

**Abstract:** *This article focuses on the means through which emerging nations' social safety nets reach the poor with impairments. A framework is presented for evaluating the integration of people with disabilities (PWDs) in social safety nets (SNs). The article begins by reviewing the data on the relationship between disability and poverty, followed by a discussion of the possible roles that safety nets may play in the context of disability. Disability-specific safety nets may be provided to people with disabilities via both inclusive mainstream programs and disability-specific programs. The main objective of the study is to check the effects of social safety nets on the lives of persons with disabilities. For the purpose of information gathering, 500 disabled persons were selected randomly from the list provided by the Benazir Income Support Program (BISP), Pakistan. Data was collected with the help of a well-structured interview schedule, and collected data were processed through a statistical package for social sciences. Findings illustrate that social safety nets are helpful for the persons with disability and bring them mainstream society by eliminating poverty.*

**Key Words:** Social Safety Net Programs (SSNPs), SSN, Poverty, PWD, BISP, Regression, Pakistan

## Introduction

In order to protect the most vulnerable members of society from a range of economic and social problems, such as substantial income loss, the government implements a number of public policies, such as the Social Safety Net Programs (SSNPs). In most cases, SSNPs are meant to be a redistributive mechanism that transfers resources from the richest segment of the population to the poorest segment of the population in order to assist individuals in escaping poverty and pursuing more promising opportunities in the future. They are required to deal with a variety of difficulties, including unexpected circumstances, poverty, and vulnerability. As we consider the concept of "safety nets," it is important to remember that they protect people from both short-term poverty (such as job loss), long-term poverty (such as sickness or natural disasters), and chronic poverty (which is incurred from a young age, such as a lack of education and poor health). As a result, safety net programmes contribute to the reduction of poverty over the long run. To put it another way, the safety net programme, which seeks to reduce poverty through investing in human capital, is expected to alleviate poverty by giving resources to those who are most susceptible to poverty (Sadoulat, 2004).

SSNPs should be available to three separate categories of people who face a variety of different difficulties. Individuals who fall into these categories include those who are chronically poor, which means that they are poor even during good times, as well as transitory poor people and other vulnerable groups who would benefit from economic stability but who are unable to depend solely on it. The fact that SSNPs seek both an "improvement in the wages and employment opportunities of the poor" and a "down in their riskiness" makes implementing both the "promotion technique" and the "protection strategy" a realistic expectation (Khuda, 2011).

Numerous factors make it almost difficult to exactly define the term "disability." The term "disability" is fundamentally subjective, and it is virtually impossible to define accurately for many reasons. It was only recently that it was brought up for discussion, and the term "disability" is often used to characterize people who are different. In fact, the term "disability" is often used as a replacement for the word "inability" or to refer to limitations on rights and privileges that are imposed by the government. In 2006, the Oxford English Dictionary had just these two definitions for the term (Boorse, 2010). In order to address concerns about the meaning of the term

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"disability" by appealing to intuitions, it is necessary to do a difficult task.

The following characteristics of disability that differentiate it from able-bodiedness are often emphasized in the most authorized usage of the term: For example, the [World Health Organization's \(2001\)](#) "Manual for the Evaluation of Health Assessment Findings with Respect to People with Disabilities," the United Nations' "Standard Rules on the Equalization of Opportunities for People with Disabilities," the Disability Discrimination Act [UK], and the Americans with Disabilities Act are all examples of disability-related legislation [US]. In the remainder of this essay, it refers characteristics as "impairments," without making any assumptions about the objectivity or validity of the word itself. In order to categorize physical or mental diversity, one may use one of three approaches: statistical classification, a theory of human functioning, or an ideal model of human well-being. Regardless of how they are classified, impairments are often seen as inherent features of the individual that cannot be changed. Though most people seem to agree on the most apparent examples, the definition of a condition as a specific characteristic or attribute is ambiguous [[Kahane and Savulescu, 2009](#)].

## Models of Disability

According to the differing views, there are two competing views on disability: the medical model and the social model. In the medical paradigm, handicaps are seen as both physical and mental defects and the personal and social consequences that go along with them. It studies the physical and mental challenges that people with disabilities face because of their impairments, whether the problems are all the result of their impairments or just a small portion of them. According to the social model, people with physical and mental characteristics that restrict their participation in important social areas are excluded from society. Individuals perceived to have disabilities are marginalized by both intentional exclusion and by a physical environment and organized social activity that make it difficult or impossible for them to participate [[Mittra, 2005](#)].

