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Factors Influencing Income of People with Disabilities in India and Tax

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ABSTRACT

This study will examine the determinants of income among individuals with disabilities (CP) in India, as well as the implications for income tax. People with disabilities may have limitations in their economic and social opportunities, which can be impacted by factors such as age, gender, type of cerebral palsy, education level, social status, and family wealth. The researcher suggests that the current income tax system is reducing the earnings of persons with disabilities and proposes changes to the income tax system in the postmodern period. In essence, persons with CP experience limited income sources, and the increased income tax rate is worsening many problems. Hence, it is crucial to enact enhancements in the current income tax structure. The study will employ case studies of persons with cerebral palsy to advocate for tax rate modifications in the postmodern period. The study employs postmodernism and the philosophy of science as the theoretical frameworks for the investigation. The aforementioned frameworks will be utilized to examine and dismantle the notions of socioeconomic class.

Keywords: Disability, Income, Employment, Inequality, Tax, India, Welfare, Inclusion.

INTRODUCTION

Disability is defined by the World Health Organization (WHO) as an impairment, limitation, or restriction in activity that is primarily brought on by environmental and health-related factors (WHO, 2011). 20% of people worldwide have severe functional limits, while approximately one billion people (15%) have some kind of disability (WHO & World Bank, 2011). Including people with disabilities in all facets of development is crucial because 80% of them reside in developing countries. Growing disability is a national and worldwide concern (Mitra & Sambamoorthi, 2014).

India with its rich tapestry of cultures, languages and traditions, is a home to diverse population. Among this diversity are individuals with disabilities who experience and face numerous challenges that often remain underrepresented in the mainstream discourse. According to the 2011 Census and the most recent 76th wave of the National Sample Survey (NSS), 2.2% of Indians are estimated to have a disability (Government of India, Ministry of Statistics and Programme Implementation (MOSPI), 2019) The number of people with disabilities in India grew somewhat during the course of ten years, from 21.9 million in 2001 to 26.8 million in 2011. People over 60 have the highest prevalence of impairments, which is steadily increasing with age. 323 million Indians, or 19.1% of the country's total population, will be 60 years of age or older by 2050 (MOSPI, 2019). The growing number of elderly and disabled persons will present major structural and financial challenges for India. Therefore, understanding the current situation of the people with disabilities is crucial for fostering an inclusive society that upholds the principles of equality and human dignity.

The Prevalence of Disabilities in India

The prevalence of disabilities in India has been a subject of various studies and surveys. According to the National Family Health Survey (NFHS-5) that was conducted between 2019-2021, the overall prevalence of the disability was reported as 0.93% with 5.11% of the households having one or more persons with disabilities. Each country has a different burden of disabilities. The majority of surveys carried out in industrialized nations focused on the need for services and broader areas of engagement. Nonetheless, the majority of surveys conducted in the lower- and middle-class nations usually focus on questions about disability. The occurrence of disabilities is influenced by the dynamic interplay between personal, environmental, and health settings that differ by place. The types of disabilities prevalent in the current scenario are diverse. It encompasses locomotor, mental and speech disabilities. Locomotor disabilities were found to be the most common, followed by mental and speech disabilities. The distribution statistics of these disabilities various across different states and union territories where some region report higher prevalence rates than the others.

Socio-Economic Status of People with Disabilities

The socio-economic status of the Person with Disabilities in India is shaped by the multiple interlocking factors i.e., education, employment, social stigma, health, healthcare access, financial burden and infrastructure. Echan domain not only influence the socio-economic status directly but also acts through the complex feedback loops that often exacerbate disadvantages. One of the critical components of the socio-economic status is the educational access and attainment. Lower literacy and education levels among the Person with Disabilities limit their ability to access better jobs, navigate system (such as to access health and social welfare) and fully participate in social life. For instance, a survey conducted in Kerela found that among the Person with Disabilities, certain geographical zones (northern, central and southern) differ markedly in education. The northern zone had the largest share of the Person with Disabilities without any kind of formal education and system (Devassy et al., 2023). Another study titled 'Factors associated with Person with Disabilities employment in India;' using the 2001 census data found that literacy among the Person with Disabilities is positively associated with the employment rates. In both the rural and urban districts, the higher proportion of literate Person with Disabilities correlate with higher employment proportions (Naraharisetti and Castro, 2016). Moreover, the educational inequalities are pronounced in rural versus urban settings. Those living in the rural areas often face larger gaps in school attendance, higher dropout rates, fewer resources (like special education, accessible infrastructure, that further perpetuate socio-economic status (Devassy et al., 2023).

Furthermore, employment offers income, social status and access to other opportunities. But the Person with Disabilities frequency face multiple barriers to employment in India. The BMC Public Health Study that used the 2001 census found that the type of disability, gender, urban and rural status along with literacy are strong predictors of employment among the Person with Disabilities. For instance, the Person with Disabilities with a mental disability had significantly lower likelihood of being employed in rural areas. Female Person with Disabilities generally has lower employment rates as compared to the male Person with Disabilities (Naraharisetti and Castro, 2016). Vocational training and skill enhancement are limited. A study of social inclusion programmes in six districts found only about 7% of sampled Person with Disabilities had undergone any form of vocational training. This lack of skill training constrains the employability (CSR Box, n.d.). Additionally, in many cases even when work is available, it is informal and marginal- harsh, low-paying and a very little security. The qualitative data studies in point to market access issues, discrimination by employers, inaccessible workplaces and lack of accommodation. A multimodal strategy including education reform, enhanced vocational training, equitable employment laws, better financial access, and fortified community support systems is needed to address these issues. Governments, civic society, and the corporate sector must work together to remove obstacles and guarantee that people with disabilities can fully engage in and contribute to society in order to achieve meaningful inclusion.

In addition to the above factors, the health status and access to healthcare are both indicators of socio-economic status and also the detriments of possible socio-economic status improvement. Disabilities often require ongoing medical support, assistive devices, rehabilitation and even therapy, yet many Persons with Disabilities in India face barriers in accessing these. A major recent finding highlights the over 80% of the Persons with Disabilities in a large survey lacked any form of health insurance (government or private), and 42% of the them unaware of the India's large scale health insurance scheme, Ayushman Bharat and Pradhan Mantri Jan Arogya Yojna. One of the major studies based on the NSS 76th round, 2018 titled 'Measuring the financial impact of disabilities in India' reports that many Persons with Disabilities incur high out-of-pocket health expenditures; differences are found by the type pf disability, income quintile, rural/urban residence and state wise variation (Yadav et al., 2023). Also, the barriers beyond the cost include lack of physical accessibility of buildings and facilities, problem with transportation, lack of awareness of available services, poor adaptation of equipment and sometimes discriminatory or the insensitive behaviour by the health providers. For instance, in one of the study, Persons with Disabilities reported that cost of service, transport, inaccessible infrastructure and staff attitudes are major hurdles (Senjam & Singh, 2020).

Beyond all the above-mentioned factors, on crucial factor that determines the socio-economic status of the people with disabilities is the financial burden. Disabilities bring the recurring costs, medical treatment, assistive devices, travel, rehabilitation and indirect cost such as lost income opportunities. These can push households into poverty or even deepen poverty. A 2023 study titled, the 'Catastrophic Health Expenditure and Poverty impact Due to Metal Illness in India' found that about 20.7% of the Indian households fell below the poverty line as a result of ot-of pocket expenditure for their mental illness treatment. Rural households were more affected i.e., approximately 22.5% than urban household i.e., 17% (Yadav et al., 2023).

Employment of People with Disabilities

Employment remains one of the most significant challenges for the people with disabilities in India. Despite the enactment of the Right of Person with Disabilities Act, 2016, which mandates 4% reservation for them in government jobs, the actual employment rate remains low. According to the estimates, only 3.4 million of Person with Disabilities are employed in the organized sector and unorganized working spaces, including those employed through the government schemes or self-employment initiatives (International Bar Association, 2023). The barriers to employment are multifaceted. Physical accessibility issues, lack of reasonable accommodations, employer biases contribute to the underrepresentation of Person with Disabilities in the workforce.

In the light of the above perspective, the study in order to develop differential tax for people with disabilities in India, researcher will be adopting mixed method approach to propose new tax system. The literature review in this area suggested a mixed method to provide proposed tax system. The researcher will adopt interview method to assert reality of life of people with disabilities concerning their financial conditions and the tax implications. Also, the interview will be in semi open form. In this regard, researcher will be able to get full information. Additionally, the sampling will be purposive sampling owning to nature of research question. The suggested sample size is 20 to 30 people with disabilities.

LITERATURE REVIEW

All the above considerations have been examined by numerous researchers. The researcher reviews three broad categories of studies under the proposed theme. It includes disability and tax regime, the socio-economic status of the disabled and the intersection of higher education with the disability.

1. Seto, T. P., & Buhai, S. L. (2006). Tax and Disability: Ability to Pay and the Taxation of Difference. *University of Pennsylvania Law Review*, *154*(5), 1053–1145. https://doi.org/10.2307/40041320

The authors of the paper explore the policy-driven and philosophical conflicts between the two established fundamental principles of taxation i.e., the ability to pay the tax and the compensation for loss. These principles are analysed within the specific context of disability insurance benefits. Various variables and contributing factors in analysing the issue have been contributed by the authors. These factors involve the scrutiny of the different tax treatments that affect the economic behaviour and equity regarding the fiscal fairness, personal autonomy, societal support for the disabled individuals. The concept of disability income is typically evolved to replace the loss of income in the disability to work. However, the treatment in the tax derived out of such benefits varies across the jurisdictions and the is highly reliant on the policy design of the particular jurisdiction.

