



SITUATION ANALYSIS: A PERCEPTION STUDY ON PERSONS WITH DISABILITIES IN BANGLADESH



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Situation Analysis: A Perception Study on Persons with Disabilities in Bangladesh

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LIST OF ACRONYMS

ADB	Asian Development Bank
AIDS	Acquired Immune Deficiency Syndrome
APS	Average Propensities to Spend
ATM	Automated Teller Machine
AWDDW	Allowances for the Widow, Deserted and Destitute women
BAU	Business as Usual
BBS	Bangladesh Bureau of Statistics
BCR	Benefit Cost Ratio
BDT	Bangladeshi Taka
BFP	Bolsa Familia Programme
BFPA	Bangladesh Family Planning Association
BIDS	Bangladesh Institute of Development Studies
BIHS	Bangladesh Integrated Household Survey
BMET	Bureau of Manpower, Employment and Training
BMI	Body Mass Index
BRDB	Bangladesh Rural Development Board
BSA	Bangladesh Shishu Academy
CBM	Christian Blind Mission
CBO	Community Based Organization
CBRMP	Community Based Resource Management Project
CBT	Community Based Testing
CCRIP	Costal Climate Resilient Infrastructure Improvement Programme
CCT	Conditional Cash Transfer
CCTP	Conditional Cash Transfer Programmes
CDC	Child Development Centres
CDD	Centre for Disability in Development
CFPR	Challenging the Frontier of Poverty Reduction
CFS	Child Friendly Spaces
CGAP	Consultative Group to Assist the Poor
CHT	Chittagong Hill Tracts
CLP	Chars Livelihoods Programme
CM	Commodities
CODI	Core Diagnostic Instrument
Cont.	Control
CPD	Centre for Policy Dialogue
CPP	Cyclone Preparedness Programme
CSO	Civil society organizations
CSSB	Child Sensitive Social Protection in Bangladesh
CTP	Co-responsibility Transfer Programmes
CVS	Compliance Verification System
DA	Data Entry
DC	Deputy Commissioner
DFAT	Department of Foreign Affairs and Trade
DFID	Department for International Development
DGFP	Directorate General of Family Planning

DGHS	Directorate General of Health Services
DIC	Drop-in-Centres
DID	Difference in Differences
DiDRR	Disability Inclusive Disaster Risk Reduction
Diff	Difference
DPO	Development Partner Organization
DSF	Diagnostic Study of Demand Side Financing
DSS	Department of Social Services
DSWD	Department of Social Welfare and Development
DT	Demographic Targeting
DWA	Department of Women Affairs
ECCD	Early Childhood Care and Development
EGPP	Employment Generation Programme for the Poorest
ENS	Emergency Night Shelters
EP	Extreme poor
etc.	Etcetera
EU	European Union
FEP	Food for Education Programme
FFA	Food for Asset-creation
FFE	Food for Education
FFW	Food for Work
FGD	Focus Group Discussion
FIES	Family Income and Expenditure Survey
FLS	Food and Livelihood Security
FP	Factors of Production
FSVGD	Food Security Vulnerable Group Development
FTF	Feed the Future
FY	Fiscal Year
FYP	Five Year Plan
GDP	Gross Domestic Products
GED	General Economics Division
GMI	Guaranteed minimum income
GNI	Gross National Income
GoB	Government of Bangladesh
GR	Gratuitous Relief
GRS	Grievance Redress System
GSS	Ghana Statistical Service
GT	Geographical Targeting
HAIL	Haor Area Infrastructure and Livelihood
HDRC	Human Development Resource Center
HFIAS	Household Food Insecurity Access Scale
HH-IO	Households and Other Institutions
HI	Handicap International
HIES	Household Income and Expenditure Survey
HSC	Higher Secondary School Certificate
HSNP	Hunger Safety Net Programme
ICDDRDB	International Centre for Diarrheal Disease Research, Bangladesh

ICF	International Classification of Functioning, Disability and Health
ICRPD	International Convention on the Rights of Persons with Disabilities ICRPD
ICT	Information and Communications Technology
IDRA	Insurance Development & Regulatory Authority
IFAD	International Fund for Agricultural Development
IFPRI	International Food Policy Research Institute
IFS	Integrated Food Security
IGA	Income Generating Activities
IGVGD	Income Generation Vulnerable Group Development
ILO	International Labour Organization
IMCI	Integrated Management of Childhood Nutrition
Intv.	Intervention
ISPA	Inter-Agency Social Protection Assessments
JJS	Jagrata Juba Sangha
JMS	Jatiya Mohila Samity
JPUF	Jatiya Protibondhi Unnoyon Foundation
KHH-OI	Capital Account Households and Other Institutions
KII	Key Informant Interviews
LBP	Land Bank of the Philippines
LCA	Life Cycle Approach
LDC	Least Developed Countries
LEAP	Livelihood Empowerment against Poverty
LFS	Labour Force Survey
LGD	Local Government Division
MDG	Millennium Development Goal
MDGs	Millennium Development Goals
MEFWD	Medical Education and Family Welfare Division
MHVS	Maternal Health Voucher Scheme
MIS	Management information system
MIS	Management Information System
MLE	Maximum likelihood estimation
MNCAH	Maternal Neonatal Child and Adolescent Health
MoCHTA	Ministry of Chittagong Hill Tracts Area
MoDMR	Ministry of Disaster Management and Relief
MoE	Ministry of Education
MoF	Ministry of Food
MoH	Ministry of Health and Family Welfare
MoLE	Ministry of Labour and Employment
MoLGRDC	Ministry of Local Government, Rural Development and Co-operatives
MoLibWarAff	Ministry of Liberation War Affairs
MoP	Ministry of Planning
MoPME	Ministry of Primary and Mass Education
MoSW	Ministry of Social Welfare
MoWCA	Ministry of Women and Children Affairs
MoY&S	Ministry of Youth and Sports
MP	Member of Parliament
MPCDF	Marginal Propensity to Consume Food

MPI	Multidimensional Poverty Index
MS	Micro-simulation
MSM	Micro Simulation Model
MT	Means Testing
MTIR	Mid Term Implementation Review
MTRI	Mid-Term Review Implementation
NC	Not covered
NDD	Neurodevelopmental disability
NDDPT	Neuro-Developmental Disability Protection Trust
NE	Not-eligible
NEET	Not in education, employment or training
NFOWD	National Forum of Organizations Working with the Disabled
NGO	Non-governmental Organization
NGOs	Non-Government Organizations
NHD	National Household Database
NHTS-PR	National Household Targeting System for Poverty Reduction
NID	National Identity Documents
NIPORT	National Institute of Population Research and Training
NJLIP	Notun Jibon Livelihood Improvement Programme
NNHP	National New-born Health Programme
NNS	National Nutrition Services
No.	Number
NSIS	National Social Insurance Scheme
NSP	National Service Programme
NSSF	National Social Security Fund
NSSS	National Social Security Strategy
OAA	Old Age Allowance
OAS	Open Air Street
OECD	The Organization for Economic Co-Operation and Development
OMS	Open Market Sales
OPHI	Oxford Policy and Human Development Initiative
OTUP	The Other Targeted Ultra Poor
OVCs	Orphans and Vulnerable Children
Oxfam	Oxford Committee for Famine Relief
PA	Production Activities
PATH	The Programme for Advancement Through Health and Education
PERC	The Property and Environment Research Center
PESP	Primary Education Stipend Programme
PIO	Project Implementation Officer
PKSF	Palli Karma-Sahayak Foundation
PMO	Prime Minister's Office
PMT	Proxy means test
PMT	Proxy means test
PND	Persons with neurodevelopmental disabilities
PO	Partner organisation
PPP	Purchasing Power Parity
PPRC	Power and Participation Research Centre

PRI	Policy Research Institute
PRSP	Poverty Reduction Strategy Paper
PRSSP	Policy Research and Strategy Support Program
PSM	Propensity Score Matching
PSS	Primary School stipend
PSU	Primary selection units
PTP	Private Training Provider
PVP	Private Voluntary Pension
PWD	Person with Disabilities
PWDs	Persons with Disabilities
RAPID	Research and Policy Integration for Development
RDCD	Rural Development and Co-operatives Division
REOPA	Rural Employment Opportunities for Public Assets
RID	Rural Infrastructure Development
RMG	Ready Made Garment
RMGs	Ready-Made Garments
RMP	Rural Maintenance Programme
ROSC	Reaching Out of School Children
ROW	Rest of the World
SAE	Small Area Estimates
SAM	Social Accounting Matrix
SANEM	South Asian Network on Economic Modelling
SAR	Specific Absorption Rate
SDC	Swiss Agency for Development and Cooperation
SDG	Sustainable Development Goal
SDG-F	Sustainable Development Goals Fund
SDGs	Sustainable Development Goals
SEIP	Skill for Employment Investment Programme
SEPB	Skills and Employment Programme Bangladesh
SEP-B	Skills and Employment Programme Bangladesh
SEQAEP	Secondary Education Quality and Access Enhancement Project
SES	Secondary education stipend
SHIREE	Stimulating Household Improvements Resulting in Economic Empowerment
SID	Statistics and Informatics Division
SIMPLA	Sustainable Integrated Multi-sector PLAnning
SISP	Strategic Information Systems Planning
SME	Small and Medium Enterprise
SNP	Safety Net Programme
SP	Social Protection
SPP	Social protection programmes
SPST	Sharirik Protibondhi Suroksha Trust
Sq	Square
SSC	Secondary School Certificate
SSN	Social Safety Net
SSNP	Social Safety Net Programme
SSP	Social security programme
SSPS	Social Security Protection Support

SSPSS	School Stipend for Primary and Secondary Students
SSSP	Social Security Support Programme
SEQuAS	Specialist Evaluation and Quality Assurance Services
SWAPNO	Strengthening Women's Ability for Productive New Opportunities
SWD	Students with Disabilities
TDD	Total Domestic Demand
TFP	Total Factor Productivity
TFR	Total Fertility Rate
Tk.	Taka
TMRI	Transfer Modality Research Initiative
ToR	Terms of reference
TR	Test Relief
TSS	Total Supply Side
TTC	Technical Training Centre
TUP	Targeting the Ultra Poor Programme
TVET	Technical and vocational Education and Training
UCG	Universal Child Grant
UN	United Nations
UN DESA	United Nations Department of Economic and Social Affairs
UNDP	United Nations Development Programmes
UNFPA	United Nations Population Fund
UNICEF	United Nations International Children's Emergency Fund
UP	Union Parishad
USD	United States Dollar
VfM	Value for Money
VGD	Vulnerable Group Development
VGf	Vulnerable Group Feeding
VWB	Vulnerable Women's Benefit
WB	World Bank
WEAI	Women's Empowerment in Agricultural Index
WF	Workfare
WFM	Work for Money
WFP	World Food Programme
WHO	World Health Organization
ZOI	Zones of Influence

EXECUTIVE SUMMARY

Bangladesh has made remarkable progress in terms of socioeconomic development in the field of health, education, lower vulnerability and economic boom. Its graduation from the LDC status will undoubtedly be a breakthrough in the nation's history but pressing economic and development challenges would remain. The country needs to move forward, and it must have an inclusive development in mind to achieve zero poverty. This is where we consider the issue of Persons with Disabilities to be important. Based on WHO¹'s global estimates of 15% ,Bangladesh with a population of about 160 million people could conceivably have around 16 million people with disabilities that is about 10% percent of the population. If the stakeholder provides the right platform and give the right opportunities, they can contribute to society like any other person. The most important targets for this disadvantaged group is SDG 8 which is to ensure Decent Work and Economic Growth for all and SDG 10 - Reduced Inequalities

As in most developing countries, internationally comparable estimates of disability prevalence are rare in Bangladesh. This lack of globally comparable statistics is partly explained by variations in definition of disability, methodologies of data collection, and quality of study design. Misconceptions about Disability are common in the country and they often face challenges in accessing the basic rights starting from education, jobs, marriage to health.

The United Nations Convention on the Rights of Persons with Disabilities (CRPD) states that people with disabilities have an equal right to social protection. Safety nets are forms of social protection intervention that target vulnerability and poverty. Many countries provide safety nets to poor people with disabilities and their households, either through specific disability-targeted programmes or more commonly through general social assistance programmes. Bangladesh has also taken necessary steps to include Person with Disabilities in their Social protection agenda.

The adoption of the National Social Security Strategy (NSSS) in recent times has been a major policy advancement that Bangladesh government has been committed to. It has incorporated and added disability themes in various policies that is appropriate to a middle-income country.

In this context, the study sheds light on the barriers faced by Person with Disabilities (PWD) and provides fresh insights into the factors leading to exclusion problems faced by these citizens belonging to all income groups and suggests appropriate recommendations learning from best International practices.

The key objectives of this study are as follows:

- Identification of factors and challenges that affect the participation of the Person with Disabilities.
- Providing way forward to address the access barriers

Thus, to maintain the growth of the country and to have a longer-term impact, more needs to be done and take lessons from international experience to on how to include Person with Disabilities so that they do not fall under the vicious cycle of poverty and contribute positively towards the development and more focus needs to put on the provision of adequate infrastructure, policies and social security benefits for PWDs which is a critical development agenda to the government and its development partners.

¹ https://www.who.int/disabilities/world_report/2011/report/en/

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1. Introduction

Bangladesh is a country with a population of 160 million and there are an estimated 16 million people with disabilities in Bangladesh, or 10% of the country's population according to the WHO report depending on the inclusiveness in the definition classification of disability. The country recently has become eligible to graduate from LDC to middle income country in 2024, provided it meets certain preconditions and has prioritized “disability” as one of the major thematic areas of its development agenda. However, the overall situation of Persons with Disabilities (PWD) is still far from satisfactory and the country is making strides towards a more inclusive growth. In fact, they are still granted lowest priority in service provision in Bangladesh. In committing to the realization of the 2030 Agenda for Sustainable Development, Member States recognized that the dignity of the individual is fundamental, and that the Agenda’s Goals and targets should be met for all nations and people and for all segments of society. The SDGs have touched upon the issues related to the rights and development of the persons with disabilities in a number of Goals and Targets, especially Goals 4, 8, 10, 11 and 17. Goal 4 deals with inclusive and equitable quality education and promotion of life-long learning opportunities for all, including the persons with disabilities. Goal 8 seeks to promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all including persons with disabilities. Closely connected to Goal 8 is Goal 10 which aims to promote social, economic and political inclusion of persons with disabilities. While Goal 11 calls for providing universal access to safe, inclusive and accessible, green and public spaces, particularly for persons with disabilities and Goal 17 urges the Member States to ensure high-quality, timely and reliable data that is also disaggregated by disability. With so much emphasis on inclusiveness, there is no denying that persons with disabilities must be incorporated in all sector since they face much more stringent challenges compared to others. They need special support as well as attention in accessing education, healthcare facilities, public transport services, etc. which bear additional cost implications. While the private sector can offer the required services, poor and vulnerable population groups are unlikely to afford these services with additional costs. In this light, the most important target for people with disabilities is SDG 8 which is to ensure Decent Work and Economic Growth for all.

