



RESEARCH ARTICLE

AGRICULTURAL INSURANCE IN NIGERIA AND ITS ECONOMIC IMPACT

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ARTICLE INFO

Article History:

Received 14th September, 2011
Received in revised form
24th October, 2011
Accepted 27th November, 2011
Published online 31th December, 2011

Key words:

Teachers' attitude
Kenyan public primary schools
82 public primary schools

ABSTRACT

The purpose of this study was to investigate the teachers' attitude to implement inclusive education in Kenyan public primary schools with specific reference to Kajiado central district. This study was based on the systems theory. The study adopted ex post facto research design. The study targeted teachers in the 82 public primary schools in Kajiado Central district. Stratified sampling was employed to divide the district into five strata's according to the number of zones in the district. The strata were: Kajiado, Enkorika, Elang'ata Wuas, Bissel and Namanga zones. 30% of the targeted schools were sampled. The main respondents in each school were the head teacher, deputy head teacher and four other teachers. Simple random sampling and purposive sampling were used to select 150 respondents. The study used questionnaires and interview schedules to collect data. Data was analyzed descriptively using SPSS (Statistical Package for Social Sciences). Frequencies and percentages were used in interpreting the findings. It was found that teachers have a positive attitude towards the implementation of inclusive education in primary schools. Lack of facilities such as teaching aids and lack of trained teachers pose a big challenge to the implementation of inclusive education. The government and other stakeholders are expected to act on the findings of this study so as to streamline the implementation of inclusive education in public primary schools in Kenya.

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INTRODUCTION

Today, if there is any concept that has gained currency in the world of special needs education, it is inclusion (Were, 2008). A rundown of major publications in the field, will reveal the volume of intellectual energy that has been (and is being) dissipated in the examination of this emerging concept. Inclusion is generating thoughts and attention world wide as a new approach in the provision of services for learners with special needs. International organizations particularly UNESCO, now see inclusive schooling as an effective approach in the education of this class of learners (World Bank, 2009). In a report for UNICEF, Bengt Lindqvist, the United Nations Special Rapporteur on Human Rights and Disability, provided the following challenge:

"A dominant problem in the disability field is the lack of access to education for both children and adults with disabilities. As education is a fundamental right for all, enshrined in the Universal Declaration of Human Rights, and protected through various international conventions, this is a very serious problem. In a majority of countries, there is a dramatic difference in the educational opportunities provided for disabled children and those provided for non-disabled children. It will simply not be possible to realize the goal of Education for All if we do not achieve a complete change in the situation." (UNICEF, 2003).

Addressing this widely recognized need for change, the Dakar Framework for Action adopted a World Declaration on Education for All (EFA) in 2000, which affirmed the notion of education as a fundamental right and established the new millennium goal to provide every girl and boy with primary school education by 2015 (Lynch, 2001). EFA also clearly identified Inclusive Education as one of the key strategies to address issues of marginalization and exclusion. The fundamental principle of EFA is that all children should have the opportunity to learn. The fundamental principle of Inclusive Education is that all children should have the opportunity to learn together. Significant numbers of disabled children and youth are largely excluded from educational opportunities for primary and secondary schooling (Thomas, 2002). Exclusion, poverty and disability are linked (UNESCO, 2007). Education is widely recognized as a means to develop human capital, to improve economic performance, and to enhance people's capabilities and choices (Allan, 1999). Exclusion from education can result in a staggering loss of freedom and productivity in the labour market. The international community (at least at the policy level) has recognized education as a fundamental child right and has committed to a framework for action to address this right, and to redress exclusion as directed by EFA (World Bank, 2009). Special Education Needs (SEN) services may be viewed as a continuum of placement options (multi-track approach), as a distinct education system (two-track approach) or as a continuum of services within one placement—the general education school and classroom (one-track approach) (Reiser,

2000; Valentine, 2001; Hegarty, 2004). All of the variants produced by these different aims, levels, systems and motives may be called Inclusive Education.