## Person with Disability and Social Safety Nets

In troubled individuals and families, these support programs can provide a safety net against two negative outcomes: long-term poverty and deterioration in their situation, which renders them unable to work and earn money (chronic poverty), as well as an inability to meet one's daily living expenses even when one has financial reserves (transient poverty)" [[Subbarao et al, 1997](#)]. There are many

distinct types of social safety nets. However, even in some countries, community and informal social safety nets play an important role in reducing the consequences of the challenges listed above. While government-supported social safety nets include a variety of transfer payments, including cash transfers, conditional cash transfers such as family cash assistance and in-kind transfers, income-generation programs such as micro-finance or public works programs, other programs such as pensions benefit the general public as well as the poor. The term "social safety net" is used in the literature to refer to a variety of programs with different levels of funding. Social safety nets, whether they be transfers, income generation programs, or social insurance systems, are referred to as the "social safety net" in this article since they are financed by the government [[Welch, 2002](#)].

A general lack of consideration for handicapped people is evident in the design, implementation, and evaluation of different social safety nets, which may be seen across the board. Mainstream development strategy is based on the assumption that individuals with disabilities are unable to care for themselves and are thus economically dependent. The following statement from [Devereux \(2002\)](#) demonstrates conventional knowledge: "To guarantee their continuing existence, individuals with disabilities may be cared for in their families and communities, in publicly funded institutions, or via charity and begging, which is a kind of labor." This viewpoint is often held by individuals who think that persons with disabilities should not be expected to participate in livelihood support programs, despite the fact that they may be qualified for financial help if funds are made available in their area [[Devereux, 2002](#)].

To suggest that identifying and quantifying impairment is challenging would be an understatement. Briefly stated, disability has been defined using a variety of conceptual frameworks throughout the years. Those who suffer from disabilities should be pitied and assisted via government support programs (Coleridge, 1993). Disability is a medical condition for which people need medical attention. A person with a disability is considered handicapped regardless of the limitations that the individual faces in his or her daily life, according to the ADA [[Sahdoulet, 2004](#)].

## Problem Statement and Research Gap

Despite the vital and extensive roles that social safety nets play in people with disabilities' lives, it is meant to point out that the social safety net is not intended to remove poverty entirely among people with disabilities. When it comes to helping individuals with

disabilities, social welfare policies and legislation may have a positive effect on their lives. When developing these policies, remember that not only must they be created and executed, but they must also be in addition to the policies discussed in this article. The particular goal of this study is to examine a specific question: how to design and administer social safety nets in a way that doesn't prevent disabled individuals from receiving help. In order to be successful, answers to this problem must be included in a country's extensive disability policy. Till proper quality education, employment, and health policies are in place, a need for income support for the poor with disabilities will prevail. Low-income families with disabilities may get assistance via disability-specific transfer programmes or disability-inclusive social safety net initiatives.

In Pakistan, the government has established many disability-focused programs, such as social protection (SP) or SSN. However, most programs in the past have used development programs, such as village aid, job quotas, health care facilities, and educational services, rather than government programs. Prior to the introduction of the Pakistan Bait-ul-Mal, Benazir Income Support programme, Zakat system and private donations, the Pakistan SSN's provided were very limited direct Social Safety Nets (SSN).

### Objectives of Study

1. To examine that existing social safety nets are catering for the requirements of persons with Disabilities;
2. To dig out the effects of social safety nets on the lives of people with disability

### Theoretical Framework

Because a social scientist is unable to explain the facts with just empirical information, the theory is needed in order to convey the intensity of the topic. Critical disability theory advocates a wide range of theoretical approaches that are cross-disciplinary in nature. In order to understand how disability expresses itself in many areas of culture, history,

personality, society, and politics, critical disability theory seeks to discover how disability appears in a variety of contexts. Critical disability theory is sometimes referred to as "critical disability studies" in certain circles (Meekosha & Shuttleworth 2009; Vehmas & Watson 2014). Critical disability theory is used in this instance in order to include a wider variety of viewpoints. Disability theory, rather than being a "objective area of research," is a method of thinking about disability (Schalk 2017). The idea, as a method, is based on the identification and analysis of social norms and conditions that concentrate group characteristics in certain groups.