More than 1.7% Bangladeshi nationals are identified as disabled according to the disability detection survey conducted by the Ministry of Social Welfare (MOSW) in 2018. Against this background, the Government of Bangladesh has come up with policies and action plans that will incorporate and include this group to have a strong platform where they can voice their opinions and not be left behind.

1.1. Causes of Disability

Globally, the most common causes of disability include chronic diseases (e.g. diabetes, cardiovascular disease and cancer); injuries (e.g. due to road traffic accidents, conflicts, falls and landmines); mental health problems; birth defects; malnutrition; and HIV/AIDS and other communicable diseases.

In Bangladesh, it is very difficult to estimate the most prominent cause of disabilities since not many studies have been done particularly on the causes. A survey was done by VHSS. Country Profile Study on Persons with Disabilities in Bangladesh. 2000¹ where illness/disease was the most prominent cause of disability comprising of 44% with difficulty related to eyesight being the most common disability, followed by birth disability constituting of 20%, accidents 13%, malnutrition and ignorance 9% and rest unknown case comprising 14%. However, the number is increasing due to factors such as population growth, increase in chronic health conditions, the ageing of populations, and medical advances that preserve and prolong life. Many low and middle-income countries face a double burden, i.e. they need to address both traditional problems, such as malnutrition and infectious diseases, and new problems, such as chronic conditions.

¹ http://siteresources.worldbank.org/DISABILITY/Resources/Regions/South%20Asia/JICA_Bangladesh.pdf

1.2.Objective

The situation analysis will discuss the current situation of people with disabilities (PWDS) in Bangladesh, the role of social protection in covering persons with disabilities and what needs to be done and policy recommendations. It will provide an evidence-informed basis for formulating future strategic directions and crucial step in the planning cycle. The report will:

- increase accountability and transparency;
- support and strengthen monitoring and evaluation;
- contribute to concretizing roles and responsibilities;
- help to establish consensus on the status of disabled people in the country.

1.3.Methodology

The report is a combination of both primary and secondary research data.

Secondary data has been collected from different sources such as reports of various organization, various books, journals, newspapers and articles. Also, vast data have been collected from various web links. All those data are analysed for finding different relevant meaning in Bangladesh.

Primary research has been conducted with the help of Centre for Disability in Development (CDD) by handing standard questionnaires in accordance with the objectives of the studies (SEE ANNEX 1) to 120 persons with disabilities (PWDS) with equal representation of men and women, from all income levels aged 18 and above. The disabilities of the respondents were grouped into six different areas including four main types of disabilities :44% of respondents were from the physical disability group, followed by speech and hearing (12%), visually impaired (28%) and intellectually disabled (16%). The survey was conducted by trained surveyors from CDD within a two weeks period from 31st March to 14th April 2019 in Dhaka and Savar from both rural and urban respondents. However, the sample size is not large enough to generalize a statistically significant result.

A Consultation workshop on inclusion of disability issues in National Development Planning organized by CDD with stakeholders involved with or working for the pertinent issues have been conducted.

1.4.Limitations

Time constraints was one of the limitations of the research. There were some limitations that are unavoidable and uncontrollable. Some questionnaires were answered by the guardians of the PWDs and might not truly represent the state of the affected person. People with Neurodevelopmental disorders could not be covered in the study due to lack of proper arrangement. Some limitations from female respondents come from the social barriers that exist in Bangladesh. The distribution of the questionnaire in a more marginalized or remote area might have depicted a poorer condition than the average situation of Persons with Disabilities. Questionnaire respondents had a balanced ratio of men and women and were from different backgrounds. However, no particular sampling strategy was followed meaning the study is not nationally representative, i.e.- the data does not infer about the situation in the whole country rather it provides a hint about the situation, since it is a perception survey.

2. Definition of Disability

Disability is defined as the physical or mental impairment, but disability is not only a physical or mental impairment rather it is defined by the culture also. Persons with disabilities include those who have long-term physical, mental, intellectual or sensory impairments which in interaction with various barriers may hinder their full and effective participation in society on an equal basis with others. According to Ministry of Social Welfare, the Government of Bangladesh uses the definition of disability provided in the ‘Rights and protection of persons with disabilities act 2013’. The definition, which is similar to the one used in the “Disability Welfare Act 2001”, prepared by the MoSW in close collaboration with the National Forum of Organizations Working with the Disabled (NFOWD) (Bangladesh Bureau of Statistics 2015). The Rights and protection of persons with disability policy 2015 also follows the same definition, which states that: “A person with a disability is one who is physically disabled either congenitally or as a result of disease or being a victim of accident, or due to improper or maltreatment or for any other reasons has become physically incapacitated or mentally imbalanced as a result of such disability or one to mental impairment has become incapacitated, either partially or fully and is unable to lead a normal life.

All throughout the centuries, disability has been regarded as a charity and then a welfare issue. Only in the recent decade, it has begun to be incorporated as a development issue. There isn’t any standard definition yet. The Government of Bangladesh reports 0.91-9.17% of the Bangladesh’s population have a disability.

According to HIES 2016 (Table 8.1) which adopted and accommodated the short set of six disability-related questions endorsed by the Washington Group in the very long questionnaire for household income, household expenditure, individual education, employment, health etc. The short set of six disability-related questions was consistent with the International Classification of Functioning (ICF), Disability and Health, a framework for conceptualizing disability developed by the World Health Organisation.

It can be observed that the percentage of population in Bangladesh suffering from any type of disability is 6.94% at the national level. Such percentage for male is 6.27% and for female is 7.59%. In rural areas, the percentage of population who suffered from any sorts of disability is 7.27% for both sexes, 6.53% for male and 8.0% for female. In the urban areas, 6.04% suffered from any sorts of disability for both sexes, and the breakdown is 5.57% for male and 6.5% for female.

Table 0.1: Percentage of People who suffered from any Type of Disability by Sex and Residence 2016

Residence	Both Sex	Male	Female
National	6.94	6.27	7.59
Rural	7.27	6.53	8
Urban	6.04	5.57	6.5

Source: HIES 2016

Urban rate of disability can be seen lower compared to rural area. This may be because people living in urban areas were better off in terms of housing, education, income, health facilities, and sanitation than people living in rural area.

According to HIES 2010 and 2016, it is observed from Table 8.2 that “some”, “severe” and “fully unable” nature of disability is higher in rural areas compared to that in urban areas in 2016 as well as in 2010.

Table 0.2: Percentage Distribution of Population (All ages) having any Difficulty (Disability) even with an Aid by Type and Intensity of Difficulty HIES 2016 and HIES 2010

	2016						2010					
	Rural			Urban			Rural			Urban		
Type of Disability	Some	Severe	Fully Unable	Some	Severe	Fully Unable	Some	Severe	Fully Unable	Some	Severe	Fully Unable
Total	10.42	2.41	1.16	8.04	1.5	1.09	12.26	2.42	0.64	8.91	1.46	0.24
Eyesight	4.02	0.44	0.08	3.54	0.36	0.09	5.73	0.58	0.09	5.15	0.37	0.04
Hearing	1.91	0.33	0.08	1.31	0.14	0.1	2.2	0.37	0.08	1.18	0.2	0.02
Walking and climbing	1.5	0.51	0.18	1.11	0.33	0.16	2.07	0.6	0.09	1.19	0.33	0.03
Remembering and concentrating	1.19	0.37	0.19	0.75	0.23	0.18	1.06	0.28	0.09	0.58	0.15	0.04
Self-Care	0.93	0.41	0.3	0.74	0.22	0.29	0.63	0.34	0.09	0.42	0.21	0.06
Speaking and Communication	0.87	0.35	0.33	0.59	0.22	0.27	0.57	0.25	0.11	0.39	0.2	0.05

Source: HIES 2016

However, the extent percentage of population of disability was higher in 2010 (9.07%) compared to (6.94%)2016. Disability in the categories of ‘some’, ‘severe’ and ‘fully unable’ in rural area is reported to be 10.42%, 2.41%and 1.16% respectively as against 8.04%, 1.50% and 1.09% in urban areas in 2016. Disability is primarily a rural phenomenon in Bangladesh. Ten per cent of people living in rural areas suffer from disability in comparison to Eight per cent of those living in urban areas.

The following table shows the definition of disability according to different surveys

Table 0.3: Different surveys on disability

Survey	Organisation	Date	%	Definition of Disability
Household and Population Census	Bangladesh Bureau of Statistics	2011	1.4	“Disability” and six possible types
National Forum of Organizations Working with Disabilities (NFOWD) and Handicap International (HI)	National Forum of Organizations Working with Disabilities (NFOWD) and Handicap International (HI)	2005	5.6%	Physically disabled either congenitally or as a result of disease
Household Income and Expenditure Survey Preliminary report	Bangladesh Bureau of Statistics	2016	6.94	Functional Limitations (Washington Group Questions)
World Health Survey	World Health Organization	2003	10	Functional Limitations. Among people 18-65 years old.
Disability Detection Survey	Ministry of Social Welfare, DSS	2019	1.7	“Disability” and twelve possible types According to ICF

As in most developing countries, internationally comparable estimates of disability prevalence are rare in Bangladesh. This lack of globally comparable statistics is partly explained by variations in definition of disability, methodologies of data collection, and quality of study design (Mont 2007). Even within Bangladesh, vastly divergent estimates of disability rates are observed. In 2011, the Bangladesh Bureau of Statistics (BBS) estimated that 1.4 per cent of the country’s population suffers from disabilities. This is widely believed to be a grossly underestimated figure. Action Aid Bangladesh estimated that 8.8 per cent of people (in 1996) require disability related services. In 2005, the National Forum of Organizations Working with Disabilities (NFOWD) and Handicap International (HI) estimated that 5.6 per cent of the population suffered from a disability (NFOWD and HI 2005).

Most recently, the Household Income and Expenditure Survey 2016, BBS estimated persons with disabilities at 6.94 per cent.

Misconceptions about Disability

Myths and misconceptions about disability are common. In Bangladesh, it is very typical for people to have these fixed concepts about people with disabilities. These incorrect assumptions are often triggered by fear, lack of understanding and/or prejudice. Promoting negative images of disability is a form of discrimination because it creates barriers to full citizenship for people who have a disability. Common myths and stereotypes that emerge repeatedly in society include the following assumptions:

- People with Disability are cursed
- Children born disabled are results of their parent's wrongdoings.
- People with disabilities are a one-dimensional group.
- People with disabilities want to associate with each other.
- People with disabilities are dependent and always need help.
- People with disabilities are special and should be treated differently.

3. Frameworks

NATIONAL

As early as 1993, the Government established a National Coordination Committee on Disability under the Ministry of Social Welfare. It adopted the National Disability Policy in 1995 and to ensure equal participation and pave increased opportunities for persons with disabilities. The Ministry of Social Welfare, in association with the National Forum of Organizations Working with the Disabled (NFOWD) initiated draft legislation on disability related issues in 1996. This legislation was formally enacted in April 2001 and is known as The Disability Welfare Act of 2001 and after that the Neurodevelopmental Disability Protection Trust Act in 2013 and Person with Disabilities Rights and Protection Act 2013 were passed. Under the trust laws, the government has established a “Neuro Developmental Disability Protection Trust” in 2014. Bangla Sign Language was recognized as a language of Bangladesh by the declaration of the Prime Minister Sheikh Hasina, as of February 1, 2009.

INTERNATIONAL

UN first came up with an international Declaration on the Rights of Disabled Persons in 1971. Most recently, on December 13, 2006, the UN has adopted Convention on the Rights of Persons with Disabilities (CRPD). December 3rd is celebrated as the International Day of People with Disability that is sanctioned by the United Nations. Introduced in 1992, this day is marked around the world by a variety of events held in different countries. The original name was International Day of Disabled Persons. Dating back to 1981, the day was created to improve the lives of disabled people around the globe and prevent disabilities in the first place. The aim of Disability Day is to encourage a better understanding of people affected by a disability--by raising awareness of rights, dignity and welfare of people with disabilities. Bangladesh has been a ratified member of the convention. Below are some of the international milestones specifically on Disability, which are also followed in Bangladesh.

Table 0.4: International Frameworks for Person with Disabilities

Year	Date	Agent	Event
1971	Dec 20	UNGA	Declaration on the Rights of Mentally Retarded Persons
1975	Dec 9	UNGA	Declaration on the Rights of Disabled Persons
1976	Dec 16	UNGA	Declaration of 1981 as the first International Year for Disabled Persons (IYDP)
1982	Dec 3	UNGA	World Program of Action concerning Disabled Persons
1982	Dec 3	UNGA	Declaration of the United Nations Global Decade of Disabled Persons, 1983-1992
1993	Apr 23	ESCAP	Declaration of Asian and Pacific Decade of Disabled Persons, 1993-2002
1993	Aug 23	GOB	Bangladesh becomes a signatory country to the ESCAP Decade Declaration
1993	Dec 20	UNGA	Standard Rules on the Equalization of Opportunities for Persons with Disabilities
1998		SAARC	Upon a proposal from Bangladesh, at its Summit, SAARC adopts a resolution to create a SAARC Disability Fund
2002	Nov	ESCAP	Declaration of Biwako Millennium Framework for Action and ESCAP Millennium Decade 2003-2012
2006	Dec 13	UNGA	Convention on the Rights of Persons with Disabilities (CRPD)
2007	Nov 30	UNGA	Government of Bangladesh ratified the United Nations Convention on the Rights of Persons with Disabilities (CRPD) and its Optional Protocol

The Sendai Disaster Risk Reduction Framework unlike its predecessor the Hyogo Framework for Action, supports DiDRR. There are explicit references to persons with disabilities, accessibility and universal design throughout the document. Preamble 7 recognizes persons with disabilities as one of the major stakeholders and encourages Member States to engage them in decision making processes on DRR.

Obligations

The state has the obligation to respect and implement all the provisions of the Declaration, and in particular to ensure the rights and protections mentioned in the document.

District Committees on the Rights and Protection of Persons with Disabilities (chaired by the Deputy Commissioner) are, under the Act, to be constituted in all 64 administrative districts of Bangladesh are responsible for implementing directions from the Government or National Coordination and Executive Committees as well as coordinating and monitoring the activities of Upazilla Committees (led by Upazilla Nirbahi Officers) and Town Committees (chaired by Chief Executive Officers of City Corporations or Municipalities) under the 2013 Act.

The National Monitoring Committee is vested with the duty to monitor implementation of the CRPD and national initiatives in relation to it through its 46 focal points, one from each of the ministries and departments with responsibility for implementation of disability-related activities.

In addition to the above, the National Steering Committee on Autism and Neurodevelopmental Disabilities was established in 2012 with representatives from key ministries and departments supported by the National Advisory Committee for Autism and Neurodevelopmental Disabilities and a Technical Guidance Committee comprising of parents and experts on disability issues.