Inclusive Education Policy lessons from the Developed world UNESCO (2007) outlines the most challenging and critical aspects of Inclusive Education (IE) development in terms of inputs, which include: (1) attitudes toward SEN and students with disabilities; (2) conditions of teachers' work; (3) flexible, adaptive and functional life - skills curriculum relevant to students' lives. In terms of process, school climate, collaboration, support, and integrated services/teacher training prove challenging as process domains. Outcomes of Inclusive Education are often illusive and difficult to measure. Student achievement tests of content knowledge provide only one indicator of impact, and are not strongly linked to success in adult life, nor do they provide a measure of creative and analytical problem-solving skills needed for survival. The challenge is to measure success in terms of broad indicators of outcomes and impact. Research suggests that IE programs should look for improvements in terms of contextual factors: individual, family, community, organization, and government. Specific indicators include: presence, participation, choice, respect, knowledge and skills.

Although a definite trend toward inclusive practice and increase in inclusive education programming is evident in US, UK, Germany, and the rest of the developed world, considerable variation exists, most notably in the areas of classification and placement decisions (Ingstad, 2001). In addition, all countries face several challenges. The most significant of these are meeting the needs of SEN students in primary schools, funding, and resource constraints. Special issues of accountability are exerting enormous pressures on schools to document effectiveness in terms of outcomes (Ingstad, 2001). This emphasis on accountability represents a significant shift from issues of access and quality of services that afflicts the sub-Saharan Africa (Were, 2008). Systems of evaluation and documentation of effectiveness in terms of outcomes are lacking and need attention. While the studies provide some evidence of positive Inclusive Education effects, gaps in research are most noticeable in this area. Finally, significant gender differences exist that reveal a bias toward boys and were noted as a potentially significant area of concern that was largely omitted in the studies. These lessons from the developed world constitute a first-wave of Inclusive Education reform in terms of practice.

Inclusive Education in Kenya

The government places emphasis on inclusive education. Among the commissions established by the government to look into sustainability of the educational provision for all children are: Ngala Mwendwa (1964)-Committee Care and Rehabilitation of Persons with Disabilities in all aspects of life. The Kenya Education Commission (1964)-Ominde Report-which recommended that children with mild disabilities should continue learning in regular schools. Teachers were asked to be sympathetic to these learners. It also recommended special training to enable teachers to work with them. The National Committee on Education Objectives and Policies (1976)-Gachathi report emphasized the importance of improving education and other relevant services

for persons with disabilities both in school and community. The Presidential Working Party on Education and Manpower Training for the Next Decade and Beyond (1988)-Kamunge report emphasized the need for integration of learners with special needs in the regular schools. It also investigated specific categories of learners with special needs and recommended on how to meet their needs accordingly. Total Integrated Quality Education and Training (TIQET-1999) - Koech report called for equal treatment of the unequal. It advocated for a flexible education system and in particular the curriculum content so as to benefit all learners. Children's act (2001) emphasizes the rights of the child including the right to education. Persons with Disabilities Act (2003)-emphasises the rights of persons with disabilities. A task force on Special Needs, Education (2003) recommended the funding of special units schools and the funding of Educational Assessment and Resource Centres (EARCs). Sessional Paper No 1 of (2005) recommended that relevant machineries/systems be put in place for the implementation of inclusive education. In order to realise the recommendations of the sessional paper, the Ministry of Education has developed the Kenya Education Sector Support Programme (KESSP) (2005) document which aims at providing quality lifelong education for all Kenyans (Waruguru, 2007).

Ministry of Education (2009) outlines the need for inclusive education through regular schools for learners with special needs and disabilities as opposed to the practice of using special schools and special units attached to regular schools. However, special schools and units are essential for learners with severe special needs and disabilities. Inclusive education approach will increase access to education for children with special needs. The government under the Free Primary Education (FPE) programme is facilitating provision of additional capitation grants to facilitate implementation of inclusive education. The main challenges relating to access, equity and quality in the provision of education and training to children with special needs include; lack of clear guidelines on the implementation of an all inclusive education policy, lack of reliable data on children with special needs, inadequate tools and skills in identification and assessment, and curriculum that is not tailored to meet special needs (MOE, 2009). This means that special education has not been mainstreamed in all education sub-sectors and programmes. The situation is compounded by inappropriate infrastructure, inadequate facilities and lack of equipment, which make it difficult to integrate special education in regular programmes. In addition, inadequate capacity among many teachers to handle children with special needs, lack of co-ordination among service providers, inappropriate placement of children with disabilities, inadequate and expensive teaching and learning materials and inadequate supervision and monitoring of special education programmes exacerbate the situation. Also, low enrolments in special education is influenced by taboos and beliefs associated with disability.