The core arguments and contributions given by the author centres around the conflict between the 'ability to pay principle'. This principle supports the taxation of the all the realized income that includes the disability benefits. Another attention towards the 'compensatory theory' views the disability insurance as a significant mechanism to restore the individuals' formers status rather than focussing on the taxable gain. Several contributing factors include the tax equity analysis, case comparisons, legal-historical tracing, behavioural and incentive considerations. The author includes the classical tax theories to analyse the tax issues and frame them accordingly. It is stated that if the taxation is based on the individual's ability or capacity to pay the tax then all the sources of economic gain including the disability benefits should be made taxable. However, in considering the compensatory theory, if the taxation considers the compensation for the involuntary losses, then the benefits should parallelly be exempted. In the article, through a comparative approach of the United States tax codes and polices across the insurance types i.e., the employer-sponsored, self-funded, public disability programs), the authors demonstrate the inconsistent and often the contradictory treatment of the disability incomes. Furthermore, the paper delves into the evolution of the United States tax code concerning the disability that represents too much of confusion stems from the ad hoc policy and case laws rather than a coherent theoretical foundation. Additionally, the authors emphasize how the tax treatment among the individuals can distort the behaviour affecting the purchase of insurance decisions about their work and the reporting of the income generated thereby.

In context of the theoretical underpinnings, the authors adopt a normative approach. The paper analyses the theories in connection to the disability and tax payment. Firstly, the comprehensive tax base theory offers a great deal of explanatory power and is frequently used to determine the proper income tax base. The comprehensive tax base theory, for instance, treats a quadriplegic taxpayer who makes $50,000 but needs a full-time assistant to help her wash, dress, and use the restroom with $20,000 as having the same ability to pay taxes as a "normal" taxpayer who makes the same amount but can use that $20,000 for long-term investments, skydiving, or cello lessons. The authors while analysing the theories, also highlight the philosophical conflicts that undermine the tax policies currently in force. While the theoretical depth of the studies is commendable, it lacks the empirical validation. For instance, the paper does not offer the quantitative evidence of the treatments that influence the behaviour among the disabled individuals.

The identified research gap in the paper heavily is based on the urgent need for empirical studies that measure how tax treatment of disability benefits affects the employment incentives for person with disabilities and insurance purchasing behaviour. Furthermore, the authors approach inclined only with the United States analysis of policies leaves the author with the gap in cross-national legal comparisons. Disability and tax theory are seriously challenged by tax laws that are especially pertinent to those with disabilities. Disability theorists have the challenge of many of the most significant rules being incompatible with a rigorous approach because they were initially justified by citing the now-medical/charity paradigm. Practically speaking, these kinds of measures are still crucial for those with impairments. Fortunately, the majority of these clauses may be reworded to align with the human variation paradigm. The promising areas in such case studies are inclusive of mixed method studies that can be subjected to identify the disabled individuals and affecting the varying tax treatments. In general, a discussion of the history of the disagreement between conventional tax theory and widely held moral beliefs leads us to the conclusion that, until these conflicts are settled, tax theorists are just as likely to exacerbate the incoherence of our tax system as to provide a solution.

2. Prince, M. J. (2001). Tax policy as social policy: Canadian tax assistance for people with disabilities. *Canadian Public Policy/Analyse de Politiques*, 487-501.

The author of the paper explores and offers the foundational critique of the Canadian income tax system that includes the perspective of disability rights, social inclusion and democratic citizenship. Numerous disability-related programs within the federal tax system address issues such as income support and tax relief, as well as encouraging independent community living, education, employment, family support, and caregiving. Because to court rulings, persistent lobbying by disability organizations, the Finance Department's involvement, and the enthusiastic backing of parliamentary committees, the personal income tax system has frequently been used as a tool for disability policy-making. Disability is publicly acknowledged, administratively regulated, occasionally handled by the courts, and financially supported through the process of tax policy-making. The article first charts the evolution of the tax system's participation in federal disability policy during the 1980s and 1990s, highlighting significant programs, their effects on federal revenue, and the main federal policy bodies and procedures involved. Second, it investigates the reasons for the tax system's increased prominence as a tool for federal disability policy-making, pointing out various cultural and political variables at work. The article's third section highlights and examines various implications of disability-related tax policy-making, namely for public policy objectives, the public interest, and the needs of individuals with disabilities. The current state of affairs and potential reforms to the tax system in disability policy are concluded. The examination and potential consolidation of the various federal tax measures, as well as the intended division and positioning of tax policy within a cooperative intergovernmental approach to disability, child, and family concerns, should be on the agenda for the future.

While the author highlights several contributions towards the disability inclusive policy, it leaves wide potential gaps in identifying the research contribution emerging from the analysis. When viewed from the contemporary lens, the study of the author lacks the empirical validation, intersectional blind spots in terms of groups, comparative policy evaluation, administrative justice and procedural fairness and the recent emerging trends after the 2001 era. The study conducted by the author is purely conceptual and qualitative that lacks a dearth of quantitative data and economic modelling of the actual distributional effects of the disability related tax expenditures. For more than a century, the income tax system has changed to reflect the fiscal contract, or give-and-take, that Canadians came to in order to raise money for social spending initiatives and provide low-income Canadians with benefits in line with certain core beliefs and ideals. Participation in the income tax system can improve the new program's public support and financial viability. The technical architecture of the Canada Disability Benefit is intrinsically linked to the income tax system since it is only available to working-age adults and is income-tested. Technical design and later changes are aided by its inclusion in the tax system. Although the author focuses on the certain groups, there is a wide critique to the fact that there is no intersectional analysis of the how tax policy analyses the differently abled populations alongside the racial, gendered, geographic and linguistic lines.

Furthermore, the article predated the important policies and the related shifts including the Registered Disability Savings Plan (RDSP) and the changes to current regime in force. To guarantee that programs in all departments and agencies systematically consider the needs and rights of people with disabilities, one front is to reform the federal government's policy development, program management, performance measurement, and reporting procedures. In connection with this, it is possible to improve the function and representation of the parliamentary committees and subcommittees that deal with disability issues. The author also emphasises on the fact that individuals' and families' perspectives must also be heard in a more straightforward and comprehensive manner. The Caledon Institute of Social Policy has made a helpful first step in this direction by launching a series of personal stories to allow people and families a platform to share their experiences, including interactions with the tax system. However, a follow-up evaluation regarding the proposed reforms have been remained unfulfilled. Additionally, there is a dire need for the participatory policy research that involves the centres disabled voices in the fiscal debates. There is also an insufficient attention as to how the tax system interacts with the disincentives for the disabled Canadians.

3. Lee, K. W. (2025). Optimal Income Tax and Disability Benefits for Households with Disability. *Global Economic Review*, 1-30.

The author of the paper analyses the best income tax and disability benefits for households with handicapped agents are examined in this study. Both able and disabled household members are able to provide labour and pay income tax under the approach. However, in the event that disabled members do not work, they can be eligible for disability compensation. Furthermore, the author emphasizes on the fact that unlike other models in the literature, this one specifically takes into account the actions that households engage in to support impaired members' employment. Since only agents with severe disabilities give up their labour supply and obtain disability payments, the author demonstrates that optimal disability benefits are beneficial. However, because disabled agents in lower-income homes require more government assistance, ideal disability benefits decrease as household income rises. In terms of the ideal net tax burden (i.e., income tax net of disability payments), wealthier households with working disabled agents bear a greater tax cost. To encourage disabled agents to work, households receiving disability benefits pay higher marginal net tax rates. The author discusses the findings of the paper as with the same productivity of able agents, one-earner households should have higher marginal net tax rates than their two-earner counterparts. The labor supply of agents with disabilities is the primary driver of this outcome. Higher-earner households will be subject to an increased tax burden if the government raises the marginal net tax rate for one-earner households with a particular income level. Some one-earner households start allowing their crippled agents to work in order to become two-earner households as a result of this decreasing their utility. The labour supply of disabled agents can therefore be encouraged by high marginal net tax rates for one-earner households. Accordingly, the ideal solution would have the government set one-earner households' marginal net tax rates higher than those of their two-earner counterparts.

However, the author provides a rich theoretical background and richness in the work, several avenues in relation to the further research evaluation and policy exploration are yet to be grounded. It involves the complexity in the real-world implementation, static model limitations, neglection of the intersectionality and societal detriments, intergenerational and institutional comparison and the neglected behavioural and psychological dimensions along with the role of technology and external work support. The work of the author is highly contributively in nature that represents an analytical and rigorous model to the field of optimal taxation and disability economic. Nonetheless the paper's findings should be interpreted as an ideal benchmark rather than considering it as the immediate applicable prescriptive model. Further generalization of this study is possible. Specifically, through the mechanisms not taken into account here, agents with disabilities and those without disabilities may affect one another within homes. Informal care, or care given to sick or disabled persons in their homes, is one of those avenues. Informal care is a significant component of household responses to major health concerns, like disability, as the literature has shown. Informal care could be incorporated into the present model. To calculate their marginal labour disutility, for instance, one may assume that able agents devote a certain amount of time to caring for disabled agents in their homes. This caregiving time is then added to their labour hours.

4. Dawkins, P., Johnson, D., Scutella, R., Beer, G., & Harding, A. (1998). Towards a negative income tax system for Australia. *Australian Economic Review*, *31*(3), 237-257.

