

Persons with Disabilities in Bangladesh: Addressing Gaps in Data, Social Protection, and Employment Accessibility



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Acronyms

ASD	Autism Spectrum Disorder
BBDN	Bangladesh Business Disability Network
BBS	Bangladesh Bureau of Statistics
BEF	Bangladesh Employers' Federation
BPL	Below Poverty Line
CRP	Centre for the Rehabilitation and the Paralysed
CWDs	Children with Disabilities
DSS	Department of Social Services
GoB	Government of Bangladesh
GoN	Government of Nepal
G2P	Government to Person
HIES	Household Income and Expenditure Survey
HSD	Health Services Division
IJC	Inclusive Job Centre
ILO	International Labour Organization
LFS	Labour Force Survey
PWD	Person with Disabilities
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Scheme
MoHFW	Ministry of Health and Family Welfare
MoSW	Ministry of Social Welfare
MoWCA	Ministry of Women and Children Affairs
NDD	Neurodevelopmental Disability
NPC	National Population Census
NSPD	National Survey on Persons with Disabilities
NSSS	National Social Security Strategy
OPDs	Organization of Persons with Disabilities
SSF	Social Security Fund
SSPs	Social Security Programmes
TVET	Technical and Vocational Education and Training
UDHR	Universal Declaration of Human Rights
UNCRPD	United Nations Convention on the Rights of Persons with Disabilities
WWDs	Women with Disabilities

Executive Summary

I. Background

Disability-inclusive development ensures equal access for persons with disabilities (PWDs) to education, healthcare, employment, and social protection. Bangladesh's commitment to disability rights is reflected in its ratification of the UN Convention on the Rights of Persons with Disabilities (CRPD) in 2007 and the adoption of the National Social Security Strategy (NSSS) in 2015, which provides life-cycle-based social protection benefits for PWDs. Despite these efforts, significant challenges persist, including inconsistent identification of disabilities, lack of reliable data, limited awareness of disability rights, gaps in legal provisions, inadequate social protection measures, and insufficient employment opportunities for persons with disabilities. These gaps result in many PWDs being excluded from essential support and services. This policy brief aims to assess the current state of PWDs in Bangladesh, identify critical gaps, and provide actionable recommendations aligned with international standards to enhance disability inclusion.

II. Key Findings

- **Stocktaking the Current State of PWDs in Bangladesh**

Data on persons with disabilities (PWDs) in Bangladesh varies significantly across sources due to differences in classification criteria, measurement tools, and data collection processes. The National Survey on Persons with Disabilities (NSPD) 2021 estimates that 2.8 per cent of the population (4.6 million individuals) have disabilities, while the Disability Information System (DIS) records 3.4 million PWDs as of October 2024. In contrast, the Household Income and Expenditure Survey (HIES) 2022 reports a higher prevalence of 5.71 per cent, equivalent to approximately 9.4 million individuals. These figures are considerably lower than global estimates by WHO, which suggest that 16 per cent of the world's population (1.3 billion people) live with significant disabilities. This disparity indicates potential underreporting or misrepresentation of disability data in Bangladesh.

Underreporting may result from stigma and cultural perceptions that discourage families from acknowledging disabilities, as well as systemic barriers. Data collection tools often fail to account for the full spectrum of disabilities, and inadequately trained survey teams and inaccessible data collection sites further limit participation. Additionally, a lack of resources and reliance on outdated methodologies exacerbate the issue, contributing to the persistent underestimation of disability prevalence in official statistics. This underreporting undermines the ability to design effective policies and programmes for PWDs.

- **Social Protection Coverage and Depth for persons with disabilities (PWDs)**

Bangladesh has made significant progress in poverty reduction, with moderate poverty falling from 49% in 2000 to 18.7% in 2022, and extreme poverty declining from 34.3% to 5.6%. However, households with persons with disabilities (PWDs) experience slightly higher poverty rates—19.2% for moderate poverty and 7.1% for extreme poverty. Social protection schemes, though expanded, still have limited impact on poverty reduction due to the small size of allowances, amounting to only 3–5% of per capita GDP. For instance, if all PWDs received allowances, moderate poverty would decrease to 17.9% and extreme poverty to 6%. Conversely, if no allowances were provided, these rates would rise to 21.8% and 8.4%, respectively.

In 2024–25, eight social security programmes (SSPs) targeting PWDs are operational, categorised as direct, semi-direct, or indirect schemes. Direct programmes, such as the Disability Allowance Programme, support 3.33 million beneficiaries with a monthly cash transfer of BDT 850. Semi-direct schemes include education grants, vocational training, and the construction of a

multipurpose sports complex. Indirect programmes focus on trusts and welfare funds for neurodevelopmental and physical disabilities, offering services such as rehabilitation, financial aid, and training.

Under the Education Scholarship Scheme for Disabled Students, 100,000 students with disabilities receive monthly stipends ranging from BDT 900 (\$7.50) for primary education to BDT 1,300 (\$10.80) for graduate and postgraduate levels. Despite these initiatives, only about one-third of the 9.4 million PWDs in Bangladesh receive social protection benefits, leaving over 6 million PWDs outside coverage. Budget allocations for PWD-related programmes have risen from less than BDT 100 crores in the late 2000s to BDT 3,450 crores in 2024–25, yet programme reach remains insufficient.

Access to social protection schemes for persons with disabilities (PWDs) in Bangladesh is impeded by several systemic challenges. Limited awareness among PWDs and their guardians about programme availability, coupled with inadequate understanding among officials responsible for identifying beneficiaries, and barriers to accessing benefits via digital financial services (G2P systems), such as low mobile phone ownership and technical difficulties, further marginalise PWDs.

Global evidence suggests that as countries develop the average years lived with disabilities or diseases tend to increase. This is due to the interplay of longer life expectancies, improved healthcare systems, and better living standards, which, while enhancing overall well-being, extend the duration individuals may live with disabilities or chronic conditions. Additionally, high-income countries typically place greater emphasis on social inclusion, evidenced by robust disability identification mechanisms and enhanced social protection programmes (SSPs) for PWDs. In this context, Bangladesh must adopt proactive policy measures to address these emerging challenges. Priorities include developing inclusive social protection systems, ensuring accessible healthcare, and expanding rehabilitation services.

- **Employment Provisions for persons with disabilities (PWDs)**

Inclusive employment for persons with disabilities (PWDs) is gaining attention in Bangladesh, with recent reforms introducing a 1 per cent employment quota for PWDs across public and semi-government sectors. Despite this progress, only 2.8 per cent of working PWDs are employed in the public sector, and 27.2 per cent of working-age PWDs have official recognition. Employment data is limited and likely distorted due to underreporting of disabilities, leading to an overestimation of employment rates. Efforts to promote self-employment include subsidised SME loans, microcredit initiatives, and vocational rehabilitation under the 8th Five-Year Plan. Additionally, private sector participation is encouraged through proposed tax incentives for hiring PWDs, while initiatives like the Inclusive Job Centre (IJC) and the Bangladesh Business Disability Network (BBDN) support workplace integration and advocacy for inclusive employment practices.

Barriers such as limited awareness, procedural hurdles, slow implementation of quotas, skills mismatches, and negative perceptions about PWDs' abilities and potential persist, undermining progress. Strengthening data collection, evaluating programme implementation, and addressing these systemic issues are essential for ensuring meaningful employment opportunities and achieving an inclusive labour market for PWDs.

III. Legal and Policy Landscape

Bangladesh's legal framework provides a foundation for disability-inclusive policies, with Article 15(d) of the Constitution ensuring social security for persons with disabilities (PWDs). Key legislation includes the Rights and Protection of Persons with Disabilities Act, 2013, the National

Social Security Strategy (NSSS), and the 8th Five-Year Plan. These frameworks aim to support PWDs but exhibit significant gaps, particularly in addressing the needs of women, children, and the elderly with disabilities, as well as in ensuring workplace accessibility and anti-discrimination protections.

Globally, international human rights instruments such as the UN Convention on the Rights of Persons with Disabilities (CRPD) and the ILO's Vocational Rehabilitation and Employment (Disabled Persons) Convention (C159) set benchmarks for disability inclusion. These standards emphasise equal opportunities in employment, accessible infrastructure, and robust anti-discrimination provisions. However, Bangladesh's Disability Act falls short in aligning with these standards. For instance, it lacks clarity on defining discrimination, career advancement opportunities, and workplace rehabilitation for PWDs.

