

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

*Mohammad Abdur Razzaque and Emran Hasan<sup>1</sup>*

**Abstract:** This policy brief provides an overview of disability inclusion in Bangladesh, with a focus on addressing systemic gaps and ensuring equitable opportunities for persons with disabilities (PWDs). While stocktaking the current state of PWDs, it highlights the challenges related to underreporting, fragmented data systems, and inadequate social protection coverage and employment opportunities. It also sheds light on 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 policy brief proposes actionable recommendations, including establishing a credible and dynamic database, 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.

---

<sup>1</sup> The authors are, respectively, the Chairman and Deputy Director of Research and Policy Integration for Development (RAPID). This policy brief is an outgrowth of a paper supported by the International Labour Organization, Dhaka Office, Bangladesh. Any shortcