



SUSTAINABLE ECONOMIC EMPOWERMENT OF PERSONS WITH DISABILITIES

The Daily Star and Handicap International Bangladesh jointly organised an online discussion titled "Sustainable economic empowerment of persons with disabilities through a disability-inclusive poverty graduation programme" on July 26, 2021. Here we publish a summary of the discussion.



MD MAZEDUL HAQUE,
Country Operational
Coordinator,
Handicap
International
Bangladesh

Globally, 15 percent people have some form of disabilities according to World Health Organization. However, in Bangladesh, no concrete data is available. The census of 2011 cites the percentage of persons with disabilities as 1.4 percent, while the Household Income and Expenditure Survey (HIES) from 2010 puts the number at 9.01 percent.

In a study conducted by Handicap International - Humanity & Inclusion (HI), we found that over 60 percent persons with disabilities expressed the need for assistive devices and that 65 percent have unmet medical needs.

In Bangladesh, the social protection resources allocated for persons with disabilities are less than two percent of the available resources. They are not properly included in our poverty reduction programmes as most of them don't have employment opportunities. These persons with disabilities need to be provided with skills-based training that will enable them to become economically active.

Specific programmes need to be designed which use a household approach to provide personalised support to persons with disabilities. Community engagement should be included in these programmes, and the government should seek the assistance of organisations associated with persons with disabilities when creating community engagement campaigns. Local resource mobilisation can play a key role, and the government should set up incentive programmes accordingly. Strict and rigorous follow-up of households with persons with disabilities is needed to ensure that these programmes have an impact.



DR SHAHADAT H SIDDIQUEE,
Department of
Economics, University
of Dhaka

Households with persons with disabilities are more likely to be deprived of their basic rights, while also suffering from poverty. To improve their situation, we must first establish the rights of persons with disabilities at the national level.

HI (Handicap International) has been using a disability inclusive poverty graduation model, which targets extreme poor households with persons with disabilities. The programme provides personalised social support, livelihood, rehabilitation, social protection, and psychosocial services.

More programmes like these should be established for persons with disabilities, and the government should redesign our poverty graduation model with the inclusion of persons with disabilities. Aside from grant-based programmes, I would also recommend designing microfinance programmes for persons with disabilities, so that they can establish their own businesses and participate in income-generating activities.

There are some superstitions about persons with disabilities in our society and it is critical that we tackle these social prejudices. I lost my right hand at a very young age due to polio, and can't help but notice that people act differently towards persons with disabilities. Teachers should teach students, from an early age, how to interact with children with disabilities.

We should note that there are a variety of disabilities. Not all disabilities are equal, and it would be a mistake to consider all persons with disabilities as equals. Each form of disability requires a different type of treatment, care, and attention.

To get a comprehensive idea of the different categories of disabilities, the Bangladesh Bureau of Statistics (BBS) should conduct a census. Information on different categories of persons with disabilities will help organisations that are working for them to better plan their interventions.



PROF ABUL BARKAT,
Chief Advisor,
Human Development
Research Centre

Article 15 of our Constitution states, "It shall be a fundamental responsibility of the state to attain...the provision of the basic necessities of life, including food, clothing, shelter, education and medical care." Part (d) of the Article mentions explicitly, "the

right to social security, that is to say, to public assistance in cases of undesired want arising from unemployment, illness or disablement, or suffered by widows or orphans or in old age." In essence, sustainable economic and social empowerment of persons with disabilities through planned means is a constitutional promise of our republic. The disability-inclusive poverty graduation programme should be viewed as one of the most significant means to fulfil the pledge of the 1972 Constitution.

People aged 65 and above have some form of disability. As more families shift from joint families to nuclear families, parents from poor households will have nobody to take care of them. While extravagant care homes are being built for the rich, nothing of the sort is being made for the poor. This is why we need a department for the elderly.

I have proposed to the government that a 'Veteran Philanthropic Department' should be established under the Ministry of Social Welfare, but they have informed me that funds are not available to set up such a department. Without a separate budget for persons with disabilities, we cannot address their needs properly. Therefore, I would recommend to policy makers to try and establish a separate provision for persons with disabilities in our national budget.

We keep saying that determining data for persons with disabilities is a complex issue. But I disagree with that notion. We are implementing many complex projects and ideas in our country. And yet, we cannot include information in our census on the number of persons with disabilities in the country?

The government has set up significant incentive packages for Covid-19 recovery, but who is receiving these incentives? I have spoken to many people in villages, rickshaw pullers, beggars, etc. None of these people received any incentives. I believe our incentive programmes should be much more transparent. This will help ensure funds are being properly allocated and distributed.

The best economic policy is one that has a long-term social impact. Therefore, we should ensure our policies have a provision for long-term social impact by measuring its cost-effectiveness.