The paper *Towards a Negative Income Tax System for Australia* by Dawkins et al. represents an important step in the ongoing conversation about welfare reform and income redistribution in Australia. Drawing on a well-established economic idea originally proposed by Milton Friedman, the authors explore how a negative income tax (NIT) could offer a simpler, more integrated approach to social welfare by replacing the current patchwork of income support programs with a more streamlined, incentive-compatible system. The idea of using a negative income tax to combat poverty and reduce welfare dependency has been present in academic and policy circles for decades. Friedman's (1962) original vision was to create a system that guaranteed a minimum income while preserving the incentive to work. Over time, this concept has evolved and been tested in different contexts. For example, experiments in the United States in the 1970s and the Canadian Mincome study in Manitoba (Forget, 2011) offered early evidence that such a system could reduce poverty without causing major reductions in labor force participation. Dawkins and his colleagues build upon this legacy, tailoring the concept to Australia's unique policy environment and fiscal structure. A significant portion of the existing literature focuses on the potential of NIT to avoid the so-called "poverty trap" that results when welfare recipients lose benefits as they earn more, creating high effective marginal tax rates (EMTRs). Australian studies, including those by Whiteford and Angenent

(2001) and Harding et al. (2002), have highlighted the challenges individuals face under the current system, where the interaction of welfare payments and taxes often leads to disincentives for low-income earners to seek additional work. The proposal by Dawkins et al. directly addresses this by suggesting a gradual tapering of payments, ensuring a smoother transition from welfare to work. What distinguishes this work from others is the use of microsimulation modelling through tools such as MITTS and STINMOD to assess the impact of proposed reforms. These models allow the authors to project the distributional effects of different policy options across households, taking into account changes in employment behavior, family structure, and income levels. This methodology aligns with similar studies in the UK and Canada that have used detailed simulation to inform welfare design (e.g., Immervoll & O'Donoghue, 2002). Their analysis suggests that an NIT could be both progressive and efficient, with relatively modest increases in public spending compared to the benefits gained in terms of poverty reduction and improved work incentives. One of the key debates in the literature centers on whether a universal basic income (UBI) or a targeted NIT approach is more effective. Proponents of UBI argue that universal payments reduce stigma and complexity, but critics often cite its higher fiscal cost. Dawkins et al. situate their argument carefully within this debate, suggesting that while UBI has philosophical appeal, a well-calibrated NIT offers a more practical and affordable solution for Australia, especially in the short to medium term. Their model preserves targeting while reducing bureaucratic burden—a compromise between universality and fiscal realism. The paper also engages with the behavioral economics literature, particularly in relation to labour supply responses. Studies by Blundell et al. (2000) have shown that tax and welfare design can significantly influence individual decisions about work, especially among secondary earners. Dawkins and his team factor this into their simulations, predicting that improved incentives under an NIT could result in greater workforce participation among women and part-time workers. This aligns with broader policy goals around gender equity and economic inclusion.

Despite the promise shown by the NIT model, several concerns remain in the broader literature. Questions around administrative feasibility, especially in integrating real-time income reporting with payments, have been raised by critics such as Kay (1997). There are also concerns about how the NIT would interact with other forms of assistance, such as housing or disability support. While Dawkins et al. acknowledge these complexities, they propose a phased approach to implementation, starting with simplified pilot programs and data-sharing mechanisms between the Australian Taxation Office and Centrelink. In summary, *Towards a Negative Income Tax System for Australia* adds valuable insight to the academic and policy discussion on welfare reform. It synthesizes international experience, applies robust empirical modelling, and presents a reform pathway that is both economically grounded and socially conscious. The paper contributes not just to the technical design of income support but to a broader conversation about fairness, dignity, and economic opportunity in the Australian social contract. As discussions around welfare continue to evolve in the face of automation, inequality, and fiscal pressures, the ideas put forward by Dawkins and his colleagues remain timely and worthy of serious consideration.

5. Goda, G. S., Shoven, J. B., & Slavov, S. N. (2019). Work incentives in the social security disability benefit formula. *Journal of Pension Economics & Finance*, *18*(2), 165-189.

Designing successful social programs requires an understanding of how public policy affects personal choices. Goda, Shoven, and Slavov's paper adds significantly to the knowledge on how Social Security Disability Insurance's (SSDI) structure affects job incentives, especially for people with different health conditions and employment histories. The authors examine the relationship between labour supply and disability benefits, drawing from and adding to a long history of economic studies that examine the relationship between behaviour and social insurance. A well-known economic question lies at the core of this study: how do financial incentives incorporated into social insurance systems influence people's choices in the labor market? The effects of welfare programs, unemployment insurance, and retirement pensions on the timing of retirement and labour force participation have been extensively covered in previous research. Important foundations were established, for instance, by groundbreaking research by Bound (1989), Autor and Duggan (2003), and Gruber and Kubik (1997), which looked at the relationship between declining labour force participation among older or lower-skilled workers and generous or lenient disability screening procedures and benefits.

Building on these earlier findings, the research takes a more subtle approach, focusing on how the formula used to calculate SSDI benefits may either encourage or discourage continued work, particularly at low earnings levels, rather than eligibility criteria and screening stringency. This is a significant shift because, although eligibility and access issues have been extensively researched, policy analysis has paid less attention to the benefit formula—the amount that people anticipate receiving from SSDI based on their prior earnings—especially when it comes to behavioral incentives. The authors emphasize a crucial finding from the SSDI formula's structure: payments are determined using a progressive replacement rate calculation based on Average Indexed Monthly Earnings (AIME). Lower earners benefit from this progressive structure, which means that minor improvements in lifetime wages may result in disproportionately tiny changes in benefits, particularly for individuals who are close to specific "bend points" in the formula. Essentially, for certain people, especially those with irregular work histories or low wages, the marginal benefit of taking on more employment may be negligible, or even negative, when other programs and

taxes are taken into account. This has significant effects on program sustainability as well as labor force participation.
This point is consistent with findings from research on public pensions and retirement incentives, including Coile and Gruber's (2007) study of comparable disincentives in retirement benefit plans.

Similarly, research on income-tested benefits, such as welfare participation by Meyer and Rosenbaum (2001), shows that flat benefit phases or clawbacks might lessen the incentive to raise income. By pointing up comparable non-linearities and distortions in the SSDI formula, Goda, Shoven, and Slavov's article adds to this tradition. The study also touches on studies on the length of impairment and the results of return to work. According to studies by von Wachter, Song, and Manchester (2011) and Maestas, Mullen, and Strand (2013), receiving SSDI can dramatically lower the likelihood of going back to work, particularly for people who may be on the verge of becoming disabled. The authors expand on these observations by arguing that projected benefit calculations may deter prospective recipients from continuing to be attached to the labour force even before they apply for SSDI. Crucially, this work interacts with policy recommendations in addition to critique. It draws attention to the potential for benefit formula reform to improve incentives without sacrificing the SSDI program's crucial social insurance function. This is consistent with more general policy literature discussions, such as those involving proposals for phased return-to-work models or partial disability benefits, as Burkhauser and Daly (2011) discuss. The goal of these reforms is to soften the work disincentives that SSDI may inadvertently create while maintaining its protective function. Lastly, by modelling individual-level outcomes under various job histories and health situations, the article makes a methodological contribution. This computational method closes the gap between theoretical understanding and concrete results, and it enhances econometric research. The simulations highlight the need for focused policy interventions by showing that work may not significantly increase SSDI benefits for many people with low or sporadic earnings histories. In conclusion, this work provides a careful and technically sound addition to the body of knowledge on labor economics and SSDI. It draws new attention to the incentive effects that are concealed in the benefit calculation, which are sometimes overlooked in favor of more obvious discussions about fraud detection and eligibility requirements. In light of an aging workforce, rising disability claims, and growing strain on social insurance schemes, its policy significance is particularly pertinent at this time. By conducting natural experiments after policy changes or empirically evaluating behavioural responses to modifications in benefit formulae, future research could build on this work. The study makes a significant contribution to our knowledge of how disability policy should strike a balance between labour market participation and economic security.

6. Jacquet, L. (2014). Tagging and redistributive taxation with imperfect disability monitoring. *Social Choice and Welfare*, *42*(2), 403-435.

This paper examines the retributive taxation in the presence of asymmetric information about the individuals' abilities or disabilities which has been significantly central to public economics. The author of the study examines the best practices for monitoring and income redistribution when disability benefits are meant for impaired individuals. However, some of them choose to enter the workforce without claiming them. Errors in classification also happen. Other disabled applicants are refused disability benefits, whereas other able applicants who have a strong dislike for employment are wrongfully granted disability benefits. The resources allocated to monitoring determine its accuracy. The labour supply is at a considerable distance. The study determines the best income tax transfer schedule that accounts for monitoring expenses, welfare and disability payments. Both disabled workers who forego welfare assistance and disabled workers who forego disability benefits benefit from the Earned Income Tax Credits due to the cost of monitoring and the coexistence of welfare and disability payments

The model prescribed by the author describes the individuals by both their ability (productivity) and the disability status, with the capacity of the government to be unable to observe the either. The author uses the disability as a tag that highly affects the tax schedule and transfer levels. However, this tag is considered to be imperfect because of the possibility of both Type I (false positive and the Type II (false negative) errors in the disability certification. By the representation of the model, some of the non-disabled are incorrectly certified as disabled that exploits the system, while some of the truly disabled individuals may be denied with the recognition and benefits. The author has presented several key findings in the representation of the model. Firstly, the presence of imperfect tagging reduces the government's ability to redistribute it effectively. Secondly, the core findings of the author are related to the issue to consider when the monitoring of disability is unreliable, that states that the redistributive advantage of tagging is diminished which can lead to the under provision of support to those who needs it and over provision to those who can exploit the system. Lastly, the model described in the paper predicts that the government use earning tests to adjust the tagging's imperfections, thereby discouraging fraudulent claims or rewarding genuine incapacity.