### Materials and Methods

In social research, methodological methods and techniques for studying observations play an important role. In the current age, social scientists apply a comprehensive sociological approach and sophisticated methodological techniques in social research. The case under investigation was conducted in Pakistan. A study was conducted to find out policy level issues, gaps in the existing social safety nets of Pakistan, keeping in mind of PWDs and their needs. The researcher selects 500 respondents conveniently from the list of disabled persons provided by the Benazir Income Support Program (BISP). Data were collected using a well-structured interview program for quantitative analysis. In addition, correlation and linear regression models were applied to check the relationship between the variables.

### Results and Discussions

The analysis and discussion of the information gathered by the researcher and its explanation is an important and most important part of the research work. The researcher of generalization and implementation is unable to make a proper prediction of the social world, which is the main goal of social research. The prevalence of observations and conclusions is based on the demographic characteristics of the interviewee and their behavioral questions.

Table 1. Pearson Correlation

	Sex	Age	Marital Status	Family Type	Education	Disability	Income	Social Assistance	Healthcare	Health Insurance	Scholarship	Accessibility	Empowerment
Sex	1												
Age	.123	1											

	Sex	Age	Marital Status	Family Type	Education	Disability	Income	Social Assistance	Healthcare	Health Insurance	Scholarship	Accessibility	Empowerment
Marital Status	.105	.113	1										
Family Type	.530**	.087	-.138	1									
Education	.080	.050	.072	.079	1								
Disability	.379**	.059	.225**	.325**	.270**	1							
Income	.067	.121	.038	.100	.066	.077	1						
Social Assistance	.080	.039	.038	.017	.027	.091	.063	1					
Healthcare	.135	-.015	.056	.058	.078	.013	.218**	.498**	1				
Health Insurance	.052	.071	.073	.073	.023	.017	.026	.397**	.454**	1			
Scholarship	.073	.024	.037	-.029	.013	.039	.180*	.346**	.574**	-.440**	1		
Accessibility	.243	.331	.403	.267	.396	.045	.066	.167	.054	.087	.018	1	
Empowerment	.051	.031	.231	.028	.019	.291	.172	.059	.189	.032	.353	.059	1

\* Correlation is significant at the 0.05 level (2-tailed). \*\* Correlation is significant at the 0.01 level (2-tailed).

Table 1 represents the correlation among different variables which are important to the empowerment of disabled persons in the context of Pakistan. The sex and age of the respondents have a significant correlation with empowerment ( $r = .051, .031$ ) of disabled persons, which means that regardless of the sex and any age group of disabled persons are equally considerable to empower in their routine life. The marital status and family type of the respondents are also significantly correlated with the empowerment ( $r = .231, .028$ ) of disabled persons. Marital status is important for empowerment; if a disabled person is married, then he/she more need to be empowered in their routine life; similarly, if the respondent has an independent family setting, then he/she more needs to empower to fulfil the needs of himself and also the family. Education, type of disability and the income of respondents are also correlated with the empowerment ( $r = .019, .291, .172$ ) of disabled persons. A disabled person in society is more deserving to get a good education so that he/she can be empowering and can spend independent life. A disabled person should also get an education according to the type of disability to empower in daily routine. Furthermore, some

independent variables are also studied, which can help to empower disabled persons in society. First of all, social assistance ( $r = .059$ ) is positively correlated with the empowerment of disabled persons. If society provides proper and accurate assistance to disabled persons, it will help them to empower in society. Healthcare facilities ( $r = .189$ ) are positively correlated with the empowerment of disabled persons. A disabled person needs more care and more up to date health facilities in their routine life. Health insurance ( $r = .132$ ) is positively correlated with empowerment. If a disabled person receives good health insurance, it will help to empower disabled persons. Education scholarships ( $r = .353$ ) is the most valuable and critical factor to empower the disabled person in society. A good education or skill will help disable people to earn money and to meet the daily needs of life. Easy accessibility to social safety nets ( $r = .059$ ) is positively correlated with the empowerment of the disabled because the main issue of such persons is to move from one place to another place so how much easy access to social safety nets it will more empower to disabled persons.