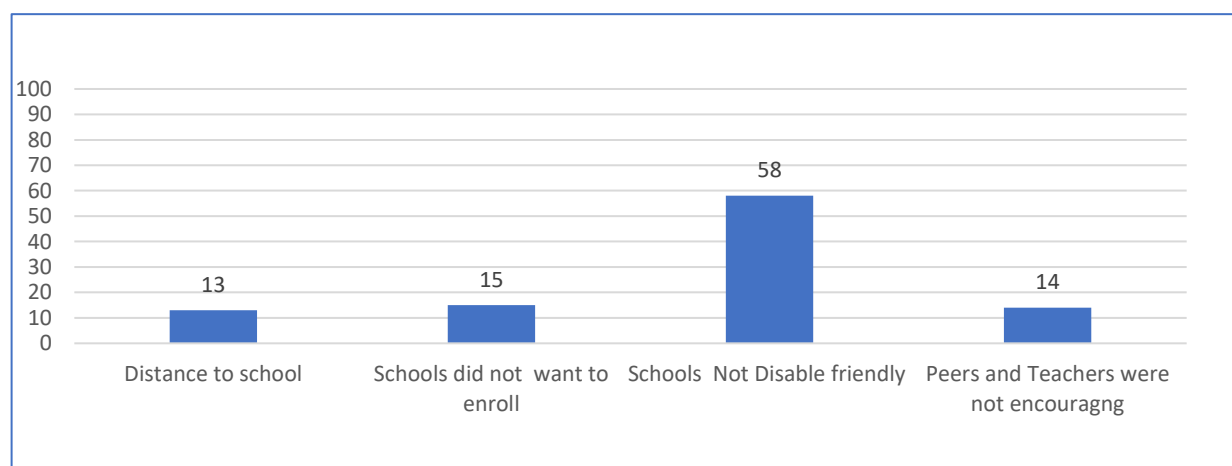
4. Disability and Vulnerability Issues

Person with Disabilities (PWDs) start facing exclusion from birth. They start facing challenges through each stage of their lives. They are often seen as burden to families. Most often, the PWDs are either neglected or over protected. Both have a negative effect and do not empower the person. As the PWDs generally have less self-confidence, they tend to express or assert themselves though they may have strong feelings about this. Often people tend to adopt a patronizing tone while talking to the PWDs, just as they do while talking to children. They face difficult situations in every aspects of their life. According to the Primary perception Survey (2019) conducted by SSPS, the following results were found.

i. Education: According to the primary survey results of this study that was conducted for both male and female respondents regarding education, persons with disabilities (PWD) faced many challenges on an everyday basis while getting education. However, women with disabilities were twice as likely to be victims of discrimination. Data from questionnaire indicated that more than half of the respondents 58% (see Fig 1) said that the schools were not disable friendly and the reasons were as follows: a) the washrooms were inaccessible, b) physically disabled people were unable to go to top floors where exams were held, c) visually impaired people had little or no access to braille books, the script writers were not available during exams and d) invigilators were not aware of the extra time that were allocated for the disabled as per the government rule. A study in 2002 titled “Educating children in difficult circumstances: Children with disabilities” conducted by the Ministry of Education of the Government of Bangladesh reflects the situation of education of children with disabilities. Major findings of the study indicate that, only 11% of children with disabilities within the school going age, with a simple majority of boys over girls have so far gained access to education. The served areas where the disability related activities have been carried out by development agencies exhibited an enrolment rate of 18%, while that for areas without such activities displayed a mere 4% enrolment.

The inaccessibility to educational institutions which constitutes 13% is another major barrier to education for both men and women with disabilities, particularly in rural situation. During the rainy season it is especially difficult to reach a distant school using inaccessible village roads, and under any circumstances such a commute may be impossibly difficult and/or leave the women and girls vulnerable to harassment.

Figure 0.1: Barriers to Education (%)



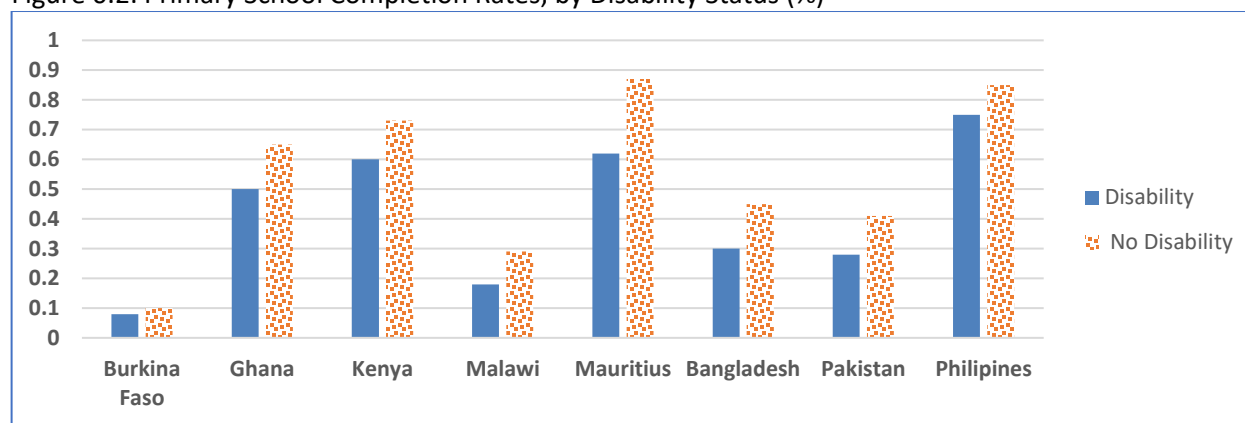
Source: Primary Survey, SSPS

In some cases, around 14% said that the tough environment created by school authorities, teachers, peers or parents of non-disabled students forced the disabled learners with disabilities to leave their schools. 15 % of the respondents said that the teachers and principals do not want to enrol students with disabilities. Research findings indicate that family, peers, community people and schoolteachers largely do not favour the education of PWDs with the misconception that it is a hassle, PWDs will not contribute anything in the future, will act as a burden and be costlier for the schools. Teachers are not so eager to help a disabled child. Peers also make fun

of them and call them derogatory names like *langra*, *kana*. Visually impaired respondents said it was hard to see the board. One female respondent who has hearing/speech impairment said that the school guard attempted to rape her, and she had no choice but to leave the school and her parent also feared for their daughter's safety. Therefore, girls were at a more vulnerable situation than the boys.

Lessons from International Experience: Rwanda is the only country in Africa where all children finish primary education including children with disabilities. The Rwandan Government is committed to working to identify the needs of each child with disabilities and to create an individualized education plan with appropriate accommodations and adaptations as necessary. Educational provision for children with disabilities in Rwanda is part of the provision for children with special educational needs. This is because special educational needs include disabilities. However, many policy and other documents related to special educational also include specific references to children with disabilities. In 1997 the government first demonstrated its interest in the education of children with disabilities and other special educational needs by setting up a desk of special education in the Ministry of Education. Since then, it has continued to demonstrate its commitment to the education of children with disabilities by adopting many policies and laws related to special needs education and including it in its general strategic plans. There are also laws and ministerial orders intended to enhance the lives of people with disabilities in general, including their education.

Figure 0.2: Primary School Completion Rates, by Disability Status (%)



Source: World Bank 2011

In a survey conducted by Word Bank 2011², it was noted that the disparities in educational attainment between persons with and without disabilities greatly vary across countries. The largest difference in primary school completion rates across disability status was found in Mauritius (21 percentage points), while the smallest difference found in Burkina Faso (three percentage points). When disparities in primary school completion are measured by the ratio of the completion rates of persons with and without disabilities, disparities are most pronounced in Malawi, Bangladesh, and Pakistan, where the primary school completion rates of persons with disabilities are 64 percent, 63 percent, and 65percent of the primary school completion rates of persons without disabilities respectively.

Case:

Banna Shahaa, lost both her hands in an accident when she was in fourth grade. Banna's mother did not let her daughter's physical disabilities or the family's financial hardship get in the way of Banna's educational aspirations. When everyone else wondered about what would become of Banna or how such a young girl would be able to write for her studies, her mother

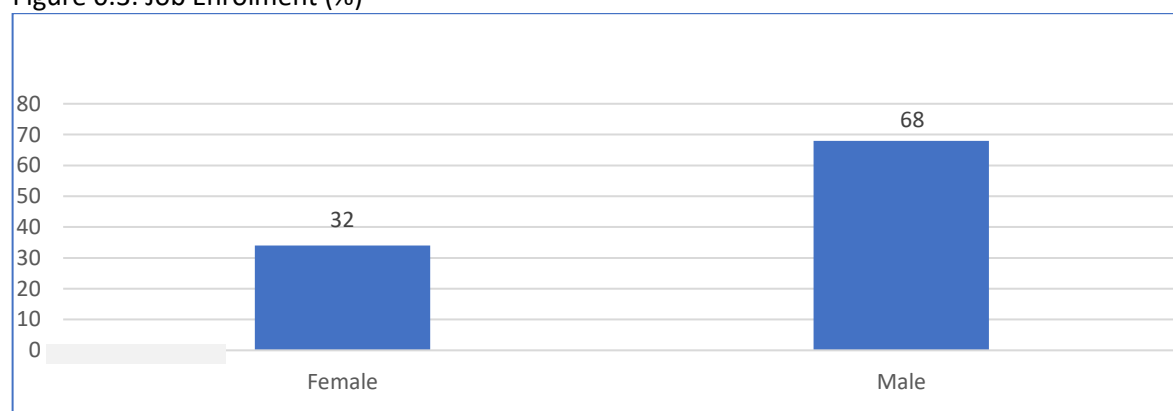
² <http://siteresources.worldbank.org/SOCIALPROTECTION/Resources/SP-Discussion-papers/Disability-DP/1109.pdf>

was the source of encouragement and stood by her. After losing her writing hand, there was visibly no way that Banna could carry on her studies, let alone appearing for her Primary Education Completion Examination (PEC) -- only three months away. Banna, her mother, however, would not give in. She came up with the idea of writing by holding the pen with both forearms. Her mother's avid support and encouragement helped Banna pass class after class and a few years later, she even passed Secondary School Certificate (SSC) examinations from High School in Gazipur. She has faced many hardships in school during her study from inaccessible washrooms, discouraging teachers to taunting of classmates. There were times when she wanted to give up on life. Since she is a woman, she had to face twice the discrimination. Though the government has been providing monthly stipend for disability, it is not enough. Both Banna and her mother wants to see an environment where she will be well accepted.

Banna desires to complete higher studies and work in a good job and become financially independent. She wants to be a teacher help other differently abled children in their educational endeavours.

ii) Employment: Current low representation of persons with physical disabilities in the workforce is a stark reminder of our failure to include, empower and provide equal opportunity for all. The informal sector absorbs 85 percent of our workforce. There is a serious lack of accessibility for Person with Disabilities in this sector. According to the respondent's survey, 68% percent of males and only 34% females are enrolled into jobs which shows that the employment environment for females with disabilities is not favourable. Both men and women respondents said that they often do not get the job-related benefits to which they are equally entitled to when they are employed. They are often eliminated from skill enhancement and vocational trainings. There is a disparity in salaries in comparison with non-disabled employees working in a similar capacity and termination without reason seems to happen quite often. They are often looked down upon with sympathy with the notion that the work given will not be rightly carried out by them compared to non- disabled person.

Figure 0.3: Job Enrolment (%)



Source: Primary Survey, SPSS

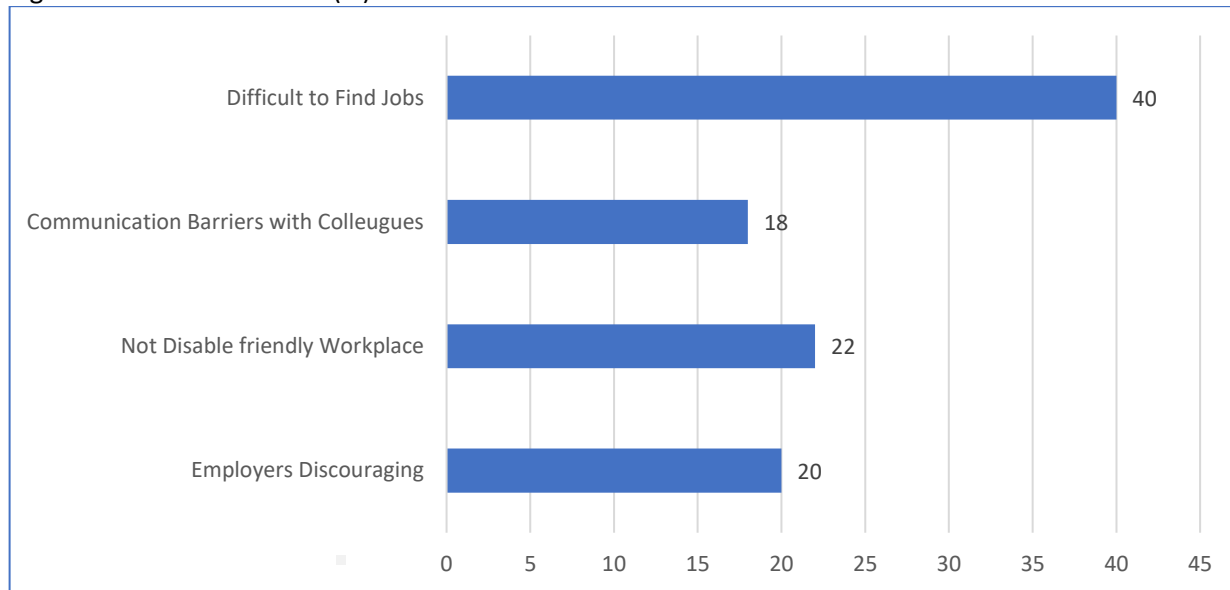
PWDs are often only allowed to work at the back office and not come in direct contact with the customers or make presentations in front of clients. People has the mentality that individuals with disabilities would make the business look less attractive in the eyes of consumers. Employers often see the disability first, overlooking the skills. Female workers face more hassle because employers think that they will not be able to deliver work properly and they will act as a burden to the company and make it costlier to bear them. Also, organization buildings are not accessible and disable friendly. In a study conducted by Fraser 2010 et al. it was observed that employers of smaller businesses perceived individuals with disabilities as less qualified and less likely able to perform tasks competently compared to employers of bigger companies, where employees with disabilities were more likely to be accepted.

It is often observed that a person who faced an accident in a company and became disabled is compensated a small amount and not allowed to work anymore in that workplace. However, it should be a case, that the person who served the company, should be reinstated with all the necessary changes to accommodate that person in work so that he/she can continue his/her job and not force them into poverty.