This article has made the assumption that people had the freedom to decide whether or not to enter the job market. They earn welfare payments if they don't participate, or they might get disability benefits once their disability status is monitored. In disability assistance, type I, type II, and non-take-up errors coexist. Limiting the quantity of type I and type II errors is possible by endogenous and expensive monitoring. Paternalistic utilitarian and utilitarian preferences have been used to generate the best redistributive schedule that incorporates nonlinear taxation, welfare payments, and disability benefits. Financial incentives are utilized to minimize inactivity since it makes sense that monitoring expenditures would increase the cost of idleness. Furthermore, as more disabled persons join the workforce without having asked for disability aid, the participation tax is declining. It seems sense that a higher proportion would result in lower monitoring costs; therefore, less tax revenue is required, which lowers the participation tax. In conclusion, the study gives a significant understanding of the role of tagging in the redistributive taxation under the impactful disability monitoring model. By the formalization of the inaccuracies in certification and impactful tax design format, the author through her work has offered both the theoretical approach and the policy relevance. The paper also suggests certain precision of the disability parameters that needs a robust way which is considered to be crucial for the equitable and efficient redistribution. Though the author represents a robust theoretical framework for representation of tagging into the redistribution taxation under the imperfect disability monitoring. There are several gaps that remain unnoticed. The model prescribes that the tags under the model are unidimensional. There is also a scope of the multinational tagging i.e., gender disability and the caste intersection that could better reflect the real-world marginalization.

7. Dawkins, P., Johnson, D., Scutella, R., Beer, G., & Harding, A. (1998). Towards a negative income tax system for Australia. Australian Economic Review, 31(3), 237-257.

The paper Towards a Negative Income Tax System for Australia by Dawkins et al. represents an important step in the ongoing conversation about welfare reform and income redistribution in Australia. Drawing on a well-established economic idea originally proposed by Milton Friedman, the authors explore how a negative income tax (NIT) could offer a simpler, more integrated approach to social welfare by replacing the current patchwork of income support programs with a more streamlined, incentive-compatible system. The idea of using a negative income tax to combat poverty and reduce welfare dependency has been present in academic and policy circles for decades. Friedman (1962) original vision was to create a system that guaranteed a minimum income while preserving the incentive to work. Over time, this concept has evolved and been tested in different contexts. For example, experiments in the United States in the 1970s and the Canadian Income study in Manitoba (Forget, 2011) offered early evidence that such a system could reduce poverty without causing major reductions in labour force participation. Dawkins and his colleagues build upon this legacy, tailoring the concept to Australia's unique policy environment and fiscal structure. A significant portion of the existing literature focuses on the potential of NIT to avoid the so- called; that results when welfare recipients lose benefits as they earn more, creating high effective marginal tax rates (EMTRs). Australian studies, including those by Whiteford and Angenent (2001) and Harding et al. (2002), have highlighted the challenges individuals face under the current system, where the interaction of welfare payments and taxes often leads to disincentives for low-income earners to seek additional work. The proposal by Dawkins et al. directly addresses this by suggesting a gradual tapering of payments, ensuring a smoother transition from welfare to work. What distinguishes this work from others is the use of microsimulation modelling through tools such as MITTS an STINMOD to assess the impact of proposed reforms. These models allow the authors to project the distributional effects of different policy options across households, taking into account changes in employment behavior, family structure, and income levels. This methodology aligns with similar studies in the UK and Canada that have used detailed simulation to inform welfare design (e.g., Immervoll & O'Donoghue, 2002). Their analysis suggests that an NIT could be both progressive and efficient, with relatively modest increases in public spending compared to the benefits gained in terms of poverty reduction and improved work incentives. One of the key debates in the literature centers on whether a universal basic income (UBI) or a targeted NIT approach is more effective. Proponents of UBI argue that universal payments reduce stigma and complexity, but critics often cite its higher fiscal cost. Dawkins et al. situate their argument carefully within this debate, suggesting that while UBI has philosophical appeal, a well-calibrated NIT offers a more practical and affordable solution for Australia, especially in the short to medium term. Their model preserves targeting while reducing bureaucratic burden—a compromise between universality and fiscal realism. The paper also engages with the behavioral economics literature, particularly in relation to labour supply responses. Studies by Blundell et al. (2000) have shown that tax and welfare design can significantly influence individual decisions about work, especially among secondary earners. Dawkins and his team factor this into their simulations, predicting that improved incentives under an NIT could result in greater workforce participation among women and part-time workers. This aligns with broader policy goals around gender equity and economic inclusion.

Despite the promise shown by the NIT model, several concerns remain in the broader literature. Questions around administrative feasibility, especially in integrating real-time income reporting with payments, have been raised by critics such as Kay (1997). There are also concerns about how the NIT would interact with other forms of assistance, such as housing or disability support. While Dawkins et al. acknowledge these complexities, they propose a phased approach to implementation, starting with simplified pilot programs and data-sharing mechanisms between the Australian Taxation Office and Centrelink. In summary, Towards a Negative Income

Tax System for Australia adds valuable insight to the academic and policy discussion on welfare reform. It synthesizes international experience, applies robust empirical modelling, and presents a reform pathway that is both economically grounded and socially conscious. The paper contributes not just to the technical design of income support but to a broader conversation about fairness, dignity, and economic opportunity in the Australian social contract. As discussions around welfare continue to evolve in the face of automation, inequality, and fiscal pressures, the ideas put forward by Dawkins and his colleagues remain timely and worthy of serious consideration.

8. Goda, G. S., Shoven, J. B., & Slavov, S. N. (2019). Work incentives in the social security disability benefit formula. Journal of Pension Economics & Finance, 18(2), 165-189.

Designing successful social programs requires an understanding of how public policy affects personal choices. Goda, Shoven, and Slavov paper adds significantly to the knowledge on how Social Security Disability Insurance (SSDI) structure affects job incentives, especially for people with different health conditions and employment histories. The authors examine the relationship between labour supply and disability benefits, drawing from and adding to long history of economic studies that examine the relationship between behaviour and social insurance. A well-known economic question lies at the core of this study: how do financial incentives incorporated into social insurance systems influence people choices in the labor market? The effects of welfare programs, unemployment insurance, and retirement pensions on the timing of retirement and labour force participation have been extensively covered in previous research. Important foundations were established, for instance, by groundbreaking research by Bound (1989), Autor and Duggan (2003), and Gruber and Kubik (1997), which looked at the relationship between declining labour force participation among older or lower- skilled workers and generous or lenient disability screening procedures and benefits. Building on these earlier findings, the research takes a more subtle approach, focusing on how the formula used to calculate SSDI benefits may either encourage or discourage continued work, particularly at low earnings levels, rather than eligibility criteria and screening stringency. This is a significant shift because, although eligibility and access issues have been extensively researched, policy analysis has paid less attention to the benefit formula—the amount that people anticipate receiving from SSDI based on their prior earnings—especially when it comes to behavioral incentives. The authors emphasize a crucial finding from the SSDI formula structure: payments are determined using a progressive replacement rate calculation based on Average Indexed Monthly Earnings (AIME). Lower earners benefit from this progressive structure, which means that minor improvements in lifetime wages may result in disproportionately tiny changes in benefits, particularly for individuals who are close to specific; in the formula. Essentially, for certain people, especially those with irregular work histories or low wages, the marginal benefit of taking on more employment may be negligible, or even negative, when other programs and taxes are taken into account. This has significant effects on program sustainability as well as labor force participation. This point is consistent with findings from research on public pensions and retirement incentives, including Coile and Gruber (2007) study of comparable disincentives in retirement benefit plans. Similarly, research on income-tested benefits, such as welfare participation by Meyer and Rosenbaum (2001), shows that flat benefit phases or clawbacks might lessen the incentive to raise income. By pointing up comparable non-linearities and distortions in the SSDI formula, Goda, Shoven, and Slavov article adds to this tradition. The study also touches on studies on the length of impairment and the results of return to work. According to studies by von

Wachter, Song, and Manchester (2011) and Maestas, Mullen, and Strand (2013), receiving SSDI can dramatically lower the likelihood of going back to work, particularly for people who may be on the verge of becoming disabled. The authors expand on these observations by arguing that projected benefit calculations may deter prospective recipients from continuing to be attached to the labour force even before they apply for SSDI. Crucially, this work interacts with policy recommendations in addition to critique. It draws attention to the potential for benefit formula reform to improve incentives without sacrificing the SSDI Program crucial social insurance function. This is consistent with more general policy literature discussions, such as those involving proposals for phased return-to-work models or partial disability benefits, as Burkhauser and Daly (2011) discuss. The goal of these reforms is to soften the work disincentives that SSDI may inadvertently create while maintaining its protective function. Lastly, by modelling individual-level outcomes under various job histories and health situations, the article makes a methodological contribution. This computational method closes the gap between theoretical understanding and concrete results, and it enhances econometric research. The simulations highlight the need for focused policy interventions by showing that work may not significantly increase SSDI benefits for many people with low or sporadic earnings histories. In conclusion, this work provides a careful and technically sound addition to the body of knowledge on labour economics and SSDI. It draws new attention to the incentive effects that are concealed in the benefit calculation, which are sometimes overlooked in favor of more obvious discussions about fraud detection and eligibility requirements. In light of an aging workforce, rising disability claims, and growing strain on social insurance schemes, its policy significance is particularly pertinent at this time. By conducting natural experiments after policy changes or empirically evaluating behavioural responses to modifications in benefit formulae, future research could build on this work. The study makes a significant contribution to our knowledge of how disability policy should strike a balance between labour market participation and economic security.