ASHRAFUN NAHAR,
Executive Director,
Women with
Disabilities
Development
Foundation (WDDF)

Organisations like WDDF and HI can only cover a small segment of the large population of persons with disabilities in Bangladesh. Therefore, special government initiatives are required. Without adequate national budget allocations, the action plan made under the Rights and Protection of Persons with Disabilities Act cannot be implemented properly.



SHAFIQU ISLAM,
Country Director,
ADD International
Bangladesh

We need sustainable mechanisms so that organisations working with persons with disabilities can maintain a poverty graduation model in their local areas even after completion of the project.

Bangladesh should have a ministry of social justice to replace the Ministry of Social Welfare because we need to get out of the welfare attitude. We need to establish a separate department within the ministry which can specifically deal with the needs of persons with disabilities. We need a multi-sectoral approach to fulfil the criteria of the graduation model for persons with disabilities.



DR TAPASH KUMAR BISWAS,
Director (Research),
Palli Karma-Sahayak
Foundation (PKSF)

Microfinance institutions, banks, etc., disqualify persons with disabilities from accessing loans because they believe they can't repay these loans. In one of our projects, we provide persons with disabilities with access to credit facilities, training, physiotherapy, etc. The government should also create similar programmes that provide these services to persons with disabilities, as private organisations alone cannot provide these services on the required scale. Microfinance programmes serving persons with disabilities should collect payments directly from the clients' homes. Additionally,

the frequency of payment collection should also be reduced from a weekly basis to a monthly basis.



MD ARIFUR RAHMAN,
Executive Director,
Young Power in Social
Action (YPSA)

The challenges persons with disabilities face vary contextually. For some persons with disabilities, it is harder than others. This is why a generalised approach cannot address the situation. Therefore, we need to be taking specific approaches based on our knowledge of the different types of disabilities in the different regions of the country.

For the overall improvement of the lives of persons with disabilities, there is a need for economic development. What is the mandate of financial institutions like banks on providing services to persons with disabilities? We have seen how persons with disabilities were not allowed to open accounts at private banks. They are also not considered eligible for bank loans. So, such institutions stand as barriers to protecting the rights of persons with disabilities.

To ensure the rights of persons with disabilities and to develop the quality of their life, we must ensure their economic security. YPSA, HI and PKSF have worked jointly on a project to prove that persons with disabilities can participate in banking and other financial activities. In Chittagong, we approached

RECOMMENDATIONS

- A nationwide census should be undertaken to get a comprehensive idea of the situation of persons with disabilities in Bangladesh.
- Include all the 11 types of disabilities in the upcoming census questionnaire.
- Include persons with disabilities in the plans for our poverty graduation programmes.
- Provide technical training to persons with disabilities.
- Engage community people to increase awareness about persons with disabilities and fight the stigma surrounding them.
- Persons with disabilities should have full access to all the services offered by banks and microfinance institutions.
- Design suitable loan and other banking products for persons with disabilities.
- Leverage the ICT sector on a national level to provide employment opportunities to person with disabilities.

5,000 persons with disabilities to support them in achieving financial independence, and this has been extremely successful. They are all potential entrepreneurs who are important contributors to Bangladesh's economy.



ALBERT MOLLAH,
Executive Director,
Access Bangladesh
Foundation

Only recently, the Development Results Framework included a separate provision for persons with disabilities under the education category in the Eighth Five Year Plan. The provision is for 100,000 persons with disabilities. If we divide this number equally amongst the unions, it only accounts for 22 persons with disabilities from each union. This clearly shows that persons with disabilities are not seen as a priority in our national planning. In our overall budget, the allocation for persons with disabilities is 0.33 percent. In terms of the social safety net budget, the allocation for persons with disabilities is 1.96 percent.

The online-based Covid-19 vaccine registration system is not fully accessible for persons with disabilities. International policy documents state that persons with disabilities should be a priority in this regard but we are not following those standards.

The next National and Household Census, which will start on October 25, 2021, is an opportunity to determine the number and the different categories of persons with disabilities. We have a law from eight years ago that mentions around 11 types of disabilities, whereas in the census only five categories are available in the questionnaire. When this issue was brought up in a discussion, the authorities mentioned that they cannot increase the number of questions. But we are only asking for the inclusion of a few extra categories under one question in the entire census. If we cannot even provide a proper space for persons with disabilities in our census, can we really address all their issues?



ROZINA HAQUE,
Programme
Head, Ultra-
poor Graduation
Programme, BRAC
Centre

BRAC pioneered the ultra-poor graduation programme in 2002 with the realisation that the most vulnerable groups are the ones most often ignored by NGOs. The programme has had a great impact on the participants, with the income of 93 percent of the participants increasing up to 37 percent. This programme has already been replicated abroad. Incorporating the needs of persons with disabilities into the ultra-poor graduation programme can change the trajectory of the lives of persons with disabilities. So, if proper data is made available by the BBS on persons with disabilities, we can more easily incorporate the necessary changes into the programme to accommodate persons with disabilities.



AFM ALAUDDIN KHAN,
Director (Training),
Department of Youth
Development

The motto of our Sustainable Development Goals (SDGs) is to ensure that no one is left behind. Development cannot be strengthened by excluding any part of society. We must include everyone in this process.

We have included youths with disabilities in all our youth training programmes. However, without comprehensive data, we cannot redesign our programmes to accommodate all the needs of persons with disabilities.



SHAFIUN SHIMUL,
Associate Professor,
Institute of Health
Economics, University
of Dhaka

While we don't have a clear picture of the total population of persons with disabilities, if we take the global estimate into account, then it is a significant number of people. We cannot achieve our desired GDP growth or SDGs without the inclusion of this group into our plans. Evidence generation is extremely important, and so this should be primarily focused on. Without proper evidence, the government will not realise the importance of allocating necessary resources for persons with disabilities.

Financial inclusion for persons with disabilities is also an important point to note. We can generate special loan schemes for persons with disabilities with a competitive interest rate which will help them become financially stable.



RABEYA SULTANA,
Country Director -
Bangladesh, Muslim
Aid

The community of persons with disabilities in Bangladesh has a lot of potential. We can provide different types of technical training to enhance their abilities to work in a professional field. We have developed our poverty graduation model for persons with disabilities by establishing the "Techno-Entrepreneurship" model where we are linking young persons with disabilities with different enterprises based on their age. "Techno-Entrepreneurship" is a globally emerging concept, and will definitely help persons with disabilities in Bangladesh to become more economically included.



KHANDAKER JAHURUL ALAM,
Executive Director,
Centre for Services
and Information on
Disability (CSID)

The identification of persons with disabilities is a major issue. According to Article 31, it is necessary for persons with disabilities to have proper identification from government doctors in order to receive government benefits. But government doctors do not have a proper understanding of disabilities, as it was not included in their educational curriculum. Only three to four years ago, topics on disabilities were added to the national medical curriculum.

CSID has been working with the ICT Division for the last nine years to develop technological skills amongst persons with disabilities, and this collaboration has proved to be an immense success. More than 600 persons with disabilities are working in various ICT projects as a result of our efforts. ICT is a thriving industry for persons with disabilities, as approximately 4,000 persons with disabilities are working in online marketing and call centres. The ICT Division has been very cooperative in providing opportunities for persons with disabilities, and more ministries and organisations need to come forward to work for persons with disabilities with the same enthusiasm and dedication.



SHAKEB NABI,
Country
Representative, ICCO
Cooperation

A graduation programme is not complete or comprehensive unless it helps the poorest and most marginalised groups to come out of poverty. Usually, poor households which consist of one or more persons with disabilities are the ones most likely to be suffering. We must redesign our social programmes with a focus on those with disabilities. We can use social safety nets, financial inclusion, market access, technical training, etc., to establish a level playing field for persons with disabilities.



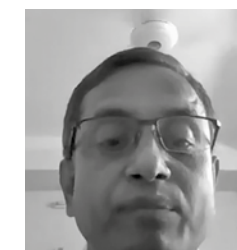
AMRITA ROZARIO,
Country Director-
Bangladesh, Caritas
Switzerland

The incentives that are given by the government are not a sustainable way to help persons with disabilities and it will only increase their dependence upon the government. In addition to various allowances, we need to empower persons with disabilities with work and skills so that they can participate in income-generating activities and achieve economic independence. Microfinance organisations can provide interest-free loans to persons with disabilities so that they can set up their own enterprises. There are endless possibilities in our SME sector. If we can provide them with the opportunity, they will shine and establish themselves as successful individuals in society.



ENAMUL HAQUE,
Programme Manager,
Islamic Relief
Worldwide

Policymakers must be the ones to usher change. Their first step should be to collect the required data on persons with disabilities using the upcoming census. Once the database is established, national level programmes can be specifically designed which can serve all categories of persons with disabilities. We must include persons with disabilities in our respective organisations as well. At least five to seven percent of employees in private organisations should be persons with disabilities, as otherwise, we cannot say that we are inclusive.



SHAMIM AHAMED,
Deputy Country
Director, HELVETAS
Swiss Intercooperation
Bangladesh

I want to highlight two points. The first is regarding whether our existing poverty graduation model is adequate or not, and the second point is regarding the involvement of the private sector. I think the government and the private sector must work together to re-evaluate the poverty reduction model and establish a new model which includes persons with disabilities.