In recent days, however, some organizations as part of Corporate Social Responsibility (CSR) have initiated to start a quota for providing jobs to PWDS. 60% of the respondents enrolled in jobs said that their colleagues were helpful, and rest said that they face communication barriers.

Another interesting finding from the research was that banks were discouraging when giving out loans to PWDS often undermining their capability to pay back. Persons with disabilities show higher rates of non-employment.

Figure 0.4: Barriers to Jobs (%)



Source: Primary Survey, SSPS

The above chart shows that 40% of the respondents said that it is difficult to find jobs since most of the jobs are not suited for PWDs. The second identified barrier is even when the PWDs do have jobs, it is not a disable friendly workplace (22%) and often struggle to keep up. Some organizations see typing with legs as disrespectful. The last two barriers are communication barriers with colleagues (18%) and discouraging employers (20%) since both the colleagues and employers are not trained to deal with PWDs, they often neglect their differently abled counterparts and fail to understand the sufferings that PWDs are going through. Most people feel some level of discomfort around disabled employees as they are unsure about how they should treat the disabled person.

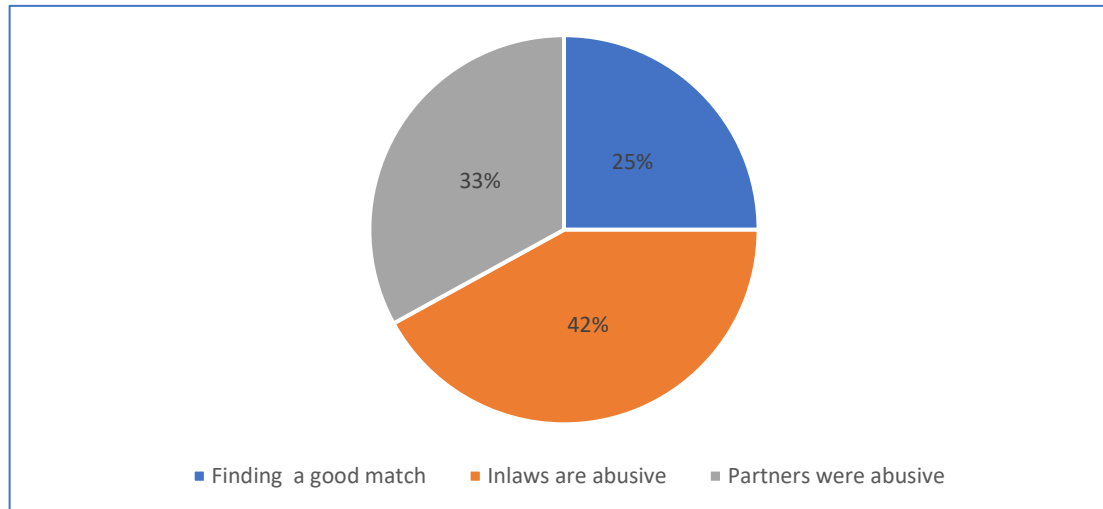
Lessons from International Experience: Lessons can be learned from our neighbouring country on how to tackle some issues. The Government of Andhra Pradesh in India has taken specific measures to be more disability inclusive by increasing the number of days that can be worked by persons with disabilities, as well as modifying the work norms including undertaking less daily work for the same wage. As part of diversity program, organizations need to run educational programs that focus on appropriate behaviour with differently abled people. Complete acceptance and equality should form the basis of all training programmes.

iii) **Marriage:** A man with disability is more likely to get married with non-disabled woman whereas the marriages of the disabled women take place against payment of a dowry in cash or kind or land. A problem for women with disabilities and their families is that there often remains an apathy among the potential suitors and their families about marrying such a girl. This may be due to the prevailing superstitions that the presence of a

disabled person in family will bring misfortune to the whole family, the future generation will all be born crippled, etc.

Some cases of separations were found after a few years of conjugal life. In such cases, the husband left the wives, taking significant amounts of money without giving any reason. In some cases, husbands demanded more dowry, creating pressure and ultimately leading to separation. 42% of female respondents reported that they were often mistreated by their in-laws and was shunned from going to any family occasions, 33% reported that partners were abusive and the rest 25% informed that it was difficult to find a proper match.

Figure 0.5: Barriers to Marriage According to Women Respondents (%)



Source: Primary Survey, SSPS

Women with disabilities appear to be at risk for emotional, physical, and sexual abuse. The prevalence of abuses of the girls and women with disabilities was found to be at high side. They are victims of physical and verbal abuse from the husbands and in-laws and in some cases from the parents. Women born in rural parts of the country lives in harsher conditions than urban areas as they lack education and they have stereotypical views about disability.

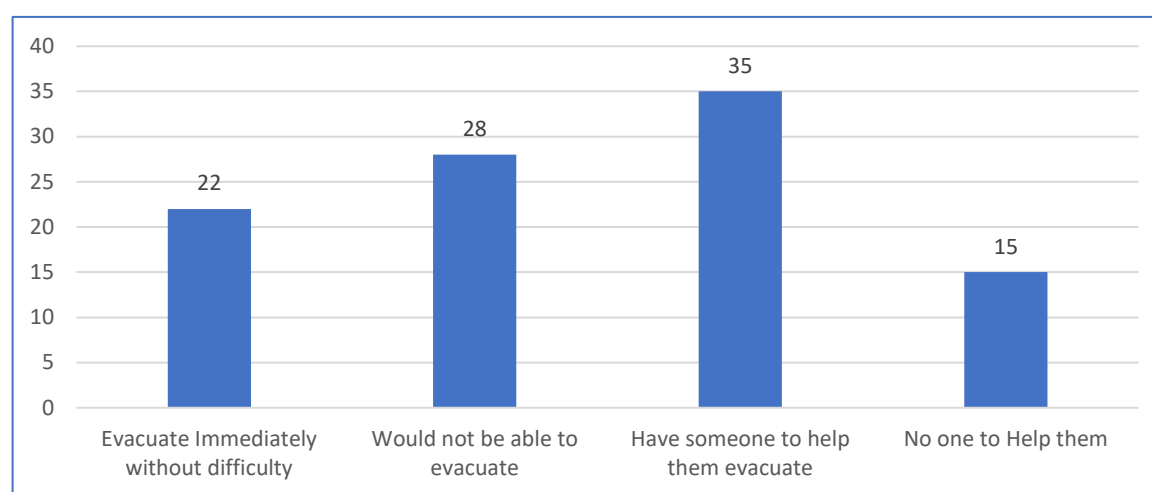
The survey revealed that affluent families often ask their disabled female members not to get married but rather to seek education, believing that they are not capable of being a housewife or taking care of a baby. In some cases, it was found that the family looked for a disabled spouse with whom they could arrange a marriage with their disabled girl. However, this seemed to vary depending on the level of impairment and the type of disability.

25% of respondents noted that it was very hard to find a good match. Often people would suggest that disabled person should get married to another person with disability and if they get married to another person with no disabilities, society would ask questions and see in a negative way. Families and friends often suggest PWD women not be too choosy about their life partners and accept whoever they get married to.

iv) Disability and Disasters: While disasters threaten the well-being of people from all walks of life, few are as disproportionately affected as the over one billion people around the world who live with disabilities. The fatality rate for persons with disabilities are up to four times higher than that of the general population. Bangladesh is a flood prone area and the country is growing its resilience to many kinds of natural disasters. However, it is likely that PWDs are especially vulnerable when disaster strikes not only due to aspects of their disabilities, but also because they are more likely, on average, to experience adverse socioeconomic outcomes than persons without disabilities, including higher poverty rates. According to the respondents of this survey, Fig 6 shows only 22% say that they can evacuate immediately without difficulty in the event of a sudden disaster, 28% noted that they will be unable to do so 35% have someone to aid them and the rest 15 % has no one to aid

them during disaster. rest could only do so with a certain degree of difficulty Disasters and poorly planned disaster response and recovery efforts can exacerbate these disparities, leaving persons with disabilities struggling to cope even more both during and after the emergency. The lack of accessible environments, information and services is a critical factor. Deaf persons are often unable to receive early warning signals and any information that influences a life or death situation, as they are often transmitted only through audible means. Sign language interpreters are often not provided at emergency shelters. Wheelchair users are often unable to access evacuation routes, emergency shelters, temporarily housing units and bathrooms. Persons with intellectual disabilities and psychosocial disabilities are often not provided with effective communication and emotional support and are therefore often left in isolation. Caregivers are not provided with the proper training on how to deal with Person with disabilities s during emergency situations. Often there are situations, during any natural disaster the differently -abled persons are stranded by themselves while the caregivers do not know how to react in this situation. Disaster often put person with disability in double adverse situations and put them in a more vulnerable situation often forcing them into viscous depth of poverty.

Figure 0.6: Evacuation during disaster, (Percentage)



v) Disability due to Road accidents and Working conditions: A significant proportion of disabilities are caused by injuries including those which result from traffic crashes, poor working conditions of factories. Global and regional estimates of the injury-specific causes of disability are lacking. However, estimates from some countries suggest that up to one quarter of disabilities may result from injuries and violence. According to WHO report 2018³ road traffic injuries alone cause a loss of about 2% of Gros domestic Product in a country.

Between 20 and 50 million more people suffer non-fatal injuries, with many incurring a disability as a result of their injury and kill approximately 1.35 million people. The survey found a disability prevalence of 4.1%, and injuries were the cause of 17% of all disabilities (WHO, 2018).

In Bangladesh, poor working conditions of factories and workplace are also a major cause of disabilities. The Rana Plaza catastrophe in Bangladesh in April 2013 was a wake-up call for the industry. It was found out that over 50 per cent of female workers ended up with almost disabled hands and legs. This accident made people realize that many workers still today lack adequate protection in case of work injuries. According to ILO, it is estimated that over 11,000 workers suffer fatal accidents and a further 24,500 die from work related diseases across all sectors each year in Bangladesh. It is also estimated that a further 8 million workers suffer injuries at work – many of which result in permanent disability.

³ https://www.who.int/violence_injury_prevention/road_safety_status/2018/en/

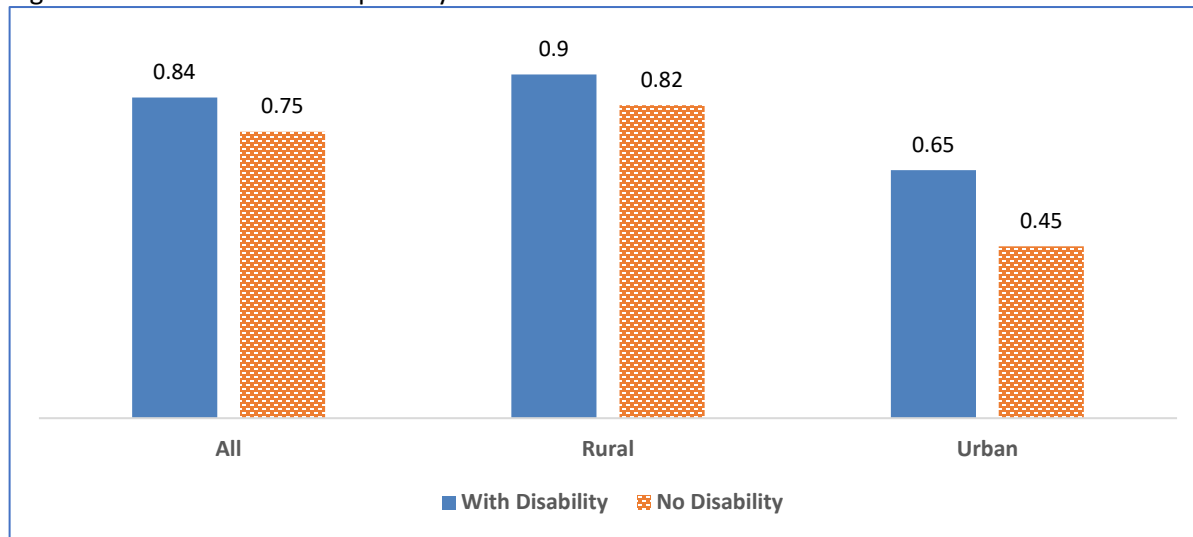
vi) Disability and Health Care. Regarding access to health care, the literature on disparities across disability status in developing countries is very limited. World Bank (2009) and Trani et al. (2010) show that individuals with disabilities have a reduced access to health care in South East Asia. World Bank (2009) and Trani et al. (2010) also shows that on average, “persons with severe or very severe disabilities spent 1.3 times more on health care than non-disabled respondents”.

Respondents in this study’s primary survey noted that 55 % of Person who is Visually/speech/Hearing impaired had a tough time to understand their doctor and vice versa. It becomes very difficult to communicate with the hospital staff for a disabled person. Lack of services, trained physicians, professionals and nurses in government hospitals has kept persons with disabilities away from their required healthcare services. According to a survey conducted by Disabled Rehabilitation and Research Association (DRRA) it was observed that when someone comes to Dhaka from other districts for an assistive device, at least Tk 3000 is spent on travel and on average Tk 6500 for the assistive device. The cost increases more as the services are not available at district or upazila-levels. The survey found that some 57 per cent persons with disabilities do not go outside of their district for healthcare services and 96 per cent want to receive them through nearby hospitals.

5. Disability and Vicious Cycle of Poverty

All the above factors push a disabled person towards poverty and as a result it becomes very difficult for a PWD to come out of this vicious trap. The relationship between disability and poverty has been recognized in the literature since the 1990s. Empirical evidence supporting the existence of this relationship has increased in the last decade. Disability does not just affect the individual but the whole family and community. It is often observed that disability and poverty are interweaved. While disability causes poverty, in a country with mass poverty it is also possible that poverty causes disability (Rao 1990). The underlying conditions are poor nutrition, disabling disease, inadequate access to inadequate preventative and curative health care, and an enhanced risk of occupation-related accident among the poor. According to World Bank, it has been estimated that 15-20% of the poor in developing countries are disabled. The change towards mainstreaming disability into general development efforts is also a result of studies indicating the multiple links between poverty and disability.