9. Blankenship, V. J. (2006). Controlling and Minimizing the Taxation of Disability Benefits. Tax Law., 60, 725.

The author in his article presents a detailed examination of the Unites States tax treatment related to disability benefits. This article focuses on the complex scenario is surrounded by the fact as to how these benefits are taxed. The strategies for minimizing the burden of such taxation are also discussed in the work. The article is dated back at 2006, a time period where the taxation for the disabled became a significant issue. The author signifies that though disability benefits are essential for financial survival; it can sometimes be treated as a taxable income. This even becomes more complex with there are sources of multiple disability income benefits. These aspects are inclusive of benefits from private insurance, employer sponsor plans, government programs (such as Social Security Disability Insurance).

Furthermore, the author describes several types of disability income. He also underlines the scope of such income benefits under the taxation regime of the federal law. Quoting an example of the benefits paid from a plan funded by an employer are considered to be taxable. But there is a condition lined with it. If the employee in such case paid the premium with after-tax dollars, then there are chances of benefits getting exempted. This is found difficult to apply practically, as much as it appears to be theoretically simple. Additionally, a portion of this article explored the Internal Revenue Code (IRS) provisions. Section 104(a)(1) and 105 draws special attention of the author. It addresses the exclusion and inclusion of certain benefits from gross income. The author explores analytically the origin of the benefit (whether it is employer paid or employer funded) that helps in determining the taxability. The avoidance of tax in certain cases that compensate for the loss of function or earning capacity is decided. The real-life examples along with several case studies that highlight small changes in the benefit structure led to significant differences in tax outcomes is illustrated. The misclassification of benefits sometimes also leads to unintended tax liabilities. An instance can be drawn here with the help pf an example. For instance, if an employee uses a cafeteria plan to pay premiums on a disability policy that is likely funded with pre-tax dollars, making the future benefits taxable. Several common planning errors have also been identified by the author. Most of the tax payers fail to keep a record of who paid the premiums and how were they paid. This lacuna can leave them with a disadvantage, where no proof is left when trying to argue for tax exemption at a later stage. The author focuses on maintaining clear records and informed choices at the time of enrolment in the list of beneficiaries. Furthermore, various legal precedents and IRS rulings have been analysed in favour of taxpayers. In terms solutions, the author offers several practically possible tax planning strategies. As suggestion to consider paying disability insurance premiums with after-tax dollars is found to be vital. This step is marked essential for converting otherwise taxable benefits into non- taxable income. For employers, a clear documenting plan funding sources and communicating options to employees transparently has been recommended. A strong focus on proposing revisions for the current laws highlighted. A suggestion to provide clear guidelines and uniform taxation policies for tax treatment of disability benefits is essential for the taxpayers. Finally, the article winds up in calling a step for greater education. For both employers and employees there is a need for a much clearer and better understanding of how tax rules apply to disability benefits. Without stringent and focused awareness, most of the taxpayers make decision that cost them more in long run. Overall, to sum-up, the author highlights several important issues in tax law. It serves not only as a guide for tax professionals but also as informative resource for the disabled individuals that shall be considered helpful in preserving more of their hard-earned benefits.

10. Jacquet, L. (2014). Tagging and redistributive taxation with imperfect disability monitoring. Social Choice and Welfare, 42(2), 403-435.

This paper examines the retributive taxation in the presence of asymmetric information about the individuals' abilities or disabilities which has been significantly central to public economics. The author of the study examines the best practices for monitoring and income redistribution when disability benefits are meant for impaired individuals. However, some of them choose to enter the workforce without claiming them. Errors in classification also happen. Other disabled applicants are refused disability benefits, whereas other able applicants who have a strong dislike for employment are wrongfully granted disability benefits. The resources allocated to monitoring determine its accuracy. The labour supply is at a considerable distance. The study determines the best income tax transfer schedule that accounts for monitoring expenses, welfare and disability payments. Both disabled workers who forego welfare assistance and disabled workers who forego disability benefits benefit from the Earned Income Tax Credits due to the cost of monitoring and the coexistence of welfare and disability payments The model prescribed by the author describes the individuals by both their ability (productivity) and the disability status, with the capacity of the government to be unable to observe the either. The author uses the disability as a tag that highly affects the tax schedule and transfer levels. However, this tag is considered to be imperfect because of the possibility of both Type I (false positive and the Type II (false negative) errors in the disability certification. By the representation of the model, some of the non-disabled are incorrectly certified as disabled that exploits the system, while some of the truly disabled individuals may be denied with the recognition and benefits. The author has presented several key findings in the representation of the model. Firstly, the presence of imperfect tagging reduces the government's ability to redistribute it effectively. Secondly, the core findings of the author are related to the issue to consider when the monitoring of disability is unreliable, that states that the redistributive advantage of tagging is diminished which can lead to the under provision of support to those who needs it and over provision to those who can exploit the system. Lastly, the model described in the paper predicts that the government use earning tests to adjust the tagging's imperfections, thereby discouraging fraudulent claims or rewarding genuine incapacity.

This article has made the assumption that people had the freedom to decide whether or not to enter the job market. They earn welfare payments if they dont participate, or they might get disability benefits once their disability status is monitored. In disability assistance, type I, type II, and non-take-up errors coexist. Limiting the quantity of type I and type II errors is possible by endogenous and expensive monitoring. Paternalistic utilitarian and utilitarian preferences have been used to generate the best redistributive schedule that incorporates nonlinear taxation, welfare payments, and disability benefits. Financial incentives are utilized to minimize inactivity since it makes sense that monitoring expenditures would increase the cost of idleness. Furthermore, as more disabled persons join the workforce without having asked for disability aid, the participation tax is declining. It seems sense that a higher proportion would result in lower monitoring costs; therefore, less tax revenue is required, which lowers the participation tax. In conclusion, the study gives a significant understanding of the role of tagging in the redistributive taxation under the impactful disability monitoring model. By the formalization of the inaccuracies in certification and impactful tax design format, the author through her work has offered both the theoretical approach and the policy relevance. The paper also suggests certain precision of the disability parameters that needs a robust way which is considered to be crucial for the equitable and efficient redistribution. Though the author represents a robust theoretical framework for representation of tagging into the redistribution taxation under the imperfect disability monitoring. There are several gaps that remain unnoticed. The model prescribes that the tags under the model are unidimensional. There is also a scope of the multinational tagging i.e., gender disability an the caste intersection that could better reflect the real-world marginalization.

11. Minh, C. (2024). Compounding barriers to access: A study of tax policies and practices that exclude women with disabilities in poverty. Osgoode Hall LJ, 61, 639.

Published in the Osgoode Hall Law Journal (Vol. 61, No. 2, 2024), Cynthia Minhs article provides a thorough and sympathetic analysis of how Canadas tax system unintentionally contributes to the financial struggles of impoverished women with disabilities. By combining policy analysis with personal accounts, Minh draws on years of firsthand experience with the Disability Alliance of British Columbia (DABC) to demonstrate how policies that appear neutral can have discriminatory effects when they take into account the realities of poverty, gender, and disability.

The opening vignettes of the article are uncomfortably familiar to anyone working in social policy: a woman with chronic pain who is unable to obtain a supportive medical diagnosis; a person who faces bureaucratic obstacles following a name and gender change; and a single mother who cannot afford necessary medical treatment because her income is too low to qualify for tax deductions. These incidents are not portrayed as singular tragedies, but rather as signs of structural problems with the way tax rules and benefits are administered. The main contention of Minh is that the existing network of provincial and federal disability-related tax policies, including credits, deductions, and savings plans, creates a patchwork that disadvantages the most vulnerable. Since many benefits, such as the Disability Tax Credit, are non-refundable, higher-income individuals who already pay more in taxes gain the most from them. Even when medical costs take up a significant portion of a person income, these credits are almost worthless for those with low or no taxable income. According to Minh, this regressive structure goes against the declared objectives of lowering poverty among people with disabilities.

The article distinction between is one of its strongest points. According to Minh, programs are frequently created to promote labor force participation even though their stated goal is to help with the additional expenses of living with a disability. This strategy perpetuates the notion that individuals with disabilities are only valued when they are by penalizing those who are unable to work because of health or caring obligations. As a result, many women with disabilities—particularly those who are single mothers, caregivers, or have unstable employment—cannot obtain these benefits. Another recurrent element is the eligibility requirements for specific subsidies. Minh draws attention to how individuals with complicated or episodic diseases are excluded from the medical certification procedure, which requires documentation of being in daily activities at least 90% of the time. Diagnostic bias in healthcare and the additional burden of establishing their incapacity to doubtful practitioners disproportionately harm women, especially those with chronic pain or understudied disorders. It is clear from accounts of applicants continually beginning and stopping the DTC form out of fatigue or frustration that the process itself can deteriorate mental and physical health. The description of administrative and application hurdles is depressing. Additional obstacles include forms that demand prolonged focus, deadlines that take changing health into consideration, and communication channels that appropriate for those who are experiencing housing instability or language challenges. Minh does not hold back when discussing attitude and difficulties, such as encounters with agency personnel characterized by impatience, stigma, or a lack of cultural competency. The articles discussion is one of its strongest points. Minh shows how there might be negative effects when federal tax-based benefits and provincial social assistance are not aligned. In one instance, federal subsidies intended to support the kids household were diverted to the province for a family raising a disabled child in kinship care. The result is cautiously hopeful. If these systemic injustices are taken into consideration while implementing the next Canada Disability Benefit, it has the potential to be revolutionary. However, Minh cautions that Canada runs the risk of repeating the same discriminatory trends if the fundamental design principles are not reconsidered, switching from fragmented assistance to a cohesive, equity-driven approach.