Additionally, while Bangladesh has established quotas for PWD employment, inconsistencies in their application and inadequate provisions for technical and vocational training highlight significant gaps in ensuring equality. The absence of ratification of key ILO conventions, such as C159 and C168, limits Bangladesh's ability to design comprehensive policies aligned with international standards. Addressing these gaps is essential to advancing disability rights and fostering an inclusive society.

IV. Strategies/Policies Adopted in Comparable Countries

India and Nepal offer valuable lessons for improving policies for persons with disabilities (PWDs) in Bangladesh, particularly in social protection and employment.

India: With a disability prevalence of 4.52% (63.28 million people), India has shifted its approach from social welfare to a human rights framework under the Rights of Persons with Disabilities Act (RPWDA) 2016. The Act guarantees non-discrimination, accessibility, and equal opportunities. Social protection includes tax-financed pensions and the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGA), which provides 100 days of wage employment annually, with modifications to accommodate PWDs.

India's disability ID certificate system is central to its social protection framework. These certificates, issued by district-approved medical officers, require an assessment of impairment levels following national disability guidelines. Applicants must meet a minimum assessed impairment level of 40% to qualify for concessions or benefits. The certificate serves as a gateway for accessing social pensions, public works programmes, and other disability-related benefits, ensuring that assistance reaches those in need.

Employment policies include a 4% reservation for persons with disabilities (PWDs) in government jobs, incentives for private employers hiring PWDs, and extensive skills training programmes implemented by government and non-government entities. Approximately 36% of PWDs are employed, underscoring opportunities for economic inclusion.

Nepal: Disability prevalence in Nepal ranges from 2.2% to 7.3%, depending on the source. The Disability Rights Act 2017 mandates social protection through a classification system based on the severity of disabilities, assigning red, blue, yellow, or white disability cards. Social security coverage for PWDs is 31.7%, exceeding regional averages. Nepal's provisions include a Disability Allowance (ranging from NPR 2,128 to 3,990) and Accident and Disability Protection, which covers medical costs and provides income replacement. Self-employment opportunities are supported through provisions in the Act, while contributory schemes ensure financial security for work-related disabilities.

Both countries emphasise robust disability classification, targeted allowances, and inclusive employment. These approaches provide practical insights for Bangladesh to develop comprehensive policies that address the diverse needs of its PWD population while promoting economic empowerment and social inclusion.

V. Towards a More Inclusive Strategic Approach: Key Recommendations

Building an inclusive society in Bangladesh necessitates prioritising the needs of persons with disabilities (PWDs) through targeted policy reforms and institutional strengthening. PWDs face systemic barriers to education, healthcare, employment, and social protection, which must be addressed to fulfil human rights commitments and achieve sustainable development. Current frameworks, such as the 8th Five-Year Plan and the National Social Security Strategy (NSSS), lay a foundation, but a more robust, multi-pronged approach is required.

- **Strengthening data systems:** Establish a comprehensive and standardised database, adopt a universal definition of disability, and implement a system of identification cards for persons with disabilities to improve targeting and service delivery.
- **Expanding social protection:** Increase the coverage and adequacy of disability allowances, link benefits to severity, and explore contributory disability insurance aligned with international standards.
- **Promoting employment and economic inclusion:** Encourage inclusive employment through private sector incentives, design public works programmes for PWDs, expand access to microcredit, and leverage digital platforms for job opportunities.
- **Policy and institutional reforms:** Review and update the Rights and Protection of Persons with Disabilities Act, 2013, strengthen monitoring mechanisms, foster inter-agency collaboration, and prioritise the needs of women, children, and other marginalised groups with disabilities.
- **Awareness and capacity building:** Conduct targeted awareness campaigns, integrate disability issues into training, and empower local organisations to advocate for PWD rights and deliver services.
- **Disaster and crisis response:** Integrate PWD needs into disaster management plans, prioritise targeted support during emergencies, and develop resilience-building programmes for PWDs and their families.

Achieving disability inclusion requires ongoing evaluation, investment in digital inclusion, and preparation for emerging challenges such as demographic shifts and climate change. A coordinated effort among government agencies, private entities, NGOs, and development partners is essential to turn policy aspirations into actionable outcomes. By fostering societal awareness and dismantling stereotypes, Bangladesh can build a society where all individuals, regardless of ability, can contribute to and benefit from national development.



Persons with Disabilities in Bangladesh: Addressing Gaps in Data, Social Protection, and Employment Accessibility



Around 1.3 billion, or 16% of the global population, have significant disabilities



5.7% of the population in Bangladesh suffers from any type of functional disability.

Source: HIES (2022)

Poverty rates for PWD households are estimated to be marginally higher



19.2% of PWDs are in moderate poverty

7.1% of PWDs are in extreme poverty.

Only one-third of PWDs receive assistance from disability allowances



Limited awareness among PWDs about the availability SSPs



Inadequate understanding among responsible officials for identifying PWDs



Barriers to accessing benefits through digital financial services.

Employment data for PWDs in Bangladesh is problematic and overlooks underemployment



0.75 million

PWDs are economically employed.

Source: LFS (2022)

Policy recommendations and actionable steps to create a strategic and inclusive approach to supporting PWDs in Bangladesh



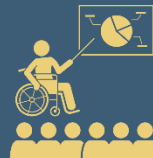
Establish a robust and credible database containing information on PWDs for inclusive policymaking



Strengthen policies and institutional mechanisms to address systemic challenges and promote inclusivity



Enhance the coverage and adequacy of social protection measures for PWDs while exploring innovative insurance mechanisms



Raise awareness and introduce capacity-building initiatives to advocate for PWD rights and deliver services at the community level



Create employment opportunities and foster economic inclusion for PWDs to build an inclusive society



Recognise the heightened vulnerabilities of PWDs during any crises

Persons with Disabilities in Bangladesh: Addressing Gaps in Data, Social Protection, and Employment Accessibility

*Mohammad Abdur Razzaque, Emran Hasan**

Abstract

This paper provides an overview of disability inclusion in Bangladesh, with a focus on addressing systemic gaps and ensuring equitable opportunities for persons with disabilities (PWDs). It begins with a stocktaking of the current state of PWDs, highlighting challenges related to underreporting, fragmented data systems, and insufficient social protection coverage. It underscores the need for a credible and dynamic database to better inform policy decisions. The analysis also examines Bangladesh's legal framework, comparing it with international human rights instruments and ILO social security standards, to identify critical gaps in disability-related policies. Drawing lessons from comparable countries like India and Nepal, this paper proposes actionable recommendations, including enhancing social protection, creating inclusive employment opportunities, and improving institutional capacity. Emphasising an inclusive and strategic approach, it calls for empowering PWDs to participate fully in society, aligning policies with global best practices, and fostering sustainable national development.

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I. Introduction

Disability-inclusive development ensures that every stage of the development process is accessible to and inclusive of persons with disabilities (PWDs), ensuring their equal access to education, healthcare, employment, and social protection.¹ As part of its commitment to disability rights, Bangladesh ratified the United Nations Convention on the Rights of Persons with Disabilities (CRPD) in 2007, signalling the country's dedication to ensuring the rights of PWDs (UN, 2018). Over the years, disability-related issues have gained policy traction, most notably through the adoption of the National Social Security Strategy (NSSS) in 2015, which applies a life-cycle approach to social protection. Under this strategy, several provisions support PWDs across their life stages: a child disability benefit for children up to age 18, a disability benefit for adults aged 19-59 with severe disabilities, and a transition to the old-age allowance for people with disabilities over 60. There have also been policy directions to support labour market integration of PWDs.

Notwithstanding the above, there are significant concerns regarding the depth and effectiveness of the support measures for persons with disabilities (PWDs). The identification of disabilities remains inconsistent, with varying definitions and criteria, leading to incomplete coverage in social protection programmes. In addition, a lack of comprehensive and reliable data on PWDs has resulted in many individuals remaining excluded from crucial support. Awareness about disability rights, both among the general population and PWDs themselves, remains insufficient, which further hampers the full realization of disability rights and available policy measures.