**Table 2.** Multiple Linear Regression

Model	R 0.652	R <sup>2</sup> 0.738	Adjusted R <sup>2</sup> 0.732	F-value 130.661	SE 0.006	Sig. 0.000	
Model	Unstandardized Coefficients B	SE	Unstandardized Coefficients β	t-value	Sig.	Tolerance	VIF
(Constant)	4.57	0.17		14.30	0.00		
Social Assistance	0.26	0.05	0.18	5.20	0.00	0.767	1.557
Provision of Healthcare	0.19	0.07	0.22	2.71	0.01	0.787	1.446

Coverage of Health Insurance	0.33	0.09	0.30	3.66	0.03	0.665	1.616
Education Scholarship	0.22	0.11	0.21	2.00	0.00	0.777	1.660
Accessibility of Social Safety Nets	0.13	0.10	0.15	1.30	0.00	0.663	1.881

Dependent Variable = Empowerment

The regression table shows the influence of independent variables on the empowerment of disabled persons in society. The table shows that independent variables [social assistance, provision of healthcare, coverage of health insurance, education scholarship, accessibility of social safety nets] together explained about 73.2% of the variance in the empowerment of disabled persons on the basis of adjusted R<sup>2</sup>. The F-value was equal to 130.661 and significance at  $p \leq 0.05$ . This confirms that independent variables included in the model have a positive and significant impact on the empowerment of the disabled. On the basis of t-value, all independent variable [social assistance, provision of healthcare, coverage of health insurance, education scholarship, accessibility of social safety nets] has a positive and significant impact on empowerment at  $p \leq 0.05$ .

The regression table shows that the independent variable social assistance explained about 26% variance on empowerment. On the basis of t-value social assistance has a significant impact on empowerment at  $p \leq 0.05$ . Social assistance is an important tool that helps to empower disabled persons in society. If a disabled person is given more social assistance, they will be more empower and play an important role in society.

The regression table further shows that the independent variable provision of healthcare explained about 19% variance on empowerment. On the basis of t-value, provision of healthcare has a significant impact on empowerment at  $p \leq 0.05$ . Provision of healthcare is very much important and most needed for disabled persons, which helps to empower disabled persons in society. If a disabled person is given more healthcare facilities, they will spend some normal life and become more empower and play an important role in society.

The regression table further shows that independent variable coverage of health insurance explained about 33% variance on empowerment. On the basis of t-value, coverage of health insurance has a significant impact on empowerment at  $p \leq 0.05$ . Coverage of health insurance is very much important and most needed for disabled persons, which helps to empower disabled persons in society. If a disabled

person is given health insurance, it will be a great help for them as they are not able to do routine work like normal people, so they are more in need of health insurance to empower them.

The regression table further shows that independent variable coverage of education scholarship explained about 22% variance on empowerment. On the basis of t-value, education scholarship has a significant impact on empowerment at  $p \leq 0.05$ . Education scholarship is very much important and most needed for disabled persons, which helps to empower disabled persons in society. If a disabled person is given proper education scholarships, it will help them to get higher education and contribution to society.

The regression table further shows that independent variable coverage of accessibility to social safety nets explained about 13% variance on empowerment. On the basis of t-value, accessibility to social safety nets has a significant impact on empowerment at  $p \leq 0.05$ . Accessibility to social safety nets is very much important and most needed for disabled persons, which helps to empower disabled persons in the society because the main issue of such persons is to move from one place to another place so how much easy access to social safety nets it will more empower to disabled persons.

### Conclusion

Additionally, in order to make sure that individuals with disabilities are not excluded from programs like this due to the findings, the study included some recommendations for guiding the implementation, design, and evaluation of social safety nets. As far as social safety nets and the impact on the well-being of individuals with physical and mental disabilities, there is a shortage of empirical evidence. In this article, both disability-specific programs and the inclusion of people with disabilities in mainstream safety nets were covered comprehensively. People with disabilities may be reached in many ways, including targeted safety nets designed specifically for people with impairments. One of the most challenging aspects of serving the needs of disabled persons is that it is a tough skill to perfect. A complex and costly task is the task of deciding whether or not a person

is able to work and whether or not they are therefore eligible for disability targeted cash transfers. In developing countries, one of the primary issues is the lack of administrative capacity, which is required to make substantial changes.

Assuredly, developing or improving disability-specific safety nets is not required for access to disability inclusion. If mainstream initiatives include individuals with impairments, people with disabilities

in underdeveloped nations are unlikely to benefit from social safety nets. For developing nations, the most practical method for social safety nets to reach individuals with disabilities is to mainstream accessible programming. There is a need to upgrade such social safety net programs and provide easy access to the person with disabilities to such programs. Accessibility is helpful for poverty alleviation and empowered the person with a disability.

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