All things considered, this is a perceptive and sympathetic work of scholarship. Minh is successful in transforming the frequently dry vocabulary of tax policy into a strong case for systemic change that is based on the actual experiences of the people the system is meant to assist. Policymakers, disability advocates, and anybody else who thinks that tax justice is about more than simply statistics about tearing down the obstacles that keep people in poverty—should be forced to read this piece.

12. Liu, X., Han, H., Li, Z., Huang, S., Zhao, Y., Xiao, Q., & Sun, J. (2025). Barriers and facilitators to participation in physical activity for students with disabilities in an integrated school setting: a meta-synthesis of qualitative research evidence. *Frontiers in Public Health*, *13*, 1496631.

Liu et al., 2025 in their study Barriers and facilitators to participation in physical activity for students with disabilities in an integrated school setting: a meta-synthesis of qualitative research evidence, provide a critical and comprehensive exploration of the complex intersection of students with disabilities and the school-based activities programs. The authors of the paper by applying a meta-synthesis of qualitative research evidence provides a concrete set of findings from various studies that highlight the structural and interpersonal factors that hinder the participation of the disabled students. The approach rendered by the authors help them to examine in detail the lived realities of students, educators and families that offer a holistic view of the qualitative indicators of their participation. The key composition of the article revolves around the identification of its multi-layered barriers such as physical barriers, economic barriers and social barriers. It includes the limited awareness among the teachers, inaccessible faculties, lack of adapted equipment, insufficient training in adaptive physical education and exclusionary peer dynamics. Additionally, the author focusses on the psychological barriers that are faced by the students themselves such as low-self-confidence, fear of stigma and internalized notions of disability and all of these undermine their willingness to participate.

Furthermore, the authors highlight several facilitators that enhance inclusion of the students. Several supportive teachers that are trained in inclusive pedagogy, availability of tailored resources, peer resources and family engagement are considered to be critical enablers. This study further underscores the school culture's role in shaping participation when inclusivity is embedded into institutional values, students with disabilities are more likely to be acknowledged. Also, the authors suggest that collaborative strategies involving the educators, families and policymakers that can significantly contribute to improve participation outcomes.

The methodological strength of the paper lies in the analysis of the variables in its meta-synthesis designs. It brings altogether the qualitative insights from a multifaceted approach. By examining and synthesising the evidence across different school systems and cultural settings, the study manages to identify the recurring patterns in acknowledging the context-specific challenges. This approach enhances the generalizability of their conclusions and also provide a roadmap for future trends to examine the localized strategies for inclusive and accessible practice. Considering the policy and practice perspective, this article, makes a compelling case for improving and integrating disability awareness along with inclusive pedagogy for teaching education programs. Along with it, the need for infrastructure development and resource allocation is essential so that the integrated schools can make a move and step ahead symbolic inclusion towards meaningful participation. The alignment of the findings with United Nations Convention on Rights of Persons with Disabilities (CRPD) advocates for equal opportunities in education and inclusion. The interdisciplinary relevance for educators, policymakers and health professionals commit to create equitable educational environment.

13. Gull, M., Kaur, N., & Basha, S. E. (2025). A Systematic Review of Challenges Faced by Students with Disabilities in Higher Education. *Annals of Neurosciences*, 09727531251344705.

The authors in their article 'A Systematic Review of Challenges Faced by Students with Disabilities in Higher Education' provide a critical overview of the challenges and obstacles that marginalize the students with disabilities within the academic institutions. The study highlights crucial findings from diverse studies that identify recurring themes across several jurisdictional, geographic and disciplinary context. The authors map the existing research landscape along with critical evaluation of the depth of institutional support and the gaps that persist in practice. There exist multiple challenges that include structural barriers, inadequate infrastructure, lack of advance technology and inaccessible learning materials that act as a crucial force in non-access to the available materials to the disabled students. In addition to these challenges there exist academic challenges that include insufficient accommodation during examinations and rigid curriculum along with limited faculty training on inclusive pedagogy. Considering the social challenges, the students are excluded by their peers that portray a negative stereotype that enhances the feeling of isolation among the students with disability. Psychologically, the emotions behind being isolated and the stress of navigating a way through the inaccessible system contributes to anxiety and reduced self-esteem. Altogether this class-wise analysis of the author reflects the intersectional nature of the disability in higher education. There exist a connection between each barrier that influence the reinforcement of the other.

One of the important features of the article is the critical focus on the global regime. The authors highlight the examination of studies across the multiple jurisdictions that reflect commonalities and variations in the way of experiencing each challenge. Foe instance, the resource scarcity in a region among the disabled students can dominate the issue of subtle discrimination specifically in the developing countries that are prone to non-existence of supportive policies. This approach makes the review of international and multi-jurisdictional policies review useful to contextualize the interventions. Furthermore, a focus on the role of institutional culture is a game changing aspect. The universities often adopt a compliance-oriented disability approach that meets the requirement of legal frameworks but fail to foster genuine and practical inclusivity. Such attitudes, hinder the progress of students and limit their ability to access resources. By crucially examining the institutional backing to foster the involvement of disabled students, the author calls for a shift from a tokenistic approach to a structural and legal transformation in the society. Additionally, the authors also underscore the need of the importance of policy reform, faculty training, technological investment and peer sensitization initiatives. The major goal of the author behind the study lies in the development of the potential of universal design fir learning as a concrete framework to make education accessible for all. The mandatory incorporation of participatory approach that voice the students with disabilities in policy and program development is the need of the hour.

14. Kuriakose, A., & Amaresha, A. C. (2024). Experiences of students with learning disabilities in higher education: A scoping review. *Indian Journal of Psychological Medicine*, *46*(3), 196-207.

The authors of scoping review titled 'Experiences of students with learning disabilities in higher education', provide a comprehensive framework for the examination of multifaceted challenges and opportunities encountered by the students with disabilities in higher education. By review highlights the structural and personal factors that influence the academic and social experiences of the students with learning disabilities. The methodology used by the authors allows the broad mapping of the existing literature, the gaps in research and providing a genuine solution for the holistic understanding of student experience. According to a number of studies, students with learning difficulties encounter significant academic challenges. Selective deficiencies in writing, reading, math, and phonological processing were among the issues, as were issues with spelling, quick naming, mental computations, orthographic skills, comprehension, word meaning, reading a foreign language, written word recognition, and impairment in accuracy, speed, and efficiency. The deficiencies were greater for judgments pertaining to speed than correctness, with the exception of spelling. The non-academic tasks posed more challenges for the students with learning problems, who need assistance with assignments, taking notes, following lecture slides, reading online texts, and using learning technology. In one study, students with and without dyslexia were compared in terms of their metacognitive abilities. For this, the authors used signal detection analysis, a word spelling task, and a proofreading exercise. There was no discernible difference in the metacognitive skills of students with and without dyslexia, despite the fact that they made more mistakes on these tasks. This implies that they are conscious of the mistakes. Additionally, a few number of research discussed the psychological experiences of students in higher eductaion. Among these, one examined the psychological well-being predictors and perceived academic self-efficacy of Italian university students, reporting a positive psychosocial experience; for instance, the students did not report noticeably lower levels of self-efficacy than those without learning disabilities. Other research, however, revealed detrimental psychosocial effects. The quality of life of learning-disabled students was impacted by the learning problems in terms of stress, anxiety, self-esteem, time for other activities, interpersonal relationships, financial strains, and academic achievement. In a similar vein, research has shown that, in comparison to students without learning difficulties, they experience far higher levels of fear and denial, poor academic self-concepts, and worse global self-worth.

Overall, the methodologically the review by the authors demonstrate a rigorous study, variable and data synthesis that ensures that the finding are grounded in the high-quality relevance. However, there exist certain limitations in the literature that include the focus on Western culture of higher education, underrepresentation of diverse learning disabilities and limited longitudinal studies that track outcomes of the students. Despite all the challenges and barriers, individuals might use constructive coping strategies to get past their obstacles. At addition to highlighting the need for a more inclusive approach at the higher education institutions, this review highlights the significance of support networks in the lives of students with learning disabilities.

15. Lipka, O., Sarid, M., Aharoni Zorach, I., Bufman, A., Hagag, A. A., & Peretz, H. (2020). Adjustment to higher education: A comparison of students with and without disabilities. *Frontiers in psychology*, *11*, 923.

The authors in their article adopt an investigative approach to examine the students with disabilities and their transition into the higher education. The empirical contribution by the author by taking into account the psychological, social and academic dimensions of adjustments by the students with disabilities in universities address a critical gap in understanding their lived experiences. A detailed investigation by the authors is conducted in their study. It has been identified that only a few studies have looked at how particular disabled groups adjust after the first school year from a multicomponent standpoint. Therefore, the current study looked at the effects of four distinct disabilities that differ in terms of visibility and mental disabilities, as well as physical and academic impairment, in a large sample in order to address the lack of research on adjustment to postsecondary education among students with disabilities and to concentrate on single disabilities. The study also sought to investigate how students with apparent vs invisible disabilities adjusted. A control group was matched for academic faculty, institution, year of study, and gender, and a large and diverse sample of Israeli post-secondary (i.e., university or college) students was also used.