Against this backdrop, this paper aims to present an overview of the current situation of PWDs in Bangladesh. By examining existing gaps in data systems, social protection, employment opportunities, and policy implementation, the brief aims to offer actionable recommendations that align with international standards and best practices.

II. Stocktaking the current state of persons with disabilities (PWDs) in Bangladesh

● Disability-related data

The available data on persons with disabilities (PWDs) in Bangladesh, gathered from different sources, exhibit considerable variability.² This inconsistency may be due to factors such as differing classification criteria, measurement instruments, and data collection processes. For instance, the National Survey on Persons with Disabilities (NSPD) 2021 reported that approximately 2.8 per cent of the population (around 4.6 million individuals) live with disabilities, as defined by the Persons with Disability Rights and Protection Act, 2013. The Disability Information System

¹ The United Nations Convention on the Rights of Persons with Disabilities (UNCRPD) defines 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.

As defined by the Rights and Protection of Persons with Disabilities Act (2013), a person with a disability is an individual who has become disabled either congenitally or as a result of an accident, illness, mistreatment, or other causes. This condition may lead to physical incapacitation or mental imbalance, resulting in full or partial inability to live a normal life. The Act recognises ten categories of disability: autism/autism spectrum disorders, physical disabilities, mental illnesses that cause disability, visual impairments, speech disabilities, intellectual disabilities, hearing impairments, deaf-blindness, cerebral palsy, multiple disabilities, and other forms of disability.

² Findings from various surveys suggest that the estimated disability prevalence rate varies significantly from 1.4 per cent to 9.07 per cent (UNPRPD, 2022).

(managed by the Department of Social Services, Ministry of Social Welfare) recorded 3.4 million PWDs as of 18 October 2024.³ On the other hand, the Household Income and Expenditure Survey (HIES) 2022 indicated that about 5.71 per cent of the population in Bangladesh suffers from any kind of functional disability, which is equivalent to an estimated 9.4 million people with PWDs.⁴

Global estimates indicate that approximately 1.3 billion people, or 16 per cent of the world's population, experience significant disabilities (WHO, 2022). Of these people, around 142 million have severe levels of disability. This translates to one in every six individuals worldwide facing major disability-related challenges. Regionally, the prevalence of disability varies, with the European region reporting the highest (20%), followed by the Americas region (19.4%), the Southeast Asia region (15.6%), and the African region with the lowest (12.8%). Therefore, the reported proportions of persons with disabilities (PWDs) in Bangladesh are significantly lower in comparison with the global average. This could imply that the disability rate in Bangladesh might be underreported or misrepresented.

In Bangladesh, the Disability Information System (DIS) of the Department of Social Services (DSS), Ministry of Social Welfare (MoSW), records and reports on the number of registered PWDs (<https://www.dis.gov.bd/>) with the objective of providing them with disability allowances under the country's social protection system. However, it is widely held that in developing countries, individuals with disabilities often remain underreported in official statistics due to a range of systemic, social, and logistical factors. First, stigma and cultural perceptions surrounding disabilities can lead families and communities to hide or downplay the presence of a disabled individual, often out of fear of social discrimination. This results in fewer people coming forward to report disabilities during surveys or census activities. Additionally, many data collection tools and methodologies lack inclusivity, with questions that fail to account for the full spectrum of disabilities or fail to accommodate people with communication, sensory, or cognitive impairments. In some cases, data collection teams are inadequately trained to identify and engage with persons with disabilities, leading to inadvertent exclusion. Furthermore, access to data collection points can be a barrier; individuals with physical disabilities, for instance, may not be able to reach survey locations due to inadequate transport or infrastructure, particularly in rural or marginalised areas. The scarcity of resources dedicated to comprehensive data collection and the reliance on outdated methods only exacerbate these challenges, resulting in a persistent underestimation of disability prevalence in official statistics.

- **Persons with disabilities (PWDs) and the social protection schemes for them**

Bangladesh experienced a significant decline in poverty between 2000 and 2022, with the moderate poverty rate falling from 49 per cent to 18.7 per cent, and the extreme poverty rate falling from 34.3 per cent to 5.6 per cent. Due to lack of information, it is not possible to assess the overtime changes in poverty incidence of the households with PWDs. However, for 2022, poverty rates for PWD households are estimated to be marginally higher (19.2 per cent in moderate poverty and 7.1 per cent in extreme poverty) than those of national averages.

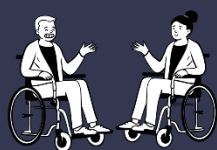
³ The details can be found at <https://www.dis.gov.bd/>

⁴ In this HIES 2022 data, a person is defined as disabled based on vision impairment, hearing issues, difficulty in physical movement and mental ability (remembering and concentration) and difficulty in communication and self-care. Of total, 0.34% of the population (0.6 million) were fully unable, 1.2% (1.98 million) faced severe difficulties, and 4.2% (6.9 million) faced mild difficulties. Additionally, the finding has been estimated based on the information in Section 1A2 of the questionnaire.

The National Social Security Strategy (NSSS) includes provisions for supporting PWDs at various stages of their lives.



Child disability benefit
(up to age 18)



Disability benefit
(age of 19-59)

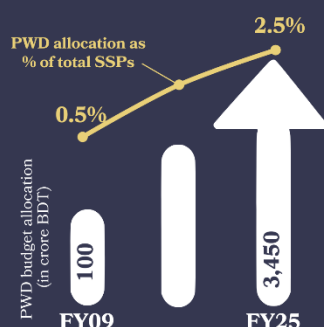


Old age allowance
(from 60 years)



8 social security programmes for PWDs.

The number of beneficiaries has increased from **200,000** to **3.3 million**.



Eligibility criteria “Disability Allowance Programme”

- > 6 years of age
- Bangladeshi resident
- Annual income < BDT 36,000



Disability allowance

BDT 850 /month/person.
(3.1% of per capita income)

However, it can be estimated, based on HIES 2022 data, that moderate poverty among persons with disabilities (PWDs) would drop from 19.2 per cent to 17.9 per cent and extreme poverty from 7.1 per cent to 6 per cent among PWDs if all PWDs were to receive the disability-related social protection allowance. In contrast, the moderate poverty rate among PWDs would increase from 19.2 per cent to 21.8 per cent and extreme poverty from 7.1 per cent to 8.4 per cent if any of them were not receiving any kind of disability allowances. These estimates reflect the fact that the direct impact of social assistance on poverty reduction among PWDs is limited. This is largely because of the relatively small allowance of social protection benefits including that associated with disability. The disability allowance provided in Bangladesh over the past decade has been just about 3-5 per cent of the national per capita GDP.⁵

A well-functioning, disability-inclusive social protection system should ensure PWDs have better access to healthcare, income security, and disability-related support. Such systems typically offer a combination of general and disability-specific schemes, including both cash and in-kind benefits, aimed at promoting active participation in education, employment, and societal activities (ILO 2021, p. 141).

⁵ Currently, the disability allowance stands at BDT 850 (\$7.1) per month (DSS 2023a), which is equivalent to just 3.1 per cent of per capita income. As of 2023-24 provisional estimate, the per capita income is \$2,784, while the exchange rate considered \$1= BDT 120.