Statement of the Problem

The government attaches a lot of importance to education and its role in the present and future development of this country (Were, 2008). It is in line with this that efforts have been made to promote the education of learners regardless of their disabilities and special education needs. Educational

programmes have been implemented to take into account the wide diversity of learners. Efforts have been made to integrate them into regular schools. The government now wishes to include the learners rather than integrate them. This inclusion policy needs to be supported and encouraged so as to achieve the aim of providing universal education for all. Over the years gradual but profound changes in the way People with Disabilities (PWDs) are treated have evolved. The fundamental principle of the inclusive school is that all children should learn together, wherever possible, regardless of any difficulties or differences they may have (UNESCO, 2007). Inclusive schools must recognize and respond to the diverse needs of their students, accommodating both different styles and rates of learning and ensuring quality education to all through appropriate curricula, organizational arrangements, teaching strategies, resource use and partnerships with their communities. There should be a continuum of support and services to match the continuum of special needs encountered in every school. It is important to recognize that research indicates that it is less costly to provide education for disabled children in mainstream inclusive schools rather than establishing special schools (World Bank 2009). The additional/marginal cost to transform mainstream schools to inclusive ones is minimal and affordable for the government. Bearing this in mind, the inclusive education policy is bound to face challenges as teachers implement it at school level in Kenya. Kajiado central district is not an exception. One would be interested in knowing what the attitude of teachers towards inclusiveness is? Are teachers prepared to handle pupils with disabilities? This study therefore sought to investigate the teachers, attitude and preparedness to implement inclusive education in public primary schools in Kajiado Central district in order to provide answers to the above questions.

Research objective

The main objective of the study was to find out the attitude of teachers towards the implementation of inclusive education policy in Kajiado Central District.

Conceptual Framework

The study was guided by the following conceptual framework.



Fig.1: The effect of teachers' attitude on the implementation of inclusive education

The conceptual framework above indicates that the implementation of the inclusive education policy is affected significantly by teachers' attitude. This determines the success or failure of the implementation.

Literature review

The researcher aimed at identifying and evaluating opinions, knowledge and attitudes of various studies and people towards teachers' attitude to implement inclusive education in public primary schools.

Perception and Realities of Inclusive Education in Public Primary Schools

During the past two decades, the inclusion movements have made significant progress in (a) supporting the rights of children to have their special educational needs identified and met through education legislation and the right of individuals with disabilities to equal opportunities, (b) minimizing unjustified discrimination, and (c) developing support facilities and services for individuals with special needs (MOEST, 2004). According to (Heiman, 2004), students can be included in mainstream classes based on a multidimensional diagnosis including psychological and educational tests. The students usually receive additional academic support from a special education teacher in their regular classrooms or in a resource room. To provide flexible inclusion in the least restrictive environment, the schools need to train more mainstream teachers to handle and cope with special needs students in their classes.

In this case, teachers determine development and growth of a learner since learners spend most of the time at school (Heiman, 2002). In this view, what teachers do either physically or emotionally have a significant effect on both growth and development of learners. Education here has many dimensions as such learners always learn in three major ways; formally, informally and non-formally. Growth is quantitative increment of an individual while development is the qualitative increase. Teachers help learners to grow and develop into useful members of the society, therefore if they have positive attitudes towards all learners then the society would benefit. So for that, the teachers' attitude plays a central pivotal role in the learning of learners. As indicated in the core module (2000) Ministry of Education Science and Technology, teachers' attitudes towards learners can affect significantly learners' performance. It has been found and proved that teachers' attitudes towards learners can affect mental functioning of the learner (Heiman, 2004). In this case, teachers should be warm, friendly and supportive to learners especially those learners with mental challenges. As it is the case with inclusive education, learners are of diverse needs and abilities, which call for teachers and administrators to address these issues.

In English module (2001) Teaching and learning in the primary classroom, teachers' attitude can affect the learners' performance (Heiman, 2002). It is not attitudes to learners only that affect learners' but even attitudes towards embracing other methods of teaching. Most of the teachers are resistant to change so they politic first in trying to resist the coming change. So when change becomes inevitable then they salute and tore to the line. As for Were (2008), teachers' negative attitude is a major barrier to the education of learners with special needs. This includes attitude towards learners with learning difficulties, learners with mental challenges, learners with sensory deficits and emotional problems. Other categories include those with health problems such as asthma and epilepsy. Ideally, teachers should appreciate and accommodate all of them in our schools. Use of discrimination terms such as slow learners, deaf, mentally retarded should be avoided. Despite the apparent benefits of inclusion, and regardless of the teachers' commitment and positive attitudes; and notwithstanding their having the knowledge and skills

necessary to meet the educational needs of diverse students with disabilities, teachers are concerned about the academic, social, and behavioural adjustment of the students with disabilities in inclusive classes. Some teachers feel that inclusion would bring little benefit to students with disabilities and, consequently, they question the advantages of inclusion (Heiman, 2002; Priestley, 2002).

Methodology

This section describes research design, location of the study, study population, sampling design and sample size, research instruments, validity and reliability of research instruments, data collection process and data analysis procedures that were used in this study.

Research Design

The study adopted ex post facto research design (Patton, 2002). The study was concerned with ascertaining the teachers' attitude to implement inclusive education in public primary schools in Kajiado Central district. This is in line with the inclusive policy which is already in place. The researchers did not manipulate the independent variables. The researchers were determining the relationship and effects of teachers' attitude in the implementation of inclusive education. Such issues are best investigated through ex post facto research design (Kerlinger, 1986) and hence the choice.

Sample and sampling technique

Stratified sampling was used to divide the district into five strata according to the number of zones in the district; the strata were: Kajiado, Enkorika, Elanga'ta Wuas, Bissel and Namanga zones. The five zones have a total number of 82 primary schools. The study sampled 30% of the target population because Neuman (2000) argues that the sample size depends on what one wants to know, what is at stake and recommends 30% as an appropriate sample in an ex post facto survey study. In total, the study sample size comprised of 25 public primary schools in Kajiado Central district spread over the five zones. In each school; the study randomly selected four teachers, purposively selected a head teacher and a deputy head teacher. Therefore, the sample size for this study was 125 (25 x 5) teacher respondents and 25 head teachers who will be interviewed, summing up to a hundred and fifty (150) respondents. The sample design is summarised in the following table.

Table 1. Sample design

Zones	No of schools	30% of schools	No of teachers	Head teachers interviewed
Ibissel	24	7	35	7
Kajiado	19	6	30	6
Enkorika	17	5	25	5
Namanga	12	4	20	4
Elang'ata Wuas	10	3	15	3
Total	82	25	125	25

Data Collection Instruments

A questionnaire and an interview schedule were used as research instruments. The questionnaire was the main research instrument used in this study. The instruments were validated

to increase the accuracy and meaningfulness of inferences which were to be based on research results. To ensure the reliability of the questionnaire the test- retest method was used. It was administered twice within an interval of two weeks in two pilot schools. To determine the coefficient of stability, Pearson product moment formula was used. A correlation coefficient of 0.7 was and the instrument was therefore considered to be reliable.

Data Analysis

Data was analysed by use of Statistical Package for Social Sciences (SPSS). Frequency distributions and percentages were calculated from the SPSS output and data was presented in form of tables, graphs and charts. Qualitative data from interview guides were grouped and analysed and findings organised thematically.

Presentation, Analysis and Interpretation of data

The main purpose of this study was to assess the teachers' attitude to implement inclusive education in public primary schools in Kajiado Central District. This chapter presents and analyses data collected from head teachers and teachers. Out of 125 questionnaires given to teachers only 104 were returned. These presents 83% and therefore it is considered valid for interpretation and discussion. Data from the head teachers' interviews were also analysed. The study had sampled up 25 head teachers out of which only 23 were available for the scheduled interviews. This constitutes 92% which is considered valid.

Demographic Data of the Respondents

The researcher sought to establish the teachers' gender, age, highest academic qualification and their length of service in Kajiado Central District so as to lay a background on which their responses may be based. Again generalization and conclusions are largely drawn on the basis of characteristics of the respondents and their experiences. Most (66.3%) of the teachers surveyed were female while 33.7% were male. This shows that there is gender imbalance in the teaching fraternity at primary school level in Kajiado central district. Among these respondents, 40.2% were aged between 31 years and 40 years, 30.4% were above 40 years, 16.3% were below 25 years with only 13% aged between 26 years and 30 years. Age is an important factor in variation in attitude and feelings. All the teachers surveyed were professionally qualified with 42.4% being certificate holders, 35.9% were diploma holders, 19.6% were bachelors degree holders and 2.2% with Masters degrees. This means that teachers in the area of study are adequately trained. They possess sound professional qualifications which can be a springboard for effective implementation of inclusive education in public primary schools in Kajiado central district. A few (38%) of the teachers have worked in Kajiado Central District for over 10 years, 35.9% have worked for less than 5 years with another 26.1% having been in the district for 5-10 years. This implies that only 64.1% (38% and 26.1%) have been in Kajiado central district for 5 and above years. This implies that the teachers have adequate teaching experience. An experienced teacher is able to handle appropriately learners with special needs in education. Findings on whether Learners with Special need should be Educated

Majority (94.6%) of the respondents felt that learners with special needs should be educated with only 5.4% indicating that they should not be educated. These findings show that teachers are ready to accept learners with special needs in regular schools. Further, 68.3% of the teachers who stated that learners should be educated suggested regular or inclusion education. These findings are in agreement with World Declaration on Education for All (EFA) in 2000. EFA clearly identified Inclusive Education as one of the key strategies to address issues of marginalization and exclusion. These findings also conform to World Bank (2009) which states that, it is less costly to provide education for disabled children in mainstream inclusive schools rather than establishing special schools. The additional/marginal cost to transform mainstream schools to inclusive ones is minimal and affordable for the government.

It was found that very few pupils with special needs are attending regular schools. Most (61.7%) of the teachers stated that they had 1-5 pupils, 16% had 11-15 pupils, 14.8% had 6-10 pupils, 2.5% had 16 and above pupils while 4.9% had no pupils with special needs in their class. This implies that there is need to promote awareness in the community on the importance of the education of learners with special needs. Attitude of Teachers towards the Implementation Inclusive Education Policy Teachers help learners to grow and develop into useful members of the society, therefore if they have positive attitudes towards all learners then the society would benefit. The teachers' attitudes play a central role in the learning of learners. In relation to this, the researchers sought to establish the attitude of teachers towards the implementation of inclusive education policy. Teachers were asked to state whether their attitude was positive, neutral or negative towards inclusive education policy. Their responses are summarized in Figure 2 below.

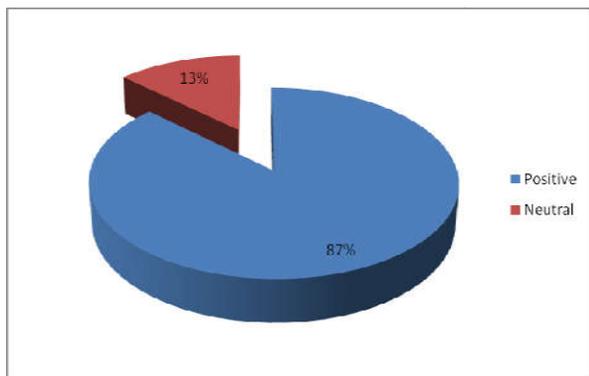


Fig. 2: Attitude towards the Inclusive Education Policy

Figure 2, shows that majority (87%) of the teachers have a positive attitude towards the inclusive education policy with only 13% who were undecided. None of the teachers surveyed indicated a negative attitude. These findings show that teacher's positive attitude is already in place for a successful implementation of inclusive education. The government can explore this strength to overcome other factors that hinder implementation of inclusive education. Head teachers reported that teachers felt learners with special needs needed to be educated. They indicated that teachers have positive attitude towards inclusive education. Attitudes of teachers towards

Learners with Special Needs Respondents were asked to indicate whether physical or emotional effects are significant to the growth of the learner. Their responses are presented in figure 3 below.

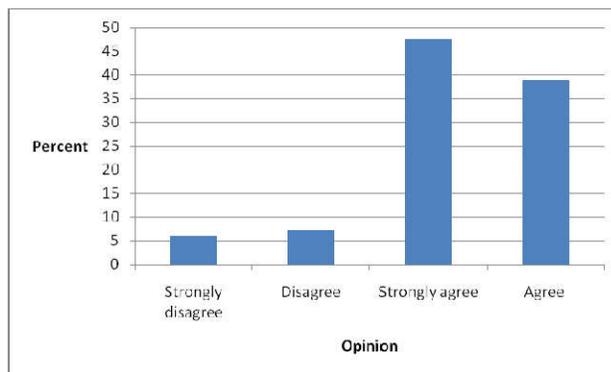


Fig. 3: Physical or Emotional Significant effect on the growth of the learner

Figure 3, shows that majority (86.6%) of the respondents agree that what teachers do has a significant effect to the growth and development of the learner with only 13.4% disagreeing. These findings conform to Heiman, (2002), who states that, teachers determine development and growth of a learner since learners spend most of the time at school. In this view, what teachers do either physically or emotionally have a significant effect on both growth and development of learners. Learning takes place in three major ways; formally, informally and non-formally. Teachers help learners to grow and develop into useful members of the society, therefore if they have positive attitudes towards all learners then the society would benefit.

Teachers' Attitude towards learners can affect their Mental Functioning 89% of the teachers agree that their attitude towards learners can affect their mental functioning while a few (7.3%) disagree and a further 3.7% were undecided. This is presented in figure 4 below.

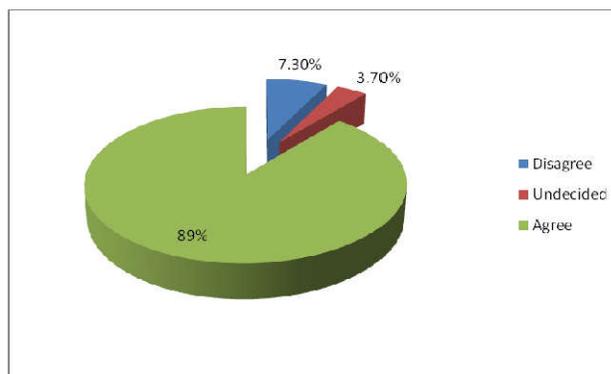


Fig. 4: Teacher attitude towards learners can affect their mental functioning

This implies that teachers' attitude affect the mental functioning of the learners. In essence this would affect their performance in school.

Negative Attitude towards Inclusive Education

Majority (82.7%) of the respondents agree that teachers' negative attitude could be the major barrier to education of learners with special needs with only 17.3% disagreeing. This is presented in table 2 below.

Table 2: Negative Attitude as a major barrier to Inclusive Education

Opinion	Frequency	Percent
Disagree	18	17.3
Agree	86	82.7
Total	104	100.0

These findings agree with the position of the Ministry of Education as indicated in the core module (2000) that teachers' attitudes towards learners affect significantly their performance.

Summary of Findings

Majority (94.6%) of the respondents felt that learners with special needs should be educated with only 5.4% indicating that they should not be educated. Further, 68.3% of the teachers who stated that learners should be educated indicated that regular or inclusion education is necessary. These findings are in agreement with World Declaration on Education for All (EFA) (2000). EFA clearly identified Inclusive Education as one of the key strategies to address issues of marginalization and exclusion. These findings also conform to World Bank (2009) which states that, it is less costly to provide education for disabled children in mainstream inclusive schools rather than establishing special schools. Special schools are essential for learners with severe special needs and disabilities. Majority (61.7%) of the teachers stated that they had 1-5 pupils with disabilities in their classes. This shows that very few pupils with special needs are attending regular schools. Awareness campaigns on the need for the education of learners with special needs in the community should be championed. Majority (98.1%) of the teachers agreed that they determine the growth and development of learners. 89% of the teachers agree that their attitude towards learners can affect their mental functioning. This implies that negative attitude by teachers could be a major barrier to education of learners with special needs.

Conclusion

Most teachers have positive attitude towards the inclusive education policy in public primary schools. A few have a negative attitude towards the policy, may be due to lack of the necessary skills. The government can therefore explore this prevailing strength (teachers' positive attitude) to spearhead the implementation of inclusive education. Based on the conclusion, it is recommended that teachers' positive attitude should be developed and maintained by equipping them with knowledge and skills in Special Needs Education. This will enable them to fully support the implementation of the inclusive education policy.

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