There were three distinct goals for the study set by the authors. First, they looked at how well all of the disabled kids in our sample adjusted in comparison to the control group. Second, they looked at the emotional, intellectual, social, and institutional aspects of adjustment for each of the four impairment categories (physical, mental, sensory, and LD/ADHD). Finally, in an effort to provide insight into the particular requirements and difficulties faced by each group of children with disabilities, the authors looked at the distinct pattern of adjustment in each group and assessed variations among the groups. One of the key strengths of the study is the multidimensional and a critical approach various factors of adjustment among the students. The holistic perspective of the study highlights the fact that adjustment is not only related to academic challenges but also has strong linkages with the emotional and institutional community and connection. Furthermore, the role of the inclusive faculty pedagogy and student support play a vital role in shaping the student's engagement equally as the others. There are various restrictions on the current investigation. It largely relied on subjectively perceived self-report measures. Comorbid disabilities are included in some of our disability groups, and they most likely represent the population at the postsecondary education level. When interpreting the results, these comorbidities should be taken into account. More objective metrics, such grade point average and dropout rate, should be used in future research. Also, the authors looked at particular disability groups. Altogether, the findings imply that support services ought to evaluate the requirements and difficulties faced by students with disabilities and acknowledge that these may differ among student groups with distinct disabilities.

16. Azizatunnisa', L., Kuper, H. & Banks, L.M. Access to health insurance amongst people with disabilities and its association with healthcare use, health status and financial protection in low- and middle-income countries: a systematic review. *Int J Equity Health* 23, 264 (2024). https://doi.org/10.1186/s12939-024-02339-5

The study underscore that due to increased needs, higher indirect expenses, and requirement for services not provided by the public system, people with disabilities frequently have higher healthcare costs. People with disabilities, however, are less able to pay since they are more likely to live in poverty. In light of this, the authors examine the health insurance access among people with disabilities in the low- and middle-income countries. The study focusses on the impact on healthcare utilization, health status and financial protection. 38 studies containing data from 51 nations satisfied the qualifying requirements out of the 8,545 records that were recovered and three that were found by hand search. More than two-thirds (68.4%) concentrated on coverage and access, which were typically restricted for those with impairments. Health insurance and the usage of disability-related services were shown to be positively correlated (9/12) in 17 research (44.7%) that looked at healthcare utilization. Financial Protection explored in 15.8% of the studies with two out of four indicating a favourable association between health insurance and self-reported health among people with disabilities.

According to the authors' analysis, people with impairments—particularly those with cognitive disabilities—were at a disadvantage in comparison to their peers without disabilities on a number of these outcomes. When compared to people without disabilities, respondents with both physical and cognitive disabilities had lower educational levels. Furthermore, it has been found that people with disabilities of any kind were less likely to receive age-appropriate education than their peers without disabilities. Compared to respondents without disabilities, those with cognitive disabilities had lower mean salaries, lower wage rates, and a reduced likelihood of working in professional or managerial roles. The results of the study for the cognitive disability group are in line and show that, in comparison to their peers without disabilities, people with cognitive disabilities are more likely to work in blue-collar jobs and hold lower-paying positions. Research from developed and industrialized nations emphasizes how important health insurance is in helping people with disabilities have access to medical care and assistive technologies. Evidence on the coverage and possible effects of health insurance for individuals with disabilities in the low- and middle-income countries is still scarce, nevertheless, and may vary for this population in comparison to the general population.

Overall, people with disabilities are underrepresented in the workforce. The study further indicates that people with physical impairments could need different kinds of support than those with cognitive disabilities because they may have different experiences. Regarding health insurance coverage and its possible effects among people with disabilities in the low- and middle-income countries, there is a great deal of variation and scant data. In line with the larger objective of attaining Universal Health Coverage (UHC), this disparity emphasizes the urgent need for more assessments of health insurance, with particular emphasis on individuals with disabilities.

17. Queirós, Fernanda C et al. "Developmental disabilities and socioeconomic outcomes in young adulthood." *Public health reports (Washington, D.C. : 1974)* vol. 130,3 (2015): 213-21. doi:10.1177/003335491513000308

This study emphasizes how crucial it is to take into account a variety of developmental experiences that could influence learning and professional success as a person moves from adolescent to early adulthood. In this perspective, the authors investigate the impact of developmental disabilities on socio-economic outcomes among the adults of the United States that are aged between 24-33. The authors highlight that the prevalence of disabilities is rising by up to 7 percentage points (11.7% to 18.7%) between 1970 and 2005, according to a number of measures. The rising prevalence trend is consistent across age groups. 1–4 and can be somewhat attributed to the aging of the American populace. Advances in neonatal and paediatric care, which have greatly increased the survival of newborns at higher risk of acquiring a disabled, such as very preterm and low birthweight children, are other contributing factors. Furthermore, any adolescent may find the transition to adulthood difficult, but adolescents with disabilities and their families may find it more. Numerous socioeconomic outcomes, such as employment, income, educational attainment, and other socioeconomic status indicators, can be negatively impacted by disabilities. One important factor influencing economic success is education, which also has an impact on long-term socioeconomic position and life quality. The study conducted by the author adds to the understanding of how people with disabilities transition into adulthood in two ways, firstly, despite current policies like the Individuals with Disabilities Education Act of the 1990s, educational outcomes for people with disabilities are worse; and secondly, people with physical disabilities are more similar to people without disabilities in a number of outcomes. Therefore, while evaluating the impact of policies, groups with physical disabilities and groups with cognitive disabilities should be taken into account independently. It is important to determine whether and how current policies are enhancing the ability of people with disabilities to effectively transition into adulthood, hence reducing inequities. The authors came to conclusion that approximately 12% of the sample cohort had a cognitive or physical handicap at presentation. Compared to respondents without physical disabilities, persons with physical disabilities evaluated themselves lower on the subjective SES ladder and had lower educational attainment. Young adults with cognitive disabilities also had lower educational attainment and were less likely to have a professional or managerial position when they were employed than people without disabilities. Additionally, young individuals with disabilities made less money per year and per hour than their peers without disabilities. This study emphasizes how crucial it is to take into account a variety of developmental experiences that could influence learning and professional success as a person moves from adolescent to early adulthood. Despite the benefit of having a diverse range of impairment degrees in our sample, sample size limitations prevented authors from stratifying their analysis by severity level, which is one of the critical limitations of the study.

18. Banks LM, Kuper H, Polack S (2018) Correction: Poverty and disability in low- and middle-income countries: A systematic review. PLOS ONE 13(9): e0204881. https://doi.org/10.1371/journal.pone.0204881

The systematic review published by the authors demonstrate the relationship between the disability and economic poverty in the low- and middle-class countries. The authors analysed over 150 studies and found strong evidence that supports the positive association between disability and poverty. It is estimated that 1 billion individuals, or 15% of the world's population, live with a disability. Also, it has been taken into consideration that poverty and disability are cyclical, with one influencing the other. Particularly in low- and middle-income nations, poverty-related factors such hunger, poor living circumstances, lack of access to healthcare, and inadequate water and sanitation raise the risk of disability. Social inequality and relative poverty, even in the absence of absolute poverty, can cause stress and social exclusion, which can impair mental and physical functioning and health. On the other hand, disability can result in expensive healthcare and other costs, as well as exclusion from employment, education, and healthcare, all of which can contribute to or worsen poverty. While conducting the study the authors highlighted that effective action may be hampered by the lack of solid factual data to support policy and programmatic decisions, even though the interaction of poverty and disability is becoming more widely recognized as a significant barrier to growth and development. Attempts to offer a more comprehensive knowledge of the relationship between poverty and disability have brought attention to the need for more studies in this area to both describe and validate connections. Although there are many different types of poverty, economic indicators (such as income, assets, and consumption) are the most commonly employed in cross-border comparisons and offer important insights into the well-being, relative or absolute deprivation, and capacity to meet basic needs of an individual or household. The link between economic poverty and disability is well supported by this systematic review, as 122 out of 150 included research (81%) found a statistically significant positive relationship between the two factors. Therefore, this extensive and thorough research offers a strong empirical support for the more theoretical claims of a connection between economic hardship and disability. When divided down by a variety of study parameters, the overall association between economic poverty and disability remained stable, although some differences were noted. For instance, research conducted in low-income nations or in specific areas—most notably sub-Saharan Africa and Europe/Central Asia—was less likely to find a link between poverty and disability. A portion of this discrepancy can result from the difficulties in precisely and suitably assessing poverty in intricate and diverse economies. For instance, it may be difficult to distinguish between households and people in environments with high absolute poverty, and the studies may not have had enough power to pick up on these subtle variations. Furthermore, careful methodological attention is needed to effectively capture actual economic well-being in economies characterized by the prevalence of the informal sector, non-cash remunerated activity, irregular income flows, and intricate community-based resource sharing systems. The study calls for the urgent need for targeted intervention and policies to address the intersection of disability, socio-economic factors and poverty in low- and middle-class countries.

19. Pfeiffer, D. (1991). The Influence of the Socio-economic Characteristics of Disabled People on Their Employment Status and Income. *Disability, Handicap & Society*, *6*(2), 103–114. https://doi.org/10.1080/02674649166780131

The study by D. Pfeiffer in 1991 examines the need and results of the survey of the Disability Community of the Commonwealth of Massachusetts that was carried out to examine the impact of certain socioeconomic traits of impaired individuals on their income and job status in 1989 by Pfeiffer and Poole. Reading British social theorists, particularly those that address disability, gives the clear impression that a drastic economic restructuring is the only way to bring about change for the Disability Community and other oppressed groups. Although this approach might be the best one in Britain, another approach is typically offered in the United States. The socio-economic characteristics of the individuals with disabilities influence the employment status, income and standard of living in low- and middle-income countries. The authors highlight that the people with disabilities face substantial barriers to employment that leads to lower income levels and higher rate of poverty. In these countries the individuals with any disability often encounter that there are numerous obstacles to employment. These factors include poor health, social stigma, discrimination and lack of social support. Additionally, the income disparity between the disabled and non-disabled individuals is also highlighted. On an average ratio a person with disabilities earns significantly less than other non-disabled counterparts. Furthermore, the existing socio-economic factors such as education, gender and geographic location further exacerbate these disparities. Several individuals with disabilities often have lower educational attainment and it limits their employment opportunities. Addressing all these issues and concerns, a comprehensive policy intervention is suggested that include inclusive education, participation, promotion of workplace accommodation and enforcing anti-discrimination laws. The results of the study conclude that one observation is reached after looking at the regression models and the findings of the discriminant analysis conducted by the authors. The disability community is still governed by the same social class structure that gives white males in the US access to jobs, education, and higher incomes. Compared to disabled women and disabled minorities, disabled white males continue to have a greater employment rate and earn more money. In terms of work and earnings, the Disability Community is a continuation of American society. It is recommended by the author that disability activists in the United States try to improve the Disability Community's subordinate status by working within the current political structure. In addition to this, the social protection and support services that help in mitigating the social challenges and stigmas should be provided to people with disabilities.

20. Blackaby, D., Clark, K., Drinkwater, S., Leslie, D., Murphy, P., & O'Leary, N. (1999). Earnings and employment opportunities of disabled people. *Department of Education and Employment*, *133*, 117.

The 1999 report of the 'Earnings and Employment opportunities of disabled people' highlight the comprehensive analysis of the labour market experiences of individuals with disabilities in the United Kingdom. This study examined the impact of disability on earnings and work possibilities using data pooled across several years from the General Household Survey (GHS) and the Labour Force Survey (LFS). The author using data from the 1992–1996 Labour Force Survey, concludes that individuals with disabilities were significantly more likely than the general working-age population to be economically inactive. For instance, compared to merely 22% of the female population who were not disabled, 63% of disabled women were inactive throughout this time. In the case of men, the disparity is much more pronounced: 5 percent of men with disabilities were inactive, compared to only 5% of men without disabilities. In addition to being less active, disabled men and women also have greater unemployment rates, even among those who are economically active. Further, it has been examined that among those economically stable, the disabled individuals face higher unemployment rates. The disabled women experience unemployment rated of 11% points higher than non-disabled women, while the disabled men faced a

15%-point higher rate. Another factor contributing to such study is the lower earnings of the disabled individuals. The disabled individuals who are employed in a particular field tend to earn less than their non-disabled peers. It is discovered that there are notable differences in unexplained non-disabled/disabled employment and earnings amongst disability categories. Those who report mental illness have the lowest employment chances for men, while those who report breathing or chest issues have the lowest employment odds for women. Men who report 'other health problems or disabilities and women who report epilepsy have the largest wage disparities. The percentage of employment that disabled persons account for varies quite a bit from year to year. However, there isn't a distinct long-term pattern because decreases in one year are typically counterbalanced by increases in others. All things considered, the data points to a decline in impaired workers' wages between 1979 and 1991 when compared to regular workers. The author offers a framework for calculating the degree of labour market disadvantage that disabled persons currently experience as well as a useful baseline against which future advancements may be evaluated. Additionally, the main conclusion of the statistical analysis by the author has identified that while some of the observed differences in earnings and employment probabilities between disabled and non-disabled individuals can be explained by differences in personal characteristics, the unexplained component is typically more significant. This implies that individuals with chronic illnesses or disabilities encounter unique challenges in the job market.

Research Gap

Despite the growing body of research linking socioeconomic status (SES) to education and employment outcomes, there is limited literature specifically addressing a very few studies look at how multiple socio-economic factors (education, wealth, job type, disability type, age) interact to shape income and tax liabilities for PWD in India. The intersection of disability with SES and income generation in the Indian context. How mismatches between the type/severity of disability and the nature of university education result in unemployment or underemployment. The compounded disadvantage faced by women with disability, especially from lower socioeconomic backgrounds, in accessing higher education and employment. Absence of a tailored income tax policy that considers the unique financial burdens faced by individuals with disability. Lack of systematic educational and career mapping models for people with disability based on their functional capabilities, economic status, and educational background.

Problem Statement

Despite growing emphasis on inclusive policies, individuals with disabilities continue to face barriers that limit their access to quality education, equitable job opportunities, and fair income levels. Tax systems, which often operate on uniform slabs, fail to account for these disparities, resulting in a disproportionate financial burden on people with disabilities. The intersection of education, disability type, age, and socioeconomic status (SES) plays a crucial role in shaping employment outcomes and earning potential. However, there is limited empirical research that systematically examines how disability moderates the relationship between job type and income, and how SES influences the link between education and income.

This study seeks to fill this gap by developing a conceptual framework that explores these interrelationships, with income serving as a mediator in determining tax rates. Controlled variables such as gender, location (urban/rural), and access to assistive devices or support services and People without disabilities ,will provide additional insights into systemic inequities. The findings will contribute to policy discussions by providing evidence for designing differential tax structures, targeted education reforms, and disability-inclusive employment policies, ultimately promoting equity and social justice for marginalized populations.

Need For the Study

People with disabilities (PwDs) often experience unequal access to quality education, limited job opportunities, and lower earning potential, yet they are subjected to the same tax structures as those without disabilities. This creates a significant gap in social and economic equity. Understanding how type of education, disability status, socioeconomic background, and other demographic factors intersect to influence employment outcomes and income is essential for designing inclusive economic policies.

Research Questions

1. How does the type of education influence job type and income for individuals with and without disabilities?
2. In what ways does the type of disability affect employment opportunities and earning potential?
3. How does age influence job opportunities and income levels across different disability types?
4. Does type of disability moderate the relationship between job type and income, and if so, how?
5. How does socioeconomic status (SES) moderate the relationship between education and income?

6. To what extent does income mediate the relationship between education, disability, and job type in determining tax rates?
7. How do controlled variables (gender, urban/rural location, access to assistive devices, and comparison with non-disabled individuals) influence job type and income?
8. What implications do these relationships have for designing differential tax systems and inclusive policies for people with disabilities?

Hypothesis

1. H1: Type of education has a significant positive effect on job type.
2. H2: Type of education has a significant positive effect on income.
3. H3: Type of disability negatively affects job type and earning potential.
4. H4: Age has a significant influence on both job type and income.
5. H5: Type of disability moderates the relationship between job type and income, such that the effect of job type on income is weaker for individuals with disabilities.
6. H6: Socioeconomic status (SES) moderates the relationship between type of education and income, strengthening the impact of higher education levels on income.
7. H7: Income mediates the relationship between job type and tax rate.
8. H8: Gender, location (urban/rural), access to assistive devices/support services, and disability status (presence/absence) significantly control the relationships among education, disability, job type, and income.

Objectives of the Study

- To examine the impact of type of education on job type and income among individuals with and without disabilities.
- To analyze the influence of type of disability on employment opportunities and income, among people with disabilities (PwDs)..
- To explore the role of age on Job type and income levels, considering its interaction with disability status and educational background.
- To investigate how the type of disability moderates the relationship between job type and income, identifying patterns of disparity.
- To assess the moderating effect of socioeconomic status (SES) on the relationship between education and income.
- To evaluate income as a mediator for determining tax rates among individuals with and without disabilities., with a focus on equity and inclusion for marginalized populations.
- To incorporate controlled variables—gender, location (urban/rural), access to assistive devices/support services, and people without disabilities—to ensure a comprehensive and balanced analysis.

METHODOLOGY

This study adopts a quantitative research design using a cross-sectional survey approach to analyze the relationship between disability, socioeconomic factors, and taxation outcomes. The target sample size is 500 participants, including both people with disabilities and those without, selected through stratified random sampling to ensure adequate representation across demographic and socioeconomic groups.

The model incorporates control variables such as gender, location (urban/rural), and access to assistive devices or support services to isolate the effects of disability-related and educational factors. The independent variables for individuals without disabilities include type of education, job type, and age, while for participants with disabilities, the type and severity of disability are also considered. The dependent variable is the effective tax rate, measured as taxable income aligned with government slab classifications.

Furthermore, the model accounts for moderating variables, including socioeconomic status (SES, operationalized as the log of family wealth) and type of disability, to test how these conditions alter the primary relationships. The mediating variable is the log of yearly income for persons with disabilities, reflecting how disability status and education influence earning potential, which in turn affects tax obligations. This design facilitates regression-based analysis of structural inequalities in taxation.

Implications

- **Tax Reform Advocacy**

The study highlights how the current Indian tax system (especially STCG) fails to accommodate the real cost of living with a disability, justifying the need for **disability-inclusive tax policies.**

- **Educational Policy Alignment**

Propose a type-of-disability to academic stream mapping model, which can help policymakers and educators design customized university-level programs aligned with functional abilities.

- **Employment Policies**

The research supports the need for affirmative employment programs tailored to persons with different disability and socioeconomic backgrounds—fostering inclusive hiring.

- **Social Protection & Welfare**

Findings could influence social security frameworks and income compensation programs (such as income tax deductions, caregiver allowances, and educational grants) for persons with disability

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