Table 1: Social protection programmes (SSPs) for persons with disabilities in Bangladesh

Name of Programme	Ministry / Division	Programme features	Target group	Benefits	No. of beneficiaries 2024-25 (lac)	Budget 2024-25 (Taka in Crore)
Allowances for the Financially Insolvent Disabled	MoSW	Socio-economic development of PWDs, and inclusion of disadvantaged PWDs under SSPs	PWDs identified by the government above 6 years of age and have an annual income lower than BDT 36,000	Cash transfer of BDT 850 per month	32.34	3,321.8
Educational Stipend Program for Physically Challenged Students	MoSW	To mainstream students with disabilities	Students with disabilities	Between BDT 900 and BDT 1300 monthly, depending on education level	1.00	113.71
National Foundation for the Development of PWDs	MoSW	To provide education, health services, and life skill training for PWDs	PWDs	Registered schools for PWDs get financial assistance	0.12	44.73
Construction of Multipurpose Sports Complex for Person with Disability	MoSW	To facilitate sports activities for PWDs	PWDs	Provide Olympics standard training facilities	-	300
Trust for the protection of persons with neurodevelopmental disabilities	MoSW	To provide physical, mental, and financial support to persons with neurodevelopmental disabilities	Persons with neurodevelopmental disabilities	Provides counselling services to parents, detection facilities for neurodevelopmental disability (NDD), treatment cost for NDD, and awareness building.	3.15	39.6
Service and Assistance Centre for Disabled	MoSW	Integrating PWDs into mainstream society by providing services	Different types of PWDs	More than 100 service centres in 64 districts provide services such as physiotherapy, occupational therapy, language therapy, etc. free of cost.	12.00	80.32
Welfare Trust for Physical Disabilities	MoSW	Integrating persons with physical disabilities into mainstream society by providing accommodation, education, and training under special management.	Persons with physical disabilities	The trust operates an industrial plant where PWDs are employed. Accommodation, food, services, training, and scholarships are provided under this trust.	0.09	22
National Academy for Autism and Neuro Development	MoSW	Provide physical, mental, and financial support to persons with NDDs; and bring autistic children under the mainstream education system.	Persons with neurodevelopmental disabilities	To provide proper education to special children and adults; provide scholarships, training, residential facilities as well as ICT facilities to children having Autism Spectrum Disorder (ASD) and NDD	0.81	97.58

Source: Author's compilation from various sources.

According to the Ministry of Finance (MoF), there are eight SSPs that are targeting persons with disabilities (PWDs) in 2024-25 (MoF, 2024).⁶ These programmes, as shown in Table 1, fall into three categories: direct, semi-direct, and indirect. Direct programmes include allowances for the financially insolvent disabled, stipends for disabled students, and the fund for the welfare of disabled individuals. The eligibility for direct allowances is contingent on meeting certain criteria,

⁶ PWDs are covered through two programmes: the "Allowance for the Financially Insolvent Disabled" and the "Educational Stipend Program for Physically Challenged Students."

which vary across programmes. For example, the Disability Allowance Programme requires recipients to be over six years old, reside locally, and have an annual income below BDT 36,000.

Semi-direct programmes cover grants for schools for the disabled, service and assistance centres for the disabled, and the construction of a multipurpose sports complex for PWDs. These programmes also support the socio-economic development and rehabilitation of underprivileged and impoverished individuals with disabilities through special education, healthcare, and various training initiatives. Indirect programmes include the trust for the protection of persons with neurodevelopmental disabilities, the welfare trust for physical disabilities, and the welfare fund for oppressed women and children, as well as the fund for the welfare of burnt and disabled individuals.

Under the "Education Scholarship Scheme for Disabled Students," stipends are allocated to 100,000 students with disabilities, with the amounts varying by educational level (Table 2). The monthly stipend rates are structured as follows: BDT 900 (\$7.50) per student for primary education (Class I to V or equivalent), BDT 950 (\$7.90) for secondary education (Class VI to X or equivalent), BDT 1,050 (\$8.75) for higher secondary education (Class XI to XII or equivalent), and BDT 1,300 (\$10.80) for graduate and postgraduate studies or their equivalents (DSS, 2024b).

Table 2: Allowances for students with learning disabilities based on educational level (as of 2024)

Level of education	Class	Monthly stipend amount	Number of students
Primary level	Class one to Class Five/Equivalent Class	900tk	62,000
Secondary level	Class Six to Class Ten/Equivalent Class	950tk	26,000
Higher Secondary level	Eleven to twelve	1,050tk	8,000
Higher Education level	Honours to Masters	1,300tk	4,000

Source: Authors' collection from Department of Social Services (DSS); accessed on 31 October 2024.

Both budget allocations and the number of beneficiaries for PWDs have increased over time. However, a substantial portion of the PWD population remains outside the support network, underscoring persistent gaps in programme reach and inclusivity. Budgetary allocations have risen significantly, from less than BDT 100 crores in the late 2000s to BDT 3,450 crores in 2024–25. Similarly, the number of beneficiaries has grown from just over 200,000 to approximately 3.33 million during the same period (Figure 1).⁷ This implies only one-third of persons with disabilities (PWDs) receive assistance from disability allowances, and potentially more than 6 million PWDs are out of coverage since, as mentioned earlier, data from the HIES 2022 show about 9.4 million PWDs in Bangladesh.⁸

⁷ There are two major social protection allowance programmes for PWDs (PWD allowance and stipend for students with disabilities) that have been considered, which include 3.3 million beneficiaries.

⁸ In another source, the National Survey on Persons with Disabilities (NSPD) 2021, revealed that a substantial proportion of PWDs, both registered and unregistered, were receiving government support. Specifically, 47.4 per cent of PWDs reported receiving allowances or assistance from the government, while an additional 13.5 per cent benefited

Figure 1: No. of PWD beneficiaries (in lacs)

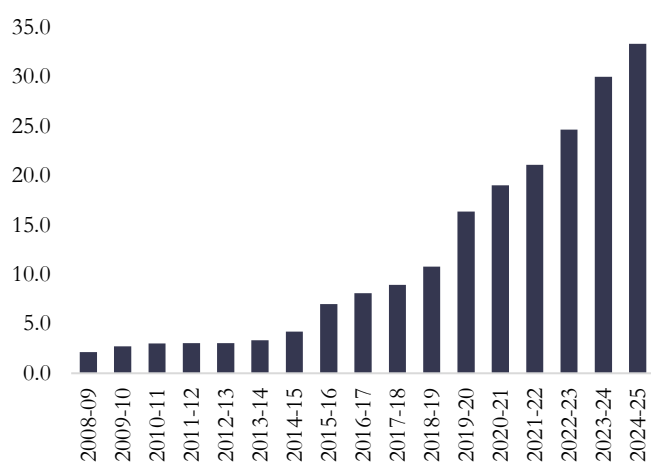
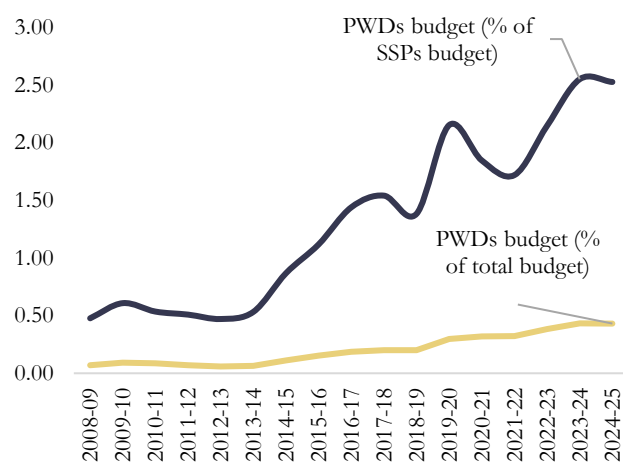


Figure 2: Budgetary share for PWDs (% of total SSPs budget and % of total budget)



Source Author’s presentation using data from MoF (2024); accessed on 31 October 2024.

Note: For 2023-24, revised figures are considered here, and for the year 2024-255 provisional data have been considered.

