGs) aim to transform our world. They are a call to action to end poverty and inequality, protect the planet, and ensure that all people enjoy health, justice and prosperity. One third of DAP experience discrimination (The SDGs Report, 2022). Extreme poverty is limited to a target group, in which DAPs are also included. Among the different sectors of economy, Banking is in the tertiary sector which plays a crucial role in the economy by facilitating the flow of money and enabling economic activities. The banks are, therefore, making positive contribution in the process of economic development. In lieu of this, Bank as a main financial institution of any country can play very crucial role to achieve the objectives of SDGs by working with financially vulnerable populations like DAP.

Insufficient involvement of DAP in banking services prevent to develop a comprehensive framework for the stable social and economic condition of DAP, which is ultimately barriers to achieve SDGs. Moreover, the expert community is emphasizing on the need of implementation of SDGs. Inadequate accessibility of DAP in banking services may undermine effective implementation and transformative potential of SDGs. Additionally, the awareness regarding the negative impact of flawed accessibility and along with it the motivation to act upon should have to create. The policy makers of concerned organizations need to prioritize to ensure DAP's accessibility to the financial activities through banks; which will ultimately manage a general life standard for the DAP like others and also a fuller way to achieve the targets of SDGs. Therefore, significant point is that if we can ensure the right to accessibility to the bank as well as in banking services then it will create opportunity for the DAP to avail an easy access to the financial services for their needs.

5.0 Findings

The major findings are drawn based on the objectives of the study which are as follows:

Proportion of DAP customer: Among the surveyed respondents 30% did not notice or ever seen any DAP as their customer, which is notorious compare to the international estimation and national prevalence rate of DAP. Thereon, no registered official record was found about the actual proportion of DAP as bank account holder and their types of disabilities.

Existing services and facilities for DAPs: DAP customers were simply maintaining a savings and fixed bank account, but majority portion of the DAP are deprived from acquiring important banking services like- foreign exchange service, general loan, spot cash etc. All types of DAP customer have required some facilities so that they can enthusiastically doing or availing banking services and solutions but there was scarcity of those types of facilities. So, claiming the provision of special service for DAP was absent even though there have instructions of Government and Central bank of Bangladesh.

Current scenario of banking sector: The development of information technologies provides an opportunity for banks to introduce a new category of customers to the financial market that are the DAPs. In developing countries like Bangladesh, the emergence of innovative remote banking Services allows creating their barrier-free entrance to the Market. Despite the increased attention given by the Central bank of Bangladesh to ensuring the financial accessibility for the new category of the customers, there are a number of negligence in the bank industry to follow these instructions.

Obstacles for accomplishment of targets of SDGs: In recent years, national and global inequality is a high-profile issue, the causes and effects of growing inequality have been a matter of global concern for some time. Growing inequality has significant impact on poverty and also in the financial condition of DAP. Moreover, disability inclusiveness is aligned with the Sustainable Development Goals. Inadequate accessibility limiting to explore DAP's financial potential for their growth like non-disabled persons in the society. Hence, reducing inequalities, reducing poverty and flawless accessibility of DAP have to be thought of together for the achievement of SDGs.

Some other findings of the study include the followings

- It is observed that the banking services are designed targeting to the persons without disability, however, the DAPs need special service arrangement which is absent in the usual banking system.
- A limited focus, at the same time, inaudible potential solutions to inadequate accessibility of DAP in Banking services is observed.
- Some circulars were issued by the Central Bank to provide accessible banking service to DAP but only a little compliance was identified.
- Government and Banks will have to initiate a more active role in this issue.
- Due to several causes like-government capacity, political economy and attitude of banking system; it may not be easy for developing countries to fully implement the accessibility of DAP in banking services.

6.0 Conclusion

DAP have become a major social and economic phenomenon in developing countries. They are mostly out of development and are deprived of financial, economic, social and educational development. However, financial inclusion is aiming at developing DAP to achieve economic rights by enjoying equal and fair access to quality financial products and services; unfortunately, that target is far to achieve. Many developing countries including Bangladesh are yet to adopt 'Disabled Friendly Financial Inclusion Policy'. This is the fact even though many of these countries are ratified to UN CRPD, or agreed with SDGs. But at the level of their financial policy, they did a little or not at all to include DAP to a smooth and easy financial service. Inclusiveness of a greater segment of people in financial system is pre-requisite for economic development of any country. In developing countries, 80-90% of DAPs don't have a formal job, so most turn to self-employment (United-Nations, 2007). One of the main obstacles facing the self-employed is access to capital, either in the form of loans or accumulated savings. Some of the most marginalized people are the DAPs as because of their functional limitation and inaccessible environment make them incapable to enjoy and show their full potential rather it creates dependency on others for care and support, loneliness, negative attitude and mind set towards them. Moreover, most DAPs are tended to be excluded from mainstream of financial services and their economic activities tend to remain small. But they have the same rights to dignity, social respect, equality, equity and freedom like a normal person. By 2030, empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status (SDG-10.2). To meet this commitment, DAP should have convenient access to standard banking services to strengthen their financial skills, which will ultimately lead to their financial, economic, social and educational development. It is expected that the study will provide a kind of eye opening for the financial institutions and regulatory authorities to adopt and adjust with its service policy and finally eliminating the discrimination and the mindset against the DAP and helping to establish equal rights. The practical significance of the findings and conclusion is that they offer new avenue for achieving SDGs by making Banks in developing countries more accessible for DAP to support inclusiveness in higher.

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