Figure 0.7: Multidimensional poverty rates for Individuals with and without Disabilities

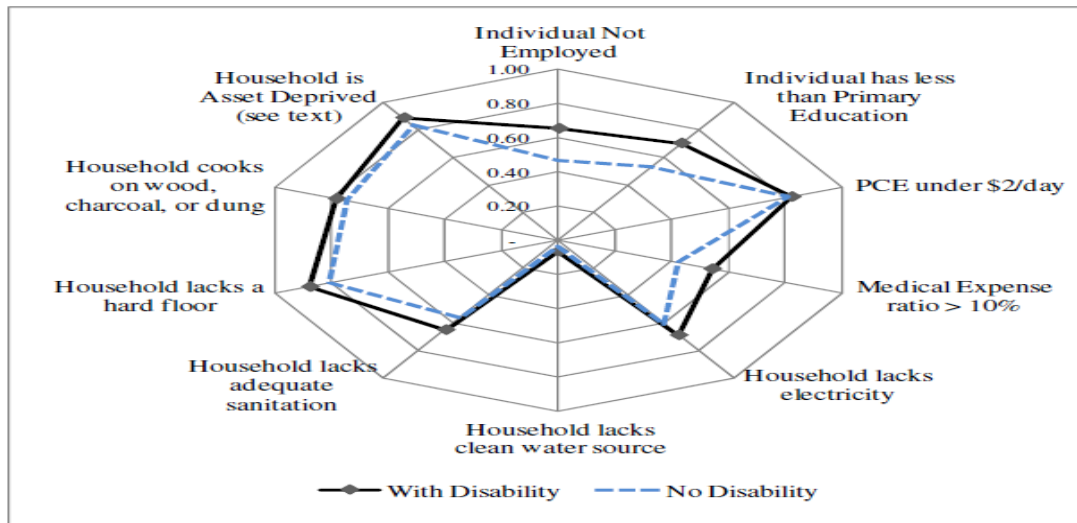


Source: World Bank Report

A study by World Bank 2011 shows that individuals with disabilities face higher multidimensional poverty rates compared to persons without disabilities (88 percent versus 75 percent). This result is similar across rural/ urban regions and for both disability measures. In Bangladesh we see that rural poverty is higher compared to urban poverty and also according to HIES 2016, ten per cent of people living in rural areas suffer from disability in comparison to eight per cent of those living in urban areas. It gives an indication that PWDs in rural areas often are vulnerable and gets trapped in the cycle of poverty, but further research is needed to understand if this is a systematic finding.

The spider chart used in a World Bank Survey 2011 in Figure 8.8 compares individuals with disabilities to those without across each dimension used in this poverty measure. The plots represent deprivation rates for each dimension. The plot for persons with disabilities falls outside of the plot for persons without disabilities in almost every dimension, suggesting higher rates of deprivation.

Figure 0.8: Bangladesh: Deprivation Rates across Multiple Dimensions for Individuals with and without Disabilities



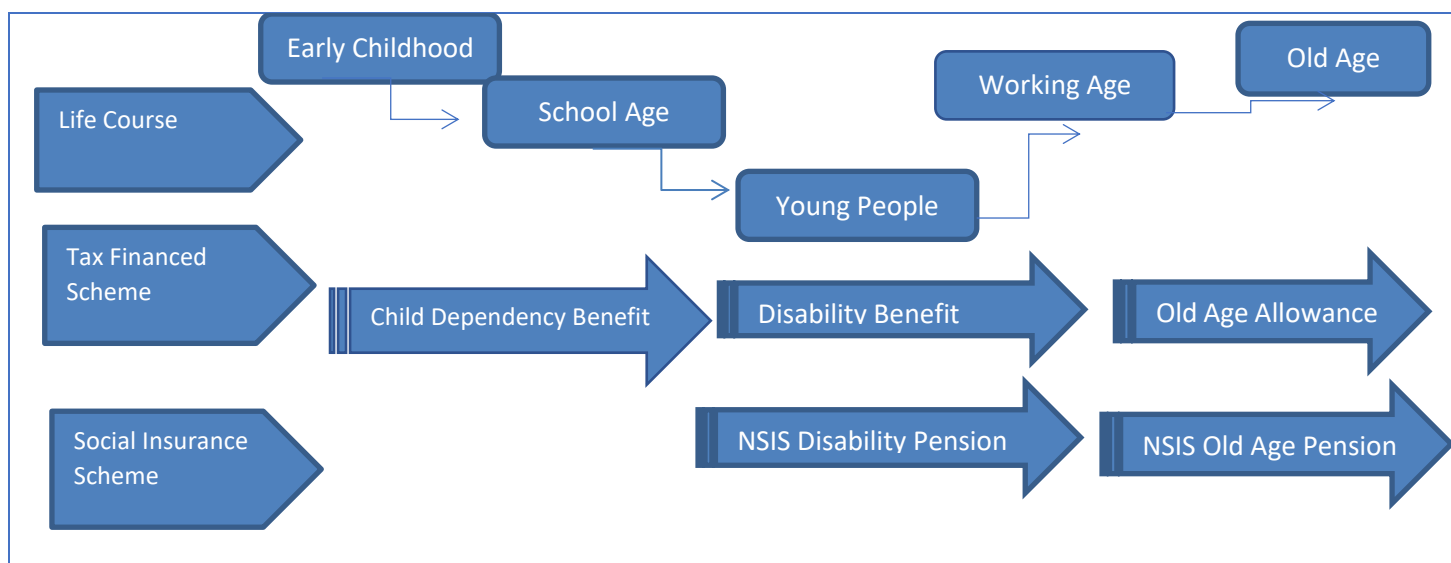
In conclusion, in Bangladesh, it suggests that disability is associated with a lower economic well-being for several individual- and household-level indicators. At the individual level, working-age persons with disabilities have lower rates of employment and primary education completion. Persons with disabilities are also found to have higher rates of multidimensional poverty. They have less access to healthcare facilities and not properly equipped during disaster. Overall, PWDs are sufferers from all aspects and often they are trapped in this vicious circle and environmental and other social factors which are uninvited and pushes them into more unfavourable condition

6. Role of Social Protection

National Social Security Strategy

The Bangladesh government has been committed to incorporate and add disability themes in various policies that is appropriate to a middle-income country. In the National Social Security Bangladesh (NSSS) and the recently published NSSS action plan the government has put emphasis in this particular sector. Over the next years, the Ministry of Social Welfare will consolidate the current support to people with disabilities aligning it to the life course as shown in Figure 8.9.

Figure 0.9: The proposed system of Social Security for People with Disabilities



Source: GED, 2015 (National Social Security Strategy (NSSS) of Bangladesh)

It will involve three core schemes.

- **A Child Disability Benefit for all children with a disability, up to 18 years of age**-Given the priority attached to children with disabilities, the government may vary the amount based on the severity of the disabled and associated cost care. Mechanisms will be established which will remove children with disabilities from the street to prevent exploitation and the MOSW will be responsible for monitoring.
- **A Disability Benefit for all adults with severe disabilities, aged 19-59 years;** This particular scheme will mark a significant change in the lives of the disabled citizens, it will give them a moral boost since they will be better able to enter the labour market and access credit which they can invest in small business.
- **At 60 years, people with severe disabilities will transition to the Old Age Allowance.** -MoSW will define the disability and income criterion for inclusion in the program. The level of transfer will be reviewed to assess whether a higher transfer is viable considering the medical requirements.

Other scheme that can be added in the future is Caregiver's Benefit scheme. Benefits to caregivers (mother, father, siblings, spouse) of PWDs can be provided. Since they are the ones who are relentlessly taking care of the PWDs to lead a normal life, their effort and time should be recognized. It can help replace some of the lost income and cover some of the increased costs of caregiving. However, benefits may terminate if the PWD turns 18 and enrolls into a job.

Box 0.1: Social Security Examples -Learning from International Experience

There are wide ranges of disability-related financial support, including benefits, tax credits, payments, grants and concessions that is provided by developed countries to aid person with disabilities. Bangladesh can learn from their experience and adopt some innovative measures here.

1. Industrial Injuries Disablement Benefit (IIDB) in UK is provided if someone becomes ill or are disabled because of an accident or disease either at work or on an approved employment training scheme or course. Normally one must be assessed as 14% disabled or more to get the benefit. There are fixed weekly amount set for assessed level of disablement.

2. Social Security Disability Insurance in USA pays benefits to a disabled person including certain members (adult child also may qualify for benefits if he or she has a disability that started before age 22.) of a family if they provided service for a certain period of time(15- 20 years) and paid Social Security taxes.

3. Supplemental Security Income in USA pays benefits based on financial need. Supplemental Security Income (SSI) is funded by general tax revenues. It is designed to help aged, blind, and disabled people who have little or no income and provides cash to meet basic needs for food, clothing and shelter.

4. Disabled Facilities Grants (UK) - which is money towards the costs of home adaptations to enable a person with disability to continue living there. The council provides a grant to a disabled in order to make changes to home, for example to widen doors and install ramps or improve access to rooms and facilities – e.g. stairlifts or a downstairs bathroom.

5. Attendance Allowance in UK helps with extra costs if the disability is severe enough that someone is needed to assist the person with disability. It's paid at different rates and the amount given depends on the level of care that one needs because of the disability.

6. Disability Living Allowance (DLA) for children may help with the extra costs of looking after a child who is under 16 and has difficulties walking or needs more support than a child of the same age who does not have a disability.

7. Employment and Support Allowance (ESA) offers financial support if one is unable to work or need a personalized help (assistance) in order to continue work.

8. Disability Transport Card- Many countries like China, UK, USA provide bus, rail cards to PWDS which provides free transport/discount to this disadvantaged group. In Bangladesh, the government has been distributing the Golden Citizen Card (Shuborno card) to avail the same facilities but due to lack of awareness, it has not been fully implemented. South Africa is following a "Dial-a-ride" public transport service for people with physical disabilities who, due to the nature of their disability, are unable to board and/or alight from mainstream public transport such as trains, buses and minibus taxis for their daily commute between home and work. This was subsidised in 2014.

9. VAT relief for certain products related to disability- Some countries like USA, UK, Sweden are providing VAT relief on certain products and equipment like wheelchair, spare parts or accessories, braille paper low vision aids, and adjustable beds, etc which aids a disabled person. Bangladesh can follow this and implement this in the upcoming budgets to make the budget more inclusive.

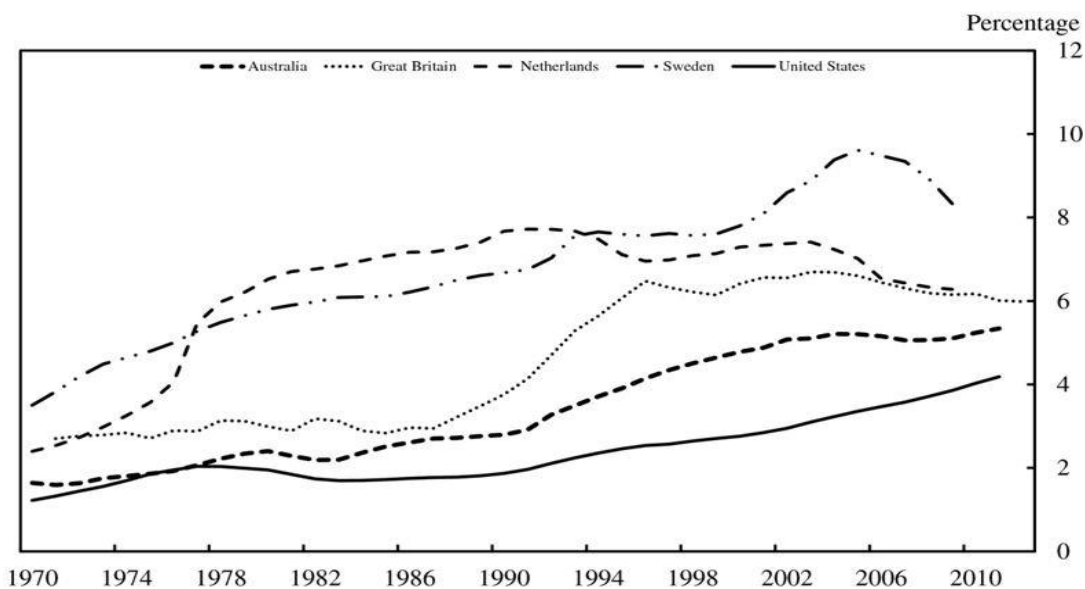
10. Housing Benefit: The local council in certain countries like Sweden, UK helps to pay rent if a disabled person is unemployed, on a certain income bracket or claiming benefits. Bangladesh can consider it as part of social protection under social assistance.

11. Disability tax credit (DTC) in Sweden is a non-refundable tax credit that helps persons with disabilities to reduce the amount of income tax they may have to pay. An individual may claim the disability amount once they are eligible for the DTC. This amount includes a supplement for persons under 18 years of age at the end of the year. The purpose of the DTC is to provide for greater tax equity by allowing some relief for disability costs, since these are unavoidable additional expenses that other taxpayers don't have to face. The Bangladesh government has already proposed a five percent rebate on the total tax of a taxpayer, if 10 percent of the total workforce is from physically challenged people. The above DTC initiative can also be considered by the finance minister in the next budget to make the budget more inclusive.

12. Disability Cards- Nepal, our neighbouring country provides disability identity card, which categorizes individuals according to the severity of their disability. Only those holding a red or a blue disability identity card (denoting 'complete' and 'severe' disabilities, per the government categorization) are eligible to receive the allowance. The disability allowance was one of five social security allowance schemes used to deliver an emergency cash top-up in earthquake-affected areas. Bangladesh is vulnerable to natural disasters and this can act as a good example.

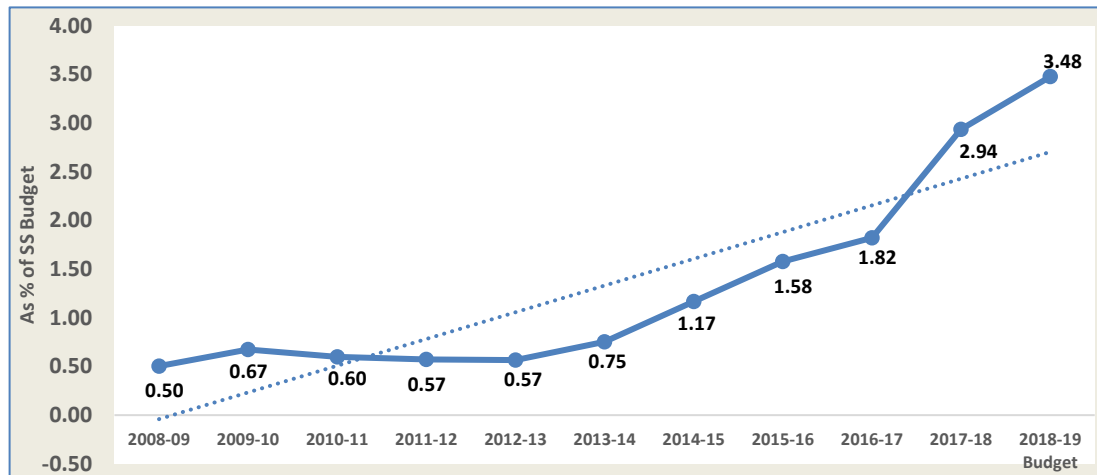
The number of workers receiving social insurance for disability has increased substantially in most OECD nations over the past forty years. Population growth explains part of this increase, but disability caseloads as a share of the working age population age—known as the disability reciprocity rate—also have risen rapidly as shown in below figure. This is the number most critical to policymakers since it measures the magnitude of the fiscal burden that these disability programs place on country finances.

Figure 0.10: Growth in disability reciprocity across countries.



Source: Social Security Administration, US Census Bureau, Australian Government Department of Social Services, Australian Bureau of Statistics, Department of Work and Pensions, Office for National Statistics, Statistics Sweden and Swedish Social Insurance Agency yearbooks, Statistics Netherlands, and the Institute of Employee Benefit Schemes.

Figure 0.11: Percentage of Disability Budget as % of Social Safety Budget Allocation over a Decade



Source: Finance Division, Ministry of Finance, 2018

In Figure 8.11, it can be observed that the disability budget as a percentage of social safety budget is following an increasing trend over the 10 years' span. The percentage share was constant from 2009 till 2013 and starting from 2014-15, there has been an increase in disability budget which stood at 3.49 % of Social Safety budget in 2018-19 giving an indication that government has an inclusive budget in mind. The budget has increased allocations for cash transfer and in-kind services for persons with disabilities under social protection and social empowerment schemes. At present, more than 10 lac people with disabilities are covered under the disability social security schemes. The National government has currently 12 disability related projects under the Social Protection schemes. While the 7th FYP stipulates average yearly rapid economic growth of 7.4%, complimentary strategies and policies are in place to make that growth inclusive and sustainable. In the 7th five year plan, it is mentioned that the goal is to involve local communities, particularly women, children and persons with disabilities, in decision-making and in setting priorities for the provision of services It therefor encapsulates a strategy which empowers individuals by creating opportunities so that people tend to be more productive and experience suggest that in the long term, a strategy of inclusiveness enhances growth.

The government plans to bring in more people under its social safety net programmes, including all disabled people, in the 2019-20 budget as it looks to share the gains of the higher economic growth clocked in recent years with a larger section of the underprivileged in the society. In 2018, the total number of financially insolvent disabled people stood at 10 lakhs receiving Tk 700 a month, and from 2019-20 it will be increased to 15.45 lakh. The amount of monthly allowance will also be increased by Tk 50 to Tk 750 per person for primary students. The primary stipend for disabled student beneficiary coverage will also be increased to 1 lac from 90 thousand. The amount will be increased from Tk 800 to Tk850 for secondary disabled students and to Tk900 from Tk 800 for higher secondary students.

Countries like Bangladesh, Brazil, India, and South Africa have unconditional cash transfer programmes targeted at poor people and households with a disabled member. The programmes aim at increasing the disposable income of poor households, which they spend according to their priorities – for example by buying food, enrolling children in education, or paying for health care. No best practice formula is available to guide policy, but cash transfers can exist along with other social policies and social protection programmes.

The recent Action plan has suggested the mainstreaming of the existing social security programmes to include disabled people in these programmes. In order to design a detailed promotional and preventive social security schemes for the disabled population, the first step would be to collect detailed data on them including aspects such as the disabled population, parents with disabled children below poverty line, qualified unemployed disabled persons who can be employed, severely disabled persons who require constant support, disabled people above 60, disabled people working in the informal sector, etc. Government and non-government

organizations have already started working on the project to identify people with disabilities through capacity building. It will introduce new mapping and training which can also improve the vulnerable situation and capacity of the people with disabilities.

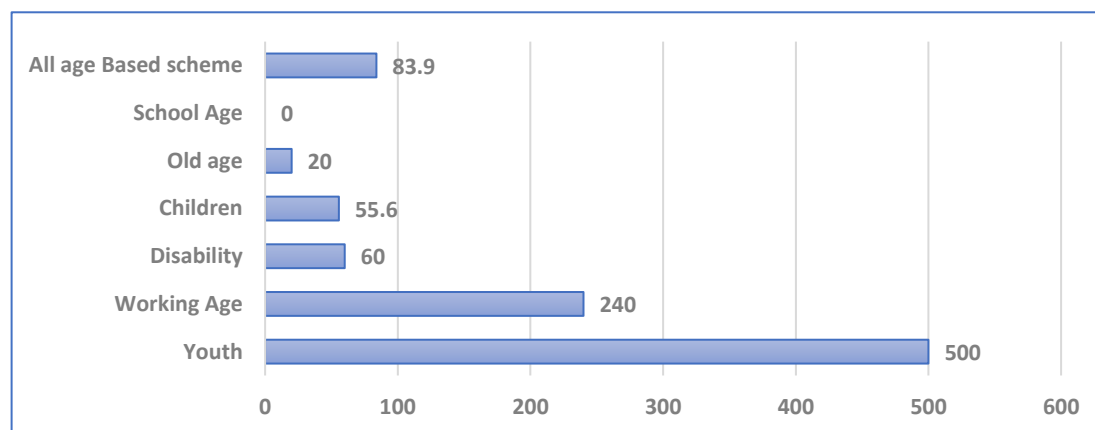
Table 0.5: Social Security Schemes

	Programme	Progress till 2018.
1	Allowance for PWDs*	Number of beneficiaries and allocation have been increased 10 times and 210 times respectively since inception
2	Stipend for PWD*s Student	Number of beneficiaries and allocation have been increased about 7 times and 14 times respectively since inception
3	Disable Service and help Centre	Disable Service and help Centre has earned the confidence of the patients. Till September 2018, help centre has provided 4.8 million services to 0.37 million registered patients and distributed 34346 assistive devices.

Source: MOSW, 2018

It is evident from the above chart (Table 8.5), that the major programmes have been successful in implementing the social security programmes with allocations and beneficiaries growing quite a few numbers of times since its inception. The disability grant for financially insolvent persons with disabilities is BDT 600 per month which is the equivalent of 5.5 percent of GDP per capita while Nepal has 22 percent of GDP per capita and South Africa equal to 28 percent. This gives an indication that Bangladesh Disability Grant could be still regarded as low by international standards although the government planned to increase the amount in this year's budget.

Figure 0.12: Growth in Age-based Schemes (%) 2010-2016



A background study on cost of social protection was conducted by SANEM for SSPS in 2019 (not yet published). In line with overall growth of the numbers of schemes between FY 2010 and FY 2016, age-based schemes experience a growth rate almost 84 percent between these two years. However, the growth is far from uniform rather it reveals some interesting, important yet large variations. The growth pattern is captured in the above chart. Youth scheme has experienced the highest growth of 500% between FY 2016 and FY 2010 as number of schemes increase from 1 in FY 2010 to 6 in FY 2016. Number of schemes for working age which was 5 in FY 2010 increased to 17 in FY 2016 – resulted in a growth rate of 240 percent. Schemes for disabled have also witnessed growth respectively by 60 percent which points out that Bangladesh government is incorporating an inclusive budgeting.

Incorporation of social security in case of employment injury

Following a number of recent tragedies such as the Tampoco and MultiFabs factory fires in 2016 and 2017, as well as earlier accidents such as the Tazreen fire and the Rana Plaza disaster, local authorities and stakeholders at the national and international levels, with the involvement of organizations such as the Industrial Global Union and Clean Clothes Campaign, took bold steps to strengthen occupational safety and health, labour inspection services, skills training and rehabilitation services in the long term, notably with the support of ILO.

Action has also been taken to implement a national employment injury scheme in Bangladesh based on the principles of Convention No. 121 and a mutual consensus on the core elements of the scheme. The operationalization of an Employment Injury Insurance (EII) scheme will inevitably take time, possibly two to three years at best. Until an EII scheme becomes operational and capable of collecting contributions and paying benefits, it is crucial that in case of another large-scale industrial accident such as the Rana Plaza collapse or the Tazreen building fire, a proper bridging solution be in place to provide for appropriate health care and compensation to the victims in an efficient and diligent manner and on a temporary basis.

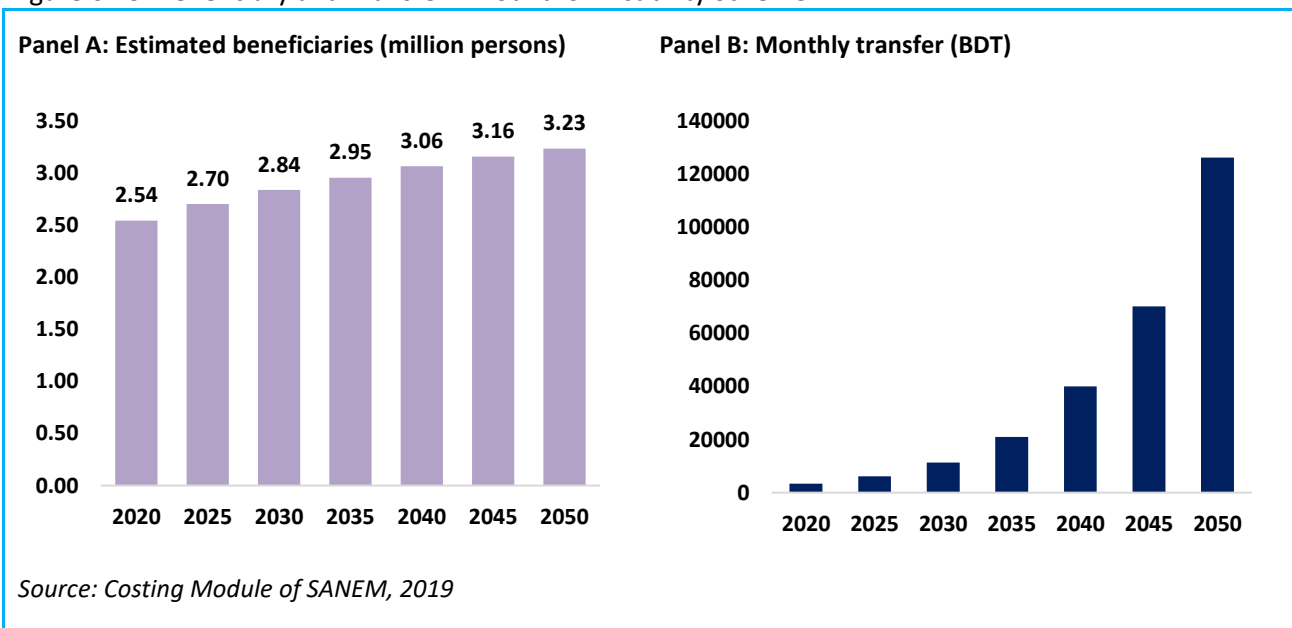
Long-term Cost of Disability scheme

There is no comprehensive information available on the overall level of investment by countries in social protection for persons with disability. While over 80 per cent of high-income countries invest at least 1 per cent of GDP in disability-specific benefits for persons of working age, only six low- or middle-income countries – Brazil, Georgia, Kyrgyz Republic, Mauritius, Namibia and South Africa – invest more than 0.3 per cent of GDP.

SANEM has done background study on Cost Benefit Ratio of Schemes for the SSPS Programme. The findings are below.

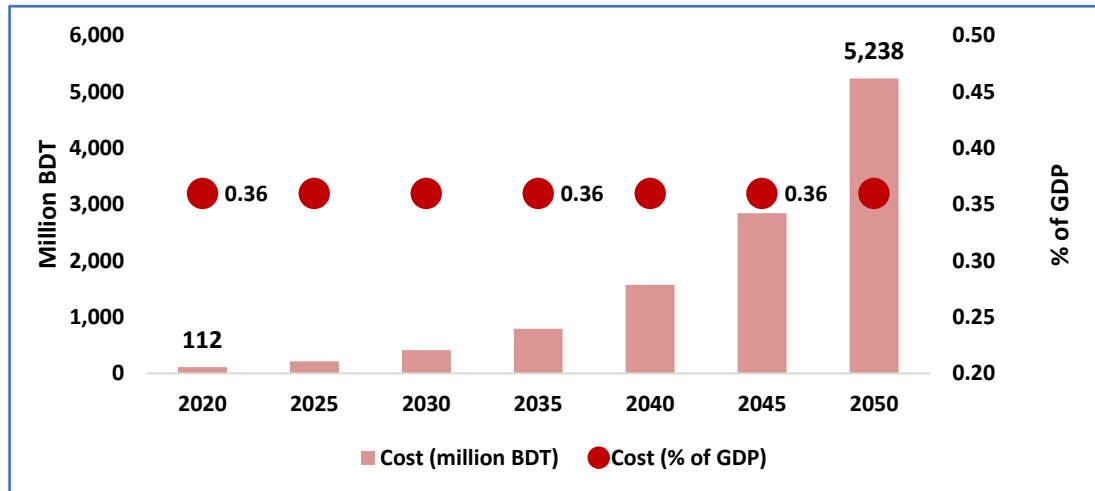
Long term costs of disability scheme again depend on two factors: the number of beneficiaries and the value of the transfer amount per beneficiary. On the basis of HIES 2016 data as well as expert perception, disability prevalence rate is set at 1.5 percent of total population for each year of the 30-years period. Allowances for the disabled persons are usually higher than the able-bodied person. In line this observation, the disability allowance has been at 2% of the yearly per capita income. The estimated beneficiaries and monthly transfer amounts are shown below.

Figure 0.13: Beneficiary and Transfer Amount for Disability Scheme



Estimated costs of the disability scheme are provided in the figure below. It shows total cost of the disability schemes in million BDT and as percent of GDP. Since increase in number of beneficiaries is small, the main cost driver is the monthly transfer amount. As a result, cost of disability scheme increases from BDT 214 million in 2020 to BDT 5,233 million in 2050. However, since transfer amount is linked to the growth of the per capita income, cost of disability scheme as percent of GDP remain at 0.36 percent over the entire 30-years period. Cost of disability scheme is shown below.

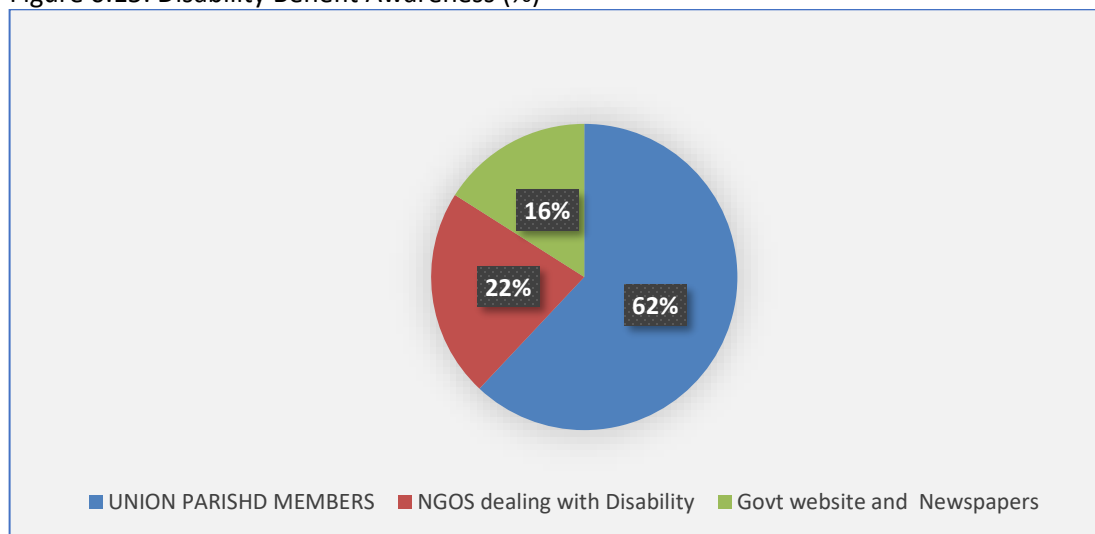
Figure 0.14: Estimated Long-term Cost of the Disability Scheme



Disability Benefit Awareness

The respondents in this study were asked whether they were aware of the disability benefit provided by the government and how they were communicated about it. Eighty percent of the respondents were well aware of it: more than two-third (62%) of the respondents answered they were aware of the disability benefit through union parishad members which indicates that the union parishad chairman/members successfully delivered the messages about the schemes to the targeted persons; while more than one-fifth (22%) of the respondents said that they received information from NGO's dealing with PWDs and from the organizations that they are employed in; and the rest 16% knew from news portal and media.

Figure 0.15: Disability Benefit Awareness (%)



Source: Primary Survey, SSPS

7. Initiatives by Government

Government of Bangladesh: The present government has been working relentlessly for the disadvantaged group and effortlessly building policies to incorporate PWDs in all sectors. In the Seventh Five Year plan, strong emphasis was given to include the deprived group in all aspects. It has taken various initiatives to include the PWDs into the society and move towards a more inclusive economy.

The government aimed to distribute Taka 70 lakh in the fiscal year 2018-2019, to 1200 lowered income NDD persons. The government have already completed a 15-Floor Complex for disabled person at Mirpur at a cost of Taka 80 crore.

Sports: Government has put emphasis for disability sports to be included in their agenda. A 4.16-acre of land has been allotted to the Ministry of Social Welfare for maintaining a playground for children with disabilities by our government.

A DPP formulation is underway for the establishment of an inclusive sports complex for the disabled on a 12.01-acres land near at Savar which will amount to about Tk. 466 crore.

Education: Under Integrated Special Education Policy, the disabled students are availing the opportunity to study in 62 specialized schools and around Taka 23 crore have been allocated for running the schools. The Honourable Prime Minister recognizes that Bangladesh was well aware of the disabled and Father of the Nation Bangabandhu Sheikh Mujibur Rahman established 47 co-education schools after achieving independence in 1971 for the visually impaired under the jurisdiction of the then Social Welfare Department.

50-seat nursing centre at Brahmanbaria for girls and another 50-seat nursing centre at Bogura for boys to take care of the disabled and providing them with education, treatment and other facilities has been allocated. The government has been giving monthly education stipend of Taka 700 to Taka 1200 among 90,000 disabled students for continuing their study. Under Integrated Special Education Policy, people with disabilities are availing the opportunity to study in 62 specialized schools, and around Tk23 crore have been allocated for running the schools. In 2017 and 2018 academic years, 18,108 Braille method textbooks were distributed to 2,194 visually impaired students.

An 'Autism Resource Centre' has started functioning on the campus of Jatiyo Protibondhi Unnayan Foundation at Mirpur to provide free services to autistic children and older disabled people while an Autistic School was established there for providing free education.

Disaster management: The Bangladesh National Disaster Action Plan 2010 aims at reducing vulnerability of the poor to natural, environmental and human-induced disaster. The plan addresses accessibility issues for persons with disabilities during emergency.

A model for DiDRR practice is observed in the major coastal city Sitakunda District of CTG which is prone to devastating tropical cyclones. A particularly striking case was the 1970 Bhola cyclone which claimed more than 500,000 lives. Since 1970, the Ministry of Disaster Management and Relief has constructed 2,500 shelters which were not accessible for persons with disabilities. In 2011, the Cyclone Shelter Management Committee was formed in the Sitakunda District. Ten per cent of the Committee members are made of persons with disabilities, who are active in the decision-making process. This practice of inclusion in DRR decision-making has fostered the provision of accessible shelters, raised awareness in communities and led to the training of volunteers who are able to help evacuation processes and the stockpiling of equipment needed in times of disasters. As a result of this disability-inclusive approach to disaster risk reduction, the community proved substantially better able to assist persons with disabilities when Cyclone Mahasen hit in 2013.

Hearing Impaired: In the year of 1994, Ministry of Social Welfare and Bangladesh National Federation of the Deaf collaboratively published a Bangla sign language dictionary in a view to making sign language popular to everyone. Since then, this dictionary has been treated as a treasure resource to all the sign language enthusiasts,

including both the learners and the instructors. The inclusion of news interpreters for people with hearing and speech impediments is surely an achievement for sign language users.

Employment: Government has been relentlessly putting effort to open up job market for the disabled people. It must be kept in mind that creating job opportunities for PWDs is not charity. It is the constitutional right of every PWD to have a decent job. If PWDs are brought into the economy as productive members of the workforce, the country will be able to achieve double-digit growth. The government has a national human resource development fund. A segment of the fund goes to organizations that are working on disability issues. The Government of Bangladesh had declared a 10% quota for all employments for orphans and people with disabilities, for all grades – 1st to 4th. The Government has also reserved 1% quota in the First-Class cadre service jobs for the persons with disability. Fairs are organized in government initiatives where the products of the disabled are displayed and marketed.

In the Income Tax Ordinance, the concept of PWDs are legally incorporated. They do not need to pay taxes up to Tk3.74 lakh taxable income. Corporate organizations can make allowable expense up to Tk 10 lakh for their employees with disabilities while generally the limit of allowable expense for the average employee is Tk 4,75,000. Again, corporate organizations can spend up to Tk 25 lakh as medical allowances for employees with disabilities without paying taxes. All these benefits are in alignment with the constitutional pledge of the country. For industries, the investment they make for PWDs is considered as CSR and this is tax-free. If they establish a separate entity for PWDs the whole expenditure of that institution will be exempted from tax. Every year before the budget NBR has discussions with stakeholders where they all can participate and make suggestions for making our tax structure more disabled-friendly. The finance minister in 2019-20 budget proposed a five percent rebate on the total tax of a taxpayer, if 10 percent of the total workforce from physically challenged people.

Action Plan: The Ministry of Social welfare along with the support of National Human Rights Commission formulated the National Action Plan for Persons with Disabilities 2006 (NAPwD) within the purview of *Bangladesh Persons with Disability Welfare Act, 2001* which incorporated a Medical and Charity based approach. The Action Plan was very comprehensive, involving forty-six Ministries and divisions of the government to undertake specific activities for persons with disabilities. A national level committee was set up for the monitoring and evaluation of the NAPwD 2006. Again, in line with the Disabilities Rights and Protection Act 2013, the National Action Plan 2013 was formulated which had a right based approach and different from the first Action Plan. The National Action Plan formulated to facilitate the implementation of Persons with Disabilities Rights and Protection Act 2013 has three timeframes within which it will aim to change the situation and status of persons with disabilities and ensure their comprehensive development:

- Short-term (to be implemented within 2 years)
- Medium-term (to be implemented within 5 years)
- Long-Term (to be implemented within 10 years)

Disability Detection Survey: Ministry of Social Welfare is conducting the survey where disabled people who are not yet enlisted in the disability detection survey are requested to fill up form and send it to the nearby concerned Social Services Office. After careful consideration, the PWDs are handed a card called the Golden Citizen/ Shubhorno card which acts as an identity card with which they claim social security benefit.

Health: In 2010 the Ministry of Health launched a community health program in order to get medical services to the remote rural areas of the country. Community health workers are receiving training on developmental disabilities in order to implement early screening and intervention. Besides providing assistive devices free of cost, complicated surgeries are also offered to persons with different types of disabilities free of cost at the government hospitals and several private hospitals. Cochlear implants are being provided free of cost. Several hundred children with club feet and cleft lips & palates have gone through corrective surgeries also, free of cost.

Infrastructure: With regard to SDG 11, disability issue has been included in the draft Bangladesh National Building Code 2015 and Dhaka Building Construction Act 2008. Disability has also been addressed in National

Industrial Policy 2016, draft Bangladesh Industrial Design Act 2016, and draft National Web Accessibility standard 2016 which are relevant to SDGs 9.

Role of Key Stakeholders

CIVIL SOCIETY

The role of a vibrant, energized and effective civil society is needed and can move a country towards achieving its goal. Strategic partnerships with civil society support resource mobilization efforts, amplify the impact of equity-focused policy advocacy, strengthen the reach and impact of services and programmes for the deprived communities, and ensure results are sustainable.

Bangladesh has a very active and well-informed civil society, which also plays a major role in the national development. A few civil society organizations are also gradually addressing disability issues and their affiliates have long been involved in health camps and eye camps for decades in this country, contributing much in the area of control and prevention of blindness.

Chittagong Chamber of Commerce has taken various initiatives such as proposed to recruit one percent of people with disability out of the total population in the public and private sectors and to set up a sub-committee in the Chittagong Chamber to work for the welfare of people with disability. Also, accessibility and infrastructure development initiatives have been taken to make the port city inclusive for Person with Disabilities. Similar initiatives need to be taken by other chambers.

A Disability job fair was held on 14-15 November 2018 in Dhaka by National Foundation for the Development of Disabled People. The main objective was to generate employment for PWDs and to bring all the pro-disability entrepreneurs onto a single platform to share knowledge, good practices and success stories and thus inspire others to make their organizations disability inclusive. In the network there were also members from DPOs and NGOs who are working on disability issues. This was a good example of collaboration between the supply and demand sides. The details of profiling and matching competencies of the PWDs were done so that prospective employers can easily find suitable candidates. After the successful Dhaka job fair, there are plans to reach out to Chittagong, Sylhet and other areas of the country.

Centre for Disability in Development CDD & Christian Blind Mission CBM Australia

The Centre for Disability in Development (CDD) is a not for profit organization established in 1996 to develop a more inclusive society for persons with a disability. CBM is an international Christian development organisation based in Australia devoted to improving the lives of people with disabilities in the poorest places on earth.

CDD has also set up camps in Cox's Bazar to help Rohingyas to aid the people in need. Twelve percent of refugee households are reported to have a family member with a permanent disability, 17% of families have a temporary disability from injury, predominantly caused by gunshots, shrapnel, fire, landmines or the exodus. In December 2017, a rapid assessment was conducted by CDD and Arbeiter-Samariter-Bund (ASB) on situation of people with disability in the refugee camp. It found that majority of the persons with disabilities and older age population were not able to reach the service providers.

Considering the needs, CDD -CBM started providing services on Health & Rehabilitation, Child friendly space & learning opportunities and on Disability mainstreaming within humanitarian actors from December 2017. These activities are being implemented at Rohingya Camps and Host Communities. CDD has provided different types of Assistive Device in Rohingya and Host Community, including Hearing Aids, Walking sticks & frames. As movement of Rohingya refugees are restricted within certain geographical boundary they aren't able to travel to Dhaka for casting, fitting and gait training. CDD-CBM are the first organizations to bring these services within the camp.

Role of Development Partner Organisations (DPO)

UN- has been long working for inclusion of disabled people in all aspects. At the 2019 annual conference on the Convention of Rights of Persons with Disabilities, which began on June, it announced to launch a new UN

Disability Inclusion Strategy “to raise the standards of the UN’s performance on disability inclusion across the board, and action to bring about the unified and transformative change that is needed. The new strategy with an accountability framework to monitor progress and address challenges has clear benchmarks and will encourage more persons with disabilities to work in and be better supported by. Importance will be given to address discrimination and exclusion, particularly against girls and women with disabilities and more emphasis on transportation, infrastructure and information and communications technology to make our cities, rural areas, and societies inclusive”. Applicants with disabilities are considered by the United Nations for employment under all types of contracts in full compliance with the United Nations Charter.

DFAT- Australia's bilateral relationship with Bangladesh continues to grow and it actively engages in all sectors of the economy. Through a strategic partnership arrangement with BRAC, and the UK, Australia is helping women, young people and people with disability find employment through skills training programs that are consistent with Bangladesh labour market demands. Australia is also working with BRAC, to provide second-chance education to children with a disability, who have dropped out or never enrolled in school. Australia Awards Alumni continue to contribute to development efforts in Bangladesh, according to the 2017 Alumni Development Impact Survey conducted by Scope Global, DFAT’s implementing partner. For example, an alumnus is developing a disability-inclusive skills training module and recruitment manual for the ready-made garments sector, utilizing skills gained through the Awards program. It adopts the twin-track approach i.e., educating the community in how to be more inclusive and removing the barriers to inclusion whilst simultaneously empowering persons with disabilities to participate in society by providing them with essential supports.

DFID- DFID has been strengthening its approach to disability inclusive development. It has also developed the Disability Framework in 2014 and has been reviewing and updating it annually. One recent example was their work to support BRAC in Bangladesh to embed disability through their new strategy. Their funding to the Disability Rights Fund provides both financial and capacity building support to DPOs Bangladesh. In Bangladesh, this support is funding the production of UNCRPD ‘shadow reports’ and building the capacity of DPOs. DFID made wider efforts involving business, and national governments after the Rana Plaza Incident.

8. SDG Action Plan and Disability

Unlike the Millennium Development Goals (MDGs), the Sustainable Development Goals (SDGs) have touched upon the issues related to the rights and development of the persons with disabilities. Goals 4,8,10,11 and 17 refer to disability issues. The 2030 Agenda, pledging to “leave no one behind,” is an ambitious plan of action of the international community towards a peaceful and prosperous world, where dignity of an individual person and equality among all is applied as the fundamental principle, cutting across the three pillars of the work of the United Nations: Development, Human Rights and Peace and Security. It is critical to ensure, in this regard, the full and equal participation of persons with disabilities in all spheres of society and create enabling environments by, for and with persons with disabilities. Bangladesh is also not far behind and incorporates strategies and policies that are inclusive in its SDG action plan and the Seventh Five-Year plan. The following table provides a glimpse of the action to be incorporated in the future strategies with the SDG targets in mind.

Table 0.6: SDG Action Plan incorporating Disability Scheme

SDG Target	Actions/Projects/Policies/Strategy beyond 7th FYP	7th FYP Goals/Targets Projects related to SDG Targets and Indicators
1.5: By 2030, build the resilience of the poor and those in vulnerable situations and reduce their exposure and vulnerability to climate-related extreme events and other economic, social and environmental shocks and disasters	Mainstreaming Gender, disable and climate sensitive approach for DRR	
	Guidelines for Disaster resilience and disable Friendly housing	
2.1 By 2030, end hunger and ensure access by all people, in particular the poor and people in vulnerable situations, including infants, to safe, nutritious and sufficient food all year round	Upgradation of national women Development policy, 2011 on the basis of priorities and demand. Disable Policy. Child Development Policy.	
8.5 By 2030, achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value		Support to women and the disabled in income generating activities
		Disability benefit for working age population suffering from disability
By 2030, eliminate gender disparities in education and ensure equal access to all levels of education and vocational training for the vulnerable, including persons with disabilities, indigenous peoples and children in vulnerable situations	Develop education need based data depository for disable and indigenous people	5% disable quota facilities
	Enhancing training facilities for disables. (July 2021- June 2023)	
	Stipend facilities for vulnerable, disabled and girl students. (2018-2020)	
	Stipend facilities for all vulnerable, disabled and female students (2 nd Phase)	
By 2030, provide access to safe, affordable, accessible and sustainable transport systems for all,		Providing wheelchair and lifting facilities at important station

improving road safety, notably by expanding public transport, with special attention to the needs of those in vulnerable situations, women, children, persons with disabilities and older persons		platforms for convenience of the disabled passengers by June 2019.
11.7. By 2030, provide universal access to safe, inclusive and accessible, green and public spaces in particular for women and children	Children park, disable park.	Construction of road footpath and drain for women, children, older and disabled person from Board Bazar Battala Road
	Community centre for disable person.	
16.3 Promote the rule of law at all level and ensure equal access to justice for all	Speedy disposal of cases affecting Women, Children and Disabled.	

9. Gaps and Challenges

- First and foremost, a single national definition of disability needs to be defined. On the basis of that a national census needs to be established to identify the correct number of PWDs. There is a clear discrimination of data between rural and urban areas because of higher availability of resources in urban centres and lack of capacity in rural areas. Importance should be given to collect the rural level data. There is also a lack of data on violence that takes place on PWDs. Misunderstanding exist in using certain terminologies and with the use of tools due to improper classification.
- Both awareness of and scientific information on disability issues are lacking. There has been no agreement on definitions and little internationally comparable information on the incidence, distribution and trends of disability. There are very few documents providing a collection and analysis of the ways countries have developed policies and responses to address the needs of people with disabilities.
- The country's health workforce, health structure & system, particularly at primary to secondary levels are still not adequately prepared to deal with children and adults at risk of impairment and disabling conditions with appropriate health & health-related rehabilitation services and referral mechanism. The medical curriculum in Bangladesh barely includes issues related to disabilities and their rehabilitation. Medical professionals at primary & secondary level, and other Primary health care workforces are yet not adequately sensitized and/or trained. This tends to exclude many of the potential beneficiaries, as it can both be expensive and/or require travelling long distances to the nearest clinic. Lack of trained officials who give out medical certificate often do not know the criterion to hand out the certificates. This often leads to expensive and unreliable
- A very low percentage of the disabled people in need can be reached by most of the programmes. This is usually due to limited funds and resources, and national governments often depend on assistance and funding from donors and development partners.
- It is unclear whether the Acts prevails over other laws that affect persons with disabilities. For instance, the Labour Act 2006 of Bangladesh states that any worker who becomes disabled due to a workplace injury will be terminated from work, although entitled to compensation. This conflicts with the Act, which requires employers to make reasonable accommodation for all employees with disabilities.
- Many government and NGO websites are still not accessible for people with visual impairments. The ICT Policy does address many accessibility issues for PWDs, but these provisions are seldom put into practice. As a result, barrier free access to information is still a challenge for PWDs.
- Information on how eligibility for disability is assessed was not found for all the programmes listed. Additionally, an evaluation for the Bangladesh social protection programme found that even if criteria was detailed in the guidance handbook at the national level, it wasn't always practical. Decisions about whether to include beneficiaries was often at the discretion of the local authorities and facilitators on the ground. Lack of specific identification criteria may result in the disabilities that are included mainly being visible disabilities rather than invisible disabilities (Schneider, 2011).
- Implementation of disability-related legislation and policies is slow and often not funded. Inclusion of children with disabilities in schools, sports and other activities contributes to changing attitude and behaviors. However, not all government service providers are adhering to new legislation requiring inclusion. This institutional discrimination is due to negative attitudes resulting from lack of awareness and lack of enforcement and monitoring. For example, despite the new inclusive education policies, many children with disabilities report being turned away from school by teachers and because of barriers preventing their access. The common gaps in education policy include a lack of financial and other targeted incentives for children with disabilities to attend school as well as a lack of social protection and support services for children with disabilities and their families.
- The Disability Act addresses the issue of access to transport, but the lack of detailed guidelines prevents effective implementation. For example, while 5% of seats are reserved for PWDs by law, the lack of any

rule or practice for allowing additional time for PWDs to board, or for ramps or wheel-chair access, means that access is denied for physically disabled people.

- Regarding access to government and other buildings, while Rules are in place, and do provide detailed measures to ensure disabled friendly access, they are not implemented. The Building Code Authority is yet to be established.
- The allowance for PWDs is yet to be digitized. The PWDs need to go to specified Sonali Bank branches on pre-specified date to draw the allowance. As has been reported, it requires a long waiting time in the queue to collect the money. There are times when no sitting arrangement for the PWDs are available in a branch. Most importantly, convening the journey for many PWDs is physically strenuous and financially costly. The cost of travelling to receive the allowance often outweighs the benefit of receiving it.
- Inter-ministerial coordination and collaboration is still a huge barrier to development. There can be no co-ordination without co-operation among ministries and numerous policy actors. It is still very weak which is crucial to ensure coherence in policy making and implementation. As a result of poor coordination between responsible parties, cross-cutting areas such as infrastructure, gender and institutional capacity building are insufficiently addressed. This leads to delayed and poor implementation of policies. It is important to value the interconnectivity of the system at all levels.
- In spite of Bangladesh ratifying the UN Convention on the Rights of Persons with Disabilities in 2007 and further regulations in 2008 and introducing the Rights and Protection of Persons with Disabilities Act 2013 and National Skill Development Policy 2011, a very slow progress was seen in training and employment of young people with disabilities in Bangladesh. The Labour Force Survey of the Government does not contain any data on employment of Person with Disability. Due to lack of trained personal and no definitive tools to measure Disability, its often neglected.
- Our legal justice system needs to go a long way to ensure rights and freedoms of PWDS, especially in its addressing gender-based violence.
- Many poor people with disabilities, living in remote areas, are unaware of social protection schemes or cannot access them due to lack of motivation of officials to go to remote sites and creating awareness.
- Programmes designed with a focus on charity rather than empowerment can create a disincentive to work when the emphasis is mainly on “incapacity”.

10. Conclusion and Way Forward

In this perception study, we have highlighted how Bangladesh has come a long way by taking various initiatives and policies which are more inclusive in nature. The prevalence of disability in Bangladesh seems to be high because of overpopulation, poverty, illiteracy, poor awareness, and lastly lack of medical care and services. Although disability is a major social and economic phenomenon in Bangladesh, there is very little reliable data available on this issue.

In 2008, Bangladesh signed and ratified the UN convention on the Rights of Persons with Disabilities (CRPD) as one of the significant conventions followed by the adoption of 'Rights & Protection of Persons with Disabilities Act 2013'. The Act is meant to guarantee educational, physical and mental improvement of persons with disabilities and to support their participation in social and state activities by removing all sorts of discrimination. However, the overall situation of Persons with Disabilities (PWD) is still far from satisfactory. The study emphasized how person with disabilities still face huge barriers regarding access to health, education, jobs, transport and other sectors. The respondents identified the challenges that they face in everyday life which have been highlighted in the study. PWDs should be included in the mainstream programme if some initiatives exist specially by raising awareness, simple adaptations, training professionals, new rules and policies, and establishing partnerships for global change. Bangladesh's journey to becoming a developed country by 2041 requires the inclusion of all groups of people in the process of socioeconomic development. Provision of adequate infrastructure, policies and social security benefits for PWDs is a critical development agenda to the government and its development partners. At the same time, emphasis should be given on transforming these people to be self-reliant in all aspects and by enabling them to invest in themselves with the social security benefits.

This part will summarize the study's findings about what is known about disability and makes final recommendations made by respondents and Disabled People Organization to assist stakeholders in overcoming the barriers that people with disabilities experience.

- As the government has not set any clear definition of disability due to lack of expertise. Experts in disability measurement from developed and developing countries needs to be brought together to review and assess the current status of methods used in population-based data collection activities to measure disability in national statistical systems,
- As per the study, most of the respondents noted that inaccessible schools were the key barriers to their inclusion in education. Investments are required to improve school facilities, college and university buildings to increase the accessibility of students with special needs. Thus, students who have challenges only regarding their mobility would be able to catch up with the students without disabilities in the same class. However, efforts should be made to establish separate or special classes considering the form of disability for students. Emphasis is made on more inclusive schools, but special consideration can be made with extreme cases considering the forms of disabilities, such as problems with eyesight, hearing, recollecting and concentrating, intellectual disability.
- The government school should take steps to reserve a certain proportion of seats for students with disabilities. In India, for instance, a quota of 3 per cent in government institutions and government aided institutions for students with disabilities is reserved.
- Another concerning issue is that a student who receives disability stipend cannot take regular disability benefit. This predicament should be addressed so that s/he can also avail other benefits of PWDs.
- Transport are still far from reach for PWDs. These group of people cannot be self-reliant when travelling from one place to another. Roads, railways, footpaths are inaccessible for differently abled persons. With the support of private sector, and international experience, the government need to take proper steps to incorporate this method of communication to be disable friendly. The government can allocate

special buses as our next-door neighbour India is considering launching to make transport more disable friendly. New variant of buses will have three doors – one in the front, one in the middle and another in the rear and the other type of buses are normal cluster bus with hydraulic lifts fitted for easy access to wheelchair-bound passengers.

- The government has a plan to bring all citizens under national health insurance coverage to ensure healthcare services in the current policy. A national strategy for giving healthcare services to persons with disabilities should be considered in the agenda. In Philippines, The Magna Carta for Persons with Disability was amended last February 22, 2019 into Republic Act No. 11228, providing all persons with disability automatic coverage under the Philippine Health Insurance (PHILHealth). Lessons can be learnt on how it was incorporated, and provisions be made by the government.
- In India, The Department of Empowerment of Persons with Disabilities has recommended the inclusion of two new categories – acid attack victims and persons suffering from schizophrenia – in the list of differently abled under the draft Right of Persons with Disabilities Bill. Owing to this new law, reservation in higher education has been increased from 3% to 4% and acid attack survivors will now be eligible for this benefit. Bangladesh can follow the footsteps of its neighbouring country and can consider in incorporating this strategy. With the consultation of Acid attack victims, the disadvantaged group can be treated as disabled and granted disability benefits including reservation in government jobs and education institutions.
- The government presently has 1 percent quota for people with disabilities (PWD) in government jobs. The respondent in the questionnaires demanded three - five percent quota for physically challenged people in all government jobs, including class-I and class-II. PWDs are still facing hurdles in order to land up the meagre 1 percent job and faced with corruption. There are double hardships for a physically challenged women who completes graduation overcoming numerous hurdles, but then they are not given any jobs because of their disabilities. The government needs to formulate a specific policy for the recruitment of physically challenged people. Ministries should stress on appointing at least one person with disability at each branch and wings. The Labour force Survey should also start including data on employment status of PWDS which is not present in the survey to get data on national employment figure of PWDS to facilitate further studies on employment.
- The government has increased its allowance for financially people with disabilities (PWD) from 700tk to 750Tk in the current fiscal year's budget. However, we often tend to forget the caregivers (mothers, fathers, siblings, grandparents as per the survey in this study) who are the integral part of a differently abled person's life. The government must design a policy where the caregivers should also be given some kind allowance to value their time and effort for enabling the PWDs to live a normal life.
- PWDs require special medical care compared to their 'non-disabled' counterparts. They do not only require additional support, but also adequate infrastructure. As such, there are special forms of disabilities which might require trained medical staffs including physicians and nurses. Currently, facilities of government hospitals and care centres specifically dedicated for PWDs are extremely limited compared to their need. Training or research centres on disabilities and diseases related to disabilities needs to be created. The PWDs are handed over a golden citizen card (SHUBORNO) after detection. Respondents suggested receiving discounts in health, transport and other sectors with this card and creating awareness through social media about the card and its uses.
- Disable friendly parks are still not ready although government has allocated a plot for it. The park has been lying idle with no proper infrastructure that will facilitate PWDS. The playground/park should be built in an inclusive way with proper planning, inviting and facilitating children and others with disabilities to join. Traditionally, children with disabilities are not allowed to go out to play. The aim of the disable friendly parks should be to encourage parents and other children to be more inclusive of children with disabilities.
- Social Awareness campaign is needed in all institutions. Disability awareness campaigns needs to be strengthened through which mindset of mass people can change and create more acceptability. One

kind of campaign is that of raising awareness of disability issues among the general public - disabled and non-disabled people - with the aim of changing negative attitudes about disabled people into positive recognition of their skills, needs and rights. Social media can promote disability awareness. National Access Awareness Week (NAAW) is now an annual event in Canada. The first NAAW, in 1988, launched by 250 communities across the country, focused on raising awareness of disability-related issues. It is a community-based initiative based on a set of partnerships and is based on year-round action. It recognizes significant achievements in each of the five key areas which are transportation, education, health, employment, housing and highlight models of good practice to inform other communities to ensure the full participation of disabled Canadians. Bangladesh can learn from this experience and implement in its own country.

- People still confuse in defining and identifying the types of Neurodevelopmental disorders -down syndrome, autism, and Cerebral Palsy. These terms are often considered same and treated in the same way. Without a systematic framework designed according to current scientific research on autism and other neurodevelopmental disorders, service delivery models cannot be effective, financially feasible, or sustainable in the long run. There is an urgent need to strengthen efforts in research and development to address the treatment gap for mental and neurological disorders.
- Inter-ministerial coordination is essential to ensure a clear division of roles and responsibilities and identify areas for collaboration in the implementation of national strategies and plans to address key issues. Relevant ministries and institutions should be engaged in coordination include those responsible for: health (overseeing the provision of medical care and psychological counselling); justice (prosecution, legal assistance); welfare/social protection (related to shelter, economic assistance, and other supports); and the Office of the Cabinet (which can help prioritize the issue on the policy agenda). Representatives of national civil society organizations or networks providing frontline services (health, shelter, counselling, legal assistance, etc.) should also participate in national-level coordination. Identifying clear roles and responsibilities for relevant ministries and coordinating with international actors and partners in other countries should be strengthened. Strengthening coordination can help to avoid duplication of efforts and may lead to more efficient use of scarce resources. Coordination can also catalyse joint decision-making and, in the longer term, result in more coherent national policies. It is important to designate a coordinating ministry tasked solely with managing inter-ministerial relations and also establish a regulatory framework to promote inter-ministerial coordination.
- Lastly, the PWDs all agreed the need to express freely their opinions through forums and organisations so that perceptions of their lives are shared and in order to inform decisions and actions which will be taken on their behalf. If these opinions are taken seriously and included as priorities on the political agenda, this will improve the wellbeing of everyone and together a more inclusive country can be built while every person working towards the SDGs.

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