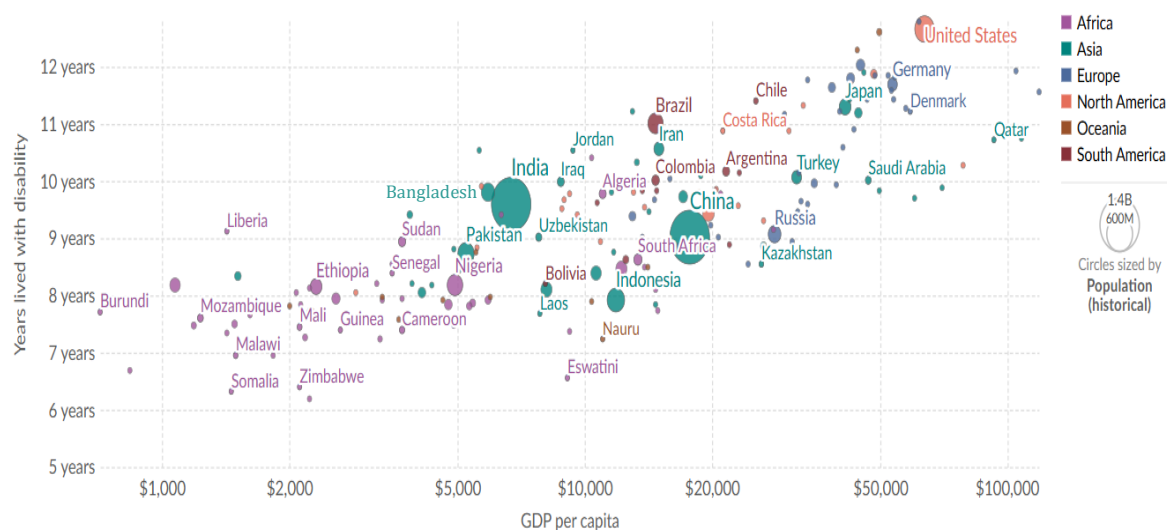
● **Gaps in accessing social protection by persons with disabilities (PWDs)**

As Bangladesh advances towards building an inclusive society, in line with its commitment to the Sustainable Development Goals (SDGs), critical concerns persist regarding gaps in disability data and the limited support currently available to persons with disabilities (PWDs). Global evidence suggests that as countries progress towards high-income status, characterised by rising GDP per capita, the average years lived with disabilities or diseases tend to increase (Figure 3). This pattern reflects the interplay of longer life expectancies, improved healthcare systems, and better living standards, which, while enhancing overall well-being, extend the duration individuals may live with disabilities or chronic conditions. Moreover, high-income countries typically place greater emphasis on social inclusion, evidenced by robust disability identification mechanisms and enhanced social protection programmes (SSPs) for PWDs. In this context, Bangladesh must adopt proactive policy measures to address these emerging challenges. Priorities include developing inclusive social protection systems, ensuring accessible healthcare, and expanding rehabilitation services. Such interventions are crucial to achieving inclusive and sustainable development in response to this demographic transition.⁹

from other social protection programmes (BBS, 2022a). Furthermore, while only 35.6 per cent of individuals with disabilities were registered with civil authorities, a significant 91.4 per cent of these registered individuals were receiving benefits from the disability allowance programme.

⁹ In Bangladesh, the current estimate of years lived with disability is already close to 10 years.

Figure 3: Cross-country comparison of people living years with disease or disability vs. GDP per capita, as of 2021



Source: Our World in Data (2024) as available at <https://ourworldindata.org/grapher/years-lived-with-disability-vs-gdp-per-capita>.

Note: Year lived with disability calculated based on the life expectancy at birth minus the health-adjusted life expectancy at birth and GDP per capita is expressed in international-\$ at 2017 prices.

Numerous challenges hinder access to existing schemes for persons with disabilities (PWDs), extending beyond limited allocations and benefits. The Situational Analysis of the Rights of Persons with Disabilities in Bangladesh by UNPRPD highlights several critical gaps, including:

- Limited awareness among PWDs and their guardians about the availability and scope of various social protection programmes.
- Inadequate understanding among government officials responsible for identifying PWDs, spanning from ministries to grassroots levels, often resulting in selection biases that exclude deserving candidates.
- A disproportionate focus on visible disabilities, with insufficient attention given to invisible or less apparent disabilities.
- Political considerations overriding need-based criteria, where beneficiary selection prioritises political affiliations over disability type, status, or financial condition.
- Barriers to accessing benefits through digital financial services (G2P systems) due to low mobile phone ownership, difficulties in using phones, or complications arising from changes in phone numbers since registration.

These gaps underscore the need for a more inclusive, transparent, and accessible framework to ensure that social protection programmes effectively serve all PWDs, irrespective of the nature of their disabilities or socio-economic circumstances.

- **Employment provisions for persons with disabilities (PWDs)**

Inclusive employment, particularly the integration of PWDs into the labour market, is a relatively new concept in Bangladesh. Policy frameworks have progressively emphasised inclusive employment, notably through the introduction of a 1 per cent quota exclusively for PWDs and

people of third gender, applicable across all grades in government, semi-government, autonomous, semi-autonomous, statutory bodies, and corporations following recent quota reforms (GoB, 2024). Previously, quotas allocated a combined 10 per cent for orphans and PWDs in lower-grade jobs and 1 per cent exclusively for PWDs in specific sectors such as the public service (UNPRPD, 2022, p. 57).

While the recent reforms represent a positive shift towards merit-based employment, a stronger argument can be made for increasing the quota to 5 per cent to ensure more equitable opportunities for persons with disabilities (PWDs). This proposal aligns with provisions in the National Skills Development Policy (NSDP) 2011, which reserves a 5 per cent admission quota for students with disabilities in Technical and Vocational Education and Training (TVET) institutions, complemented by stipends, transportation, and reasonable accommodation support (ILO, 2016). Furthermore, the National Skills Development Policy 2022 and the National Action Plan 2022–2027 for Skills Development in Bangladesh have introduced additional measures and targets to enhance PWDs' participation in skills training programmes. The Rights and Protection of Persons with Disabilities Act, 2013 also underpins the rights of PWDs to non-discriminatory employment opportunities and prioritised access to banking and commercial services related to work. Thus, increasing the employment quota to 5 per cent would not only bolster PWD representation in the labour market but also incentivise the creation of more inclusive workplaces. This would foster an environment that actively accommodates diverse abilities and promotes equity, aligning with Bangladesh's broader goals of inclusive and sustainable development.

It is equally critical to assess the extent to which previous quotas for persons with disabilities (PWDs) have been fulfilled. Estimates suggest that only 2.8 per cent of working PWDs are employed in public sectors, including government, autonomous, and local government bodies (BBS, 2022). This low figure indicates that available opportunities may not be fully utilised, underscoring the need to identify and address barriers—such as lack of awareness, procedural hurdles, or workplace accessibility issues—that prevent effective implementation of quotas. Understanding these challenges is essential for ensuring that inclusive employment policies achieve their intended impact.

The data on employment or jobs in Bangladesh, particularly for PWDs, are problematic and fail to provide a complete picture, especially given the widespread underemployment in the country. According to the Labour Force Survey (LFS) 2022, 0.75 million of the 0.762 million economically active PWDs are employed (BBS, 2022b). Among male PWDs, 0.575 million out of 0.584 million are employed, while for female PWDs, the figure is 0.174 million out of 0.178 million.¹⁰ However, as previously discussed, the overall prevalence of disability in Bangladesh is likely underreported. This underreporting could also distort the accuracy of employment data for PWDs. If the total number of persons with disabilities (PWDs) is underestimated, the resulting employment rate calculated for this population may be artificially inflated.

Acknowledging these potential data limitations is critical. A comprehensive reassessment of PWD employment in Bangladesh, including improved disability identification and more robust data

¹⁰ The LFS 2022 reported relatively low unemployment rates among PWDs, with 1.6 per cent of economically active PWDs unemployed (BBS, 2022b). On the other side, the HIES 2022 reports a higher unemployment rate with disability about 2.6 per cent. An estimate based on HIES 2010 highlighted that the economic cost of PWDs in Bangladesh not working is approximately \$1.18 billion per annum (accounts for 1.74% of GDP) (BIDS, 2014).

collection mechanisms, is essential for understanding the true scope of employment challenges faced by this population.

Only 27.2 per cent of working-age PWDs in Bangladesh have official recognition through a certificate or Subarna Nagorik Card (BBS, 2022b). Furthermore, only about a quarter of the working-age PWD population receives any form of government assistance. This means a significant proportion of PWDs lack both official recognition and access to essential support mechanisms.

To promote self-employment and entrepreneurship among persons with disabilities (PWDs), Bangladesh Bank issued a circular in 2015, introducing several measures: (i) All PWDs enrolled in the Ministry of Social Welfare's social security programme can open a bank account using their National ID (NID) with a nominal deposit of BDT 10; (ii) PWDs can apply for SME loans ranging from BDT 10,000 to BDT 500,000 at subsidised interest rates, with eligibility for 100 per cent refinancing under the 'Bangladesh Bank Fund' regulations; (3) Dedicated bank personnel are to be stationed at every branch to assist PWDs with banking services (UNCRPD, 2022, p. 65).

The 8th Five-Year Plan (2020–2025) also underscores vocational rehabilitation for PWDs, including the provision of microcredit through community-based rehabilitation programmes. Additionally, the Fund for the Welfare of Acid-Burned Women includes provisions to extend credit assistance to PWDs, enabling (self)employment based on their skills, experience, and proficiency. In recent years, further efforts have been undertaken to expand employment opportunities for PWDs. For instance, a proposal to provide a 5 per cent tax incentive to private employers ensuring that at least 10 per cent of their total recruitment consists of PWDs has been introduced (UNCRPD, 2022, p. 60). However, public-private initiatives remain limited in scale. One notable example is the Inclusive Job Centre (IJC), established in 2015 as part of a joint project between the Government of Bangladesh (GoB) and Germany. Operated at the Centre for the Rehabilitation of the Paralysed (CRP) in Mirpur, the IJC facilitates the integration of PWDs into workplaces, particularly in the RMG and leather sectors, by offering training, rehabilitation services, counselling, and ongoing employment support. It also manages a job portal to connect PWDs with potential employers.

The establishment of the Bangladesh Business Disability Network (BBDN) further exemplifies collaborative efforts to foster disability-inclusive employment practices. Supported by the International Labour Organisation (ILO) and led by the Bangladesh Employers' Federation (BEF), this network of large corporate houses advocates for inclusive policies and actively promotes the employment of PWDs within their organisations.

The measures introduced to promote employment opportunities and economic inclusion for persons with disabilities (PWDs) in Bangladesh reflect some progress. When combined coherently under a well-defined strategic approach and scaled up, these measures have the potential to significantly enhance PWDs' access to employment and entrepreneurship opportunities, contributing to a more inclusive labour market. However, to ensure the effectiveness of these initiatives, it is crucial to evaluate their implementation. Assessing the actual accessibility of these measures and identifying barriers—such as procedural complexities, lack of awareness, slow implementation of quotas due to employer insensitivity, systemic loopholes, limited monitoring, unclear quota specifications, skills mismatches, and persistent negative perceptions of their abilities and potential, etc.—will help pinpoint areas for improvement. Credible and comprehensive data

are essential for this evaluation. Without reliable information on the utilisation and impact of these programmes, policymakers cannot make informed decisions or design interventions that address the specific needs of PWDs effectively. Therefore, strengthening data collection and monitoring mechanisms must be prioritised to enable evidence-based policy choices that align with the broader goal of achieving inclusive and

III. Bangladesh’s legal landscape vis-à-vis international human rights instruments and ILO social security standards

- **Persons with disabilities (PWDs) in the Bangladesh’s legal framework**

The alignment between regulatory framework and building an inclusive society is essential because countries typically rely on their regulatory frameworks to define the parameters of these programmes and opportunities for PWDs. The right to social protection for PWDs is enshrined in the National Constitution of Bangladesh. As per Article 15(d) of the National Constitution, *“The right to social security, that is to say, to public assistance in cases of underserved want arising from unemployment, illness or disablement, or suffered by widows or orphans or in old age or in other such cases.”*

There are various acts/laws/rules/policies have been formulated to tailor the specific needs of the PWDs in the country. Some of the major acts/policies having specific provisions for PWDs include the Legal Aid and Services Act, 2000; the Bangladesh Labour Act, 2006 (Amended in 2018); the National Education Policy, 2010; the National Women’s Development Policy, 2011; the Rights & Protection of Persons with Disabilities Act, 2013; the National Social Security Strategy (NSSS), 2015; and the 8th Five-Year Plan 2021-2025.¹¹

- **Persons with disabilities (PWDs) in different international human rights instruments**

National legal frameworks, particularly those concerning human rights, should align with relevant international human rights instruments. This alignment is crucial not only because these international documents provide a legal basis for human rights law globally but also because they protect human rights universally. Countries that are signatories to international conventions and agreements are required to comply with these global standards, which help ensure that domestic laws support and enhance the provisions of these international treaties. Therefore, it is essential for national legislation to be compatible with international standards to fulfil international obligations and uphold the protection of human rights effectively. Some of the most prominent international human rights instruments with implications for persons with disabilities (PWDs) are:

- The Universal Declaration of Human Rights (UDHR) 1948, which emphasises the fundamental rights of disabled persons without any discrimination;
- The United Nations Convention on the Rights of Persons with Disabilities (CRPD) 2006 (accompanying Optional Protocol, 2008), which adopts a broad categorisation of PWDs and reaffirms that all persons with all types of disabilities must enjoy all human rights and fundamental freedoms;

¹¹ Some other policies having provisions for PWDs include A Draft Anti-Discrimination Law; the National Children Policy, 2011; the Penal Code, 1860; the National Human Rights Commission Act, 2009; the National ICT Policy, 2009; the Building Construction Act, 1952; Dhaka Metropolitan BCR Rule 75; the Right to Information Act, 2009; the Persons with NDD Protection Trust Act, 2013; the Rehabilitation Council Act, 2018 etc.

- The Proclamation on the Full Participation and Equality of People with Disabilities in the Asia Pacific Region and the Biwako Millennium Framework for Action Towards an Inclusive, Barrier-Free and Rights-Based Society for Persons with Disability; and
 - The Incheon Strategy (2013-2022) adopted to “Make the Right Real” for PWDs in Asia and the Pacific, endorsed by the Economic and Social Commission for Asia and the Pacific (ESCAP) in its resolution 69/13, comprises the world's first set of regionally agreed-upon disability-specific development goals.
- **Different provisions for persons with disabilities (PWDs) as specified in the International Social Security Standards**

Since its inception, the ILO has been working on promoting equal employment opportunities by addressing the needs of vulnerable and marginalised groups like PWDs. Consequently, it provides globally recognised standards for designing social security programmes with provisions, particularly for working-age PWDs. Working closely with tripartite constituents — governments, employers and workers, it establishes those standards, including labour standards, policies and programmes. In 1983, the ILO adopted the Vocational Rehabilitation and Employment (Disabled Persons) Convention, 1983 (No. 159) and its accompanying Recommendation (No. 168). C159 requires ratifying States to introduce a national policy based on the principle of equality of opportunity between disabled workers and workers generally, respecting equality of opportunity and treatment for disabled women and men and providing for special positive measures aimed at effective implementation of these principles. The emphasis on full participation is reflected in the definition of vocational rehabilitation as “being to enable a disabled person to secure, retain and advance in suitable employment and thereby to further such a person’s integration or reintegration into society” (ILO, 2014).

Subsequently, the ILO has been actively involved in promoting equal employment opportunities for PWDs through its Disability Programme. For example, the ILO Employment Promotion and Protection against Unemployment Convention, 1988 (No. 168) contains an explicit prohibition to discrimination on the grounds of disability (Article 6 (1)).¹² Although not solely targeting PWDs, the ILO Social Protection Floors Recommendation, 2012 (No. 202) requires that the floor of basic social protection in member states apply to persons of active age who are unable to earn sufficient income, including by reason of sickness or disability (ILO, 2014).

An assessment of provisions for persons with disabilities (PWDs) within the national legal frameworks against those envisioned in the international human rights instruments and the international social security standards tends to suggest the presence of significant gaps in various dimensions. For instance, the Rights and Protection of Persons with Disabilities Act, 2013 outlines an exhaustive list of disability types. However, the UNCRPD states that disability is an evolving concept. The Act also fails to fully capture the specific needs of women with disabilities (WWDs), children with special needs and elderly and persons with multiple disabilities. Unlike the employment-related provisions set out in the UNCRPD, there are significant lapses in the Rights and Protection of Persons with Disabilities Act, 2013. The Act includes provisions for maintaining certain quotas (as mentioned earlier) exclusively for PWDs in public sector employment. However, the quota percentage varies subject to job grades, which contradicts the equal rights to

¹² Other ILO initiatives include the ILO Declaration on Fundamental Principles and Rights at Work (1998) and the ILO Code of Practice on Managing Disability in the Workplace (2002), guidelines primarily targeting employers, and the Declaration on Social Justice for a Fair Globalisation (2008).

employment of UNCRPD. On the other hand, the admission quota for PWDs in the TVET institutes seems inadequate to ensure equality of (employment) opportunity between PWDs and general people. This is not in line with the provisions given in C159. Issues like accessible transportation and inaccessible workplaces with limited availability of accommodations for PWDs having significant implications for job opportunities are not well-captured in the Act (UNPRPD, 2022). There is an absence of career advancement for the employed PWDs in the Act. The Act critically lacks a discussion on PWDs' rehabilitation process at work and workplace harassment issues. In fact, the Act leaves ambiguity in relation to seeking justice regarding discrimination because it does not provide a clear and definite ambit of discrimination, unlike the UNCRPD and C168 provisions. Countries that ratified the specified ILO conventions can robustly design and determine different parameters of acts, policies and programmes targeting PWDs. However, Bangladesh has yet to ratify C159 and C168.¹³

IV. Strategies/policies adopted in comparable countries

Examining provisions for persons with disabilities (PWDs) in countries with comparable socio-economic contexts can yield valuable insights for reviewing and/or revising existing policies or formulating new ones. India and Nepal have been selected for a comparative assessment due to their geographic proximity, shared socio-economic characteristics, and similar policy frameworks. This assessment focuses on key areas, including the prevalence of disability, social protection measures, and opportunities for income-generating employment. The findings from this comparative analysis are summarised below.

- **Provisions for persons with disabilities (PWDs) in India**

The overall prevalence of disability in India is 4.52 per cent of the population, or 63.28 million people, according to the National Family Health Survey 2020-2021 (NFHS-5) (Pattnaik et al., 2023). The ratio of males to females with disabilities is 4.58 per cent to 4.46 per cent. To support the PWDs effectively, India adopted the Rights of Persons with Disabilities Act (RPWDA) 2016, replacing the older one adopted in 1995. It has been marked as a paradigm shift in thinking about disability from a social welfare concern to a human rights issue. The Act states that “*the appropriate Government shall ensure that the PWDs enjoy the right to equality, life with dignity, and respect for his or her own integrity equally with others.*” It also underscores non-discrimination, full and effective participation and inclusion in society, respect for difference and acceptance of disabilities as part of human diversity and humanity, equality of opportunity, accessibility, equality between men and women, respect for the evolving capacities of CWDs, and respect for the right of CWDs to preserve their identities (Narayan & John, 2017).

Under the tax-financed social protection systems, India has two major schemes targeting persons with disabilities (PWDs): (i) social pensions and (ii) public works programme (cash-for-work). Availing benefits from these schemes is subject to fulfilling some pre-specified eligibility criteria. However, having a disability ID certificate issued by a district-approved medical officer based on a disability medical assessment score following appropriate disability guidelines is the most

¹³ See https://www.ilo.org/dyn/normlex/en/f?p=1000:11210:0::NO:11210:P11210_COUNTRY_ID:103500 for details.

important criterion.¹⁴ In order to qualify for any disability-related concession or benefit, the applicant has to have a minimum assessed level of impairment at 40 per cent. Social pension schemes use the Below Poverty Line (BPL) targeting mechanism and disability ID certificate to identify potential beneficiaries (Wapling et al., 2021).¹⁵ Around 44 per cent of the population of persons with severe functional limitations are covered by social pension schemes. Specifically, 11 per cent of persons with severe functional limitations aged 18-59 years receive the national disability pension, while the corresponding figure is 22 per cent for those aged 60 years and above (Wapling et al., 2021).

On the other hand, the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGA) is a large public works programme with high coverage and substantial benefit levels. It is conceptualised as a form of entitlement since it provides at least 100 days of guaranteed wage employment per year to any rural household with a member who puts her/himself forward for unskilled manual work. Around 28 per cent of rural households with a member with a disability participated in this scheme (Kidd et al., 2019). As the programme is primarily demand-driven, it largely avoids the problem of targeting errors. Access to the scheme is achieved via possession of a job card, which records the worker's entitlements and legally empowers the household to apply for work (Wapling et al., 2021). Some states (i.e., the Government of Andhra Pradesh) have modified the MGNREGA scheme to make it more disability-inclusive by increasing the number of days that can be worked by PWDs as well as modifying the work norms, including undertaking less daily work for the same wage (Kidd et al., 2019).

Among the contributory programmes, the Employees' Provident Fund Organisation (EPFO), operated by the private sector, and the New Pension Scheme (NPS), applicable to all employees of the Central Government's services excluding armed forces, are notable (Wapling et al., 2021). Some other schemes (e.g., Tamil Nadu Maintenance Grant and Tamil Nadu Differently Abled Persons Pension) implemented by the state governments are available.

There are provisions for PWDs' employment in the RPWDA 2016. Four per cent reservation for persons with benchmark disabilities is to be provided in posts of all government establishments with differential quotas for different forms of disabilities. Private sector employers who provide 5 per cent reservation for persons with benchmark disability will be given incentives. There are also available skills development training programmes for the PWDs implemented by different departments/ministries, their public and private affiliates, colleges/IITs/universities, NGOs, etc. In India, around 36 per cent of the total PWDs are employed. Amongst male PWDs, 47 per cent are employed vis-à-vis 23 per cent among the females.

- **Provisions for persons with disabilities (PWDs) in Nepal**

In Nepal, the prevalence of disability varies significantly depending on the data source and methodology used. According to the National Population and Housing Census 2021, the disability prevalence rate stands at 2.2 per cent, with 2.5 per cent among males and 2.0 per cent among females (GoN, n.d.). However, the Nepal Demographic and Health Survey 2022 reports a higher

¹⁴ The proscribed list of eligible impairments of certifications include mental retardation; visual impairment; speech and hearing disability; locomotor/orthopaedic disability; multiple disabilities; and mental illness.

¹⁵ Indira Gandhi National Disability Pension Scheme (IGNDPS), Indira Gandhi National Old Age Pension Scheme (IGNOAPS), and Indira Gandhi National Widows' Pension Scheme (IGNWPS) are social pension schemes.

prevalence, with 6.3 per cent of individuals aged 5 and older experiencing severe disabilities, increasing to 7.3 per cent among those aged 15 and above (MoHP, 2023, p. 45).

Nepal has implemented various social protection programmes to support persons with disabilities (PWDs), underpinned by the Disability Rights Act 2017, which aims to safeguard their rights. Eligibility for social protection benefits requires obtaining a disability card, which is issued after an application process and an in-person disability assessment. This assessment evaluates the individual's difficulty in performing daily activities and participating in social life, based on observations and responses provided in the application. PWDs are then categorised into one of four disability card types, ranked by severity: red, blue, yellow, and white (Banks et al., 2019).

Social security coverage for PWDs in Nepal is 31.7 per cent, closely aligned with the global average of 33.5 per cent and significantly exceeding the regional average for Southern Asia (6.8%) and Asia and the Pacific (21.6%). This relatively high coverage is largely attributed to the Disability Allowance programme (ILO, 2023).

Nepal currently provides two main social protection provisions for the working-age population with disabilities:

- **Disability Allowance (Non-Contributory Income Support):** Individuals with severe or full disabilities receive monthly payments ranging from 2,128 to 3,990 Nepali rupees, depending on the severity of their condition (ILO, 2023).
- **Accident and Disability Protection (Contributory Income Support):** This scheme covers the full treatment costs for work-related injuries or occupational diseases. In cases of temporary full disability, beneficiaries receive 60 per cent of their basic salary until they return to work. For permanent full disability, a lifetime monthly income equivalent to 60 per cent of the basic salary is provided (ILO, 2023). These entitlements meet international standards, including the ILO Minimum Standard for Social Security (C102).

Additionally, the accident protection scheme under the Social Security Fund (SSF) ensures full coverage of treatment costs for work injuries and occupational diseases. Temporary income replacement during recovery is included under the temporary disability scheme. Furthermore, the Act Relating to the Rights of Persons with Disabilities (2017) includes provisions to promote self-employment opportunities for persons with disabilities, reinforcing their economic independence.

V. Towards a more inclusive strategic approach in supporting persons with disabilities (PWDs) in Bangladesh: Policy recommendations

Building an inclusive society requires prioritising the needs of marginalised and vulnerable groups, such as persons with disabilities (PWDs). In Bangladesh, PWDs face systemic barriers that limit their access to education, healthcare, social protection, and employment opportunities. Addressing these challenges is essential not only for fulfilling human rights commitments but also for fostering sustainable and equitable development. Without the full inclusion of PWDs, the vision of a society where every individual can contribute to and benefit from progress remains incomplete.

Policy frameworks such as the 8th Five-Year Plan and the National Social Security Strategy (NSSS) Phase II (2021–2026) underscore the importance of integrating PWDs into national development strategies. While these frameworks have laid a foundation, a more robust and

cohesive approach is needed to effectively address the multifaceted vulnerabilities faced by PWDs. These vulnerabilities include economic insecurity, exclusion from the labour market, and inadequate access to social protection and healthcare. Furthermore, empowering PWDs to participate in the workforce and fostering self-employment opportunities are crucial steps toward reducing dependency and promoting autonomy.

For an inclusive society, policy attention must extend beyond PWDs to encompass other marginalised groups, addressing intersecting forms of vulnerability such as gender, age, and geographic disparities. Strengthening social protection systems, expanding the coverage and adequacy of benefits, and ensuring equitable access to resources are key to addressing these intersecting challenges. In addition, building institutional capacity, reforming outdated policies, and improving service delivery mechanisms are imperative to meet the evolving needs of PWDs and other vulnerable populations.

The following policy recommendations outline actionable steps to create a strategic and inclusive approach to supporting PWDs in Bangladesh. These measures are designed to ensure that PWDs can live with dignity, contribute meaningfully to society, and benefit equally from national development efforts.

Data Systems and Definitions: A robust and credible data system is foundational for disability-inclusive policymaking. It is of utmost importance to:

- **Develop a robust and dynamic database:** Establish a comprehensive and standardised database on persons with disabilities (PWDs), detailing their type, severity, demographic, and geographic characteristics. Such a system will address underreporting and ensure better targeting of social protection measures.
- **Adopt a universal definition of disability:** A harmonised definition, agreed upon by all relevant stakeholders, is essential to address inconsistencies in disability statistics and align policy implementation.
- **Introduce a comprehensive classification system:** Drawing from Nepal's example, in-person evaluations could categorise disabilities based on severity to ensure fair and equitable targeting of social protection benefits.
- **Implement a system of identification cards for persons with disabilities:** Identification cards for persons with disabilities, based on medical assessment scores, could streamline beneficiary selection processes and ensure efficient access to services.

Social Protection and Insurance: It is imperative to enhance the coverage and adequacy of social protection measures while exploring innovative insurance mechanisms. Key recommendations include:

- **Expand disability allowances:** Increasing both the coverage and benefit levels of allowances is critical, with adjustments made annually to account for inflation and a basic standard of living. Linking benefits to the severity of disabilities would further promote equity. Nepal provides a disability allowance based on the severity of disability, ranging from 2,128 rupees/month to 3,990 rupees/month (about \$15 to \$30 per month), which has been gradually increased since the programme's inception.
- **Introduce contributory disability insurance:** Accelerating the formulation of a contributory disability insurance scheme under the National Social Insurance Scheme (NSIS) would align Bangladesh with international standards such as the ILO Minimum Standard for Social Security (C102).

- **Draw lessons from global practices:** Nepal's contributory income support schemes could provide an exemplary model for designing and implementing disability insurance in Bangladesh. India also has a provision for a national disability pension, which selects beneficiaries based on income below the poverty line and a disability ID certificate mentioning a disability medical assessment score.
- **Address disaster resilience in social protection:** It is vital to ensure that social protection frameworks include measures to support PWDs during disasters or crises, such as targeted financial assistance and emergency services.

Employment and Economic Inclusion: Promoting employment opportunities and fostering economic inclusion for persons with disabilities (PWDs) is crucial for building an inclusive society. It is necessary to:

- **Encourage inclusive employment:** Private sector employers should be incentivised further to hire PWDs through measures such as tax benefits, corporate responsibility recognition, and public acknowledgment of their efforts.
- **Design public works programmes:** A demand-driven initiative, modelled after India's MGNREGA, could provide guaranteed employment for rural PWDs, offering both economic inclusion and empowerment.
- **Expand access to microcredit:** Reducing interest rates on microcredit loans (e.g., to 5 per cent) would significantly enhance PWDs' ability to pursue self-employment. Families with disabled members should also be considered eligible for these facilities.
- **Enhance technological inclusion:** Leveraging digital platforms to connect PWDs with employment opportunities and skills training could be transformative, particularly in remote areas.
- **Engage grassroots organisations:** Community-based groups can play a pivotal role in supporting PWDs in accessing employment and entrepreneurial opportunities.

Policy and Institutional Reform: It is of critical importance to strengthen policies and institutional mechanisms to address systemic challenges and promote inclusivity. Recommendations include:

- **Review and update policies:** A thorough evaluation of the Rights and Protection of Persons with Disabilities Act, 2013 and related frameworks is necessary to align them with international standards and identify areas for amendment or reform.
- **Strengthen monitoring mechanisms:** Enhancing the capacity of the Department of Social Services (DSS) through increased resources and technical support is essential for effective policy implementation.
- **Foster inter-agency collaboration:** A coordinated approach among government bodies, private entities, NGOs, and development partners is vital to ensure accountability and technical capacity.
- **Prioritise intersectional vulnerabilities:** Policies must integrate specific provisions for women, children, (women with disabilities and children with disabilities) and other marginalised groups with disabilities to promote equity.
- **Incentivise disability-friendly infrastructure:** Offering grants or tax benefits to public and private entities could encourage the development of accessible workplaces and public spaces.

Awareness and Capacity Building: Raising awareness and building capacity are indispensable for the successful implementation of disability-inclusive policies. It is essential to:

Conduct needs assessments: Evaluating knowledge gaps among stakeholders is critical for designing targeted awareness campaigns and behavioural change communication (BCC) strategies.

- **Integrate disability issues into training:** Including disability-related topics in national and grassroots training initiatives, such as seminars and conferences, can foster a more informed and engaged workforce.
- **Develop advocacy materials:** Tailored resources should be created to address the specific needs of various stakeholders, including government officials, employers, and community leaders.
- **Raise societal awareness:** National campaigns should challenge societal stigma and highlight the rights, abilities, and contributions of PWDs.
- **Strengthen grassroots capacity:** Empowering local organisations to advocate for PWD rights and deliver services at the community level is of great importance.

Disaster and Crisis Response: Recognising the heightened vulnerabilities of persons with disabilities (PWDs) during crises, it is vital to:

- **Integrate PWD needs into disaster response plans:** National and local disaster management frameworks must explicitly address the requirements of PWDs to ensure equitable access to relief and recovery measures.
- **Provide targeted support during emergencies:** Financial assistance, healthcare, and essential services should be prioritised for PWDs during disasters or crises.
- **Develop resilience programmes:** Training initiatives for PWDs and their families on disaster preparedness and resilience-building strategies are essential.
- **Monitor disability-specific impacts:** Collecting data on the effects of disasters on PWDs can inform more inclusive and effective disaster management policies.

VI. Conclusion

In moving towards an inclusive society where persons with disabilities (PWDs) can equally and effectively participate in every sphere of economic activities requires a multi-pronged approach to tackle systemic gaps, empower individuals, and ensure equitable access to resources. The recommendations outlined in this paper should help provide a roadmap for addressing the pressing challenges faced by PWDs in Bangladesh. Strengthening data systems, expanding social protection coverage, fostering economic inclusion, and aligning national legal and policy frameworks with international standards are critical first steps in this regard.

It is worth pointing out that achieving disability inclusion should be an ongoing process requiring continuous evaluation and adaptation. Policies must evolve in response to emerging challenges, such as technological advancements, demographic shifts, and the increasing impacts of climate change. Investing in digital inclusion and accessible infrastructure, while preparing for crises that disproportionately affect PWDs, will be integral to sustaining progress.

A well-coordinated effort among government agencies, private entities, NGOs, and development partners is imperative to translate policy aspirations into actionable results. Equally, fostering societal awareness and dismantling entrenched stereotypes are crucial for ensuring PWDs' full participation in all spheres of life. By prioritising inclusivity, Bangladesh can set an example for other nations striving to uphold the principles of equity and dignity for all.

Looking ahead, the government and stakeholders must remain committed to fostering a culture of accountability, innovation, and resilience. With sustained efforts and a unified vision, it is possible to build a society where every person, regardless of ability, has the opportunity to realise their potential and contribute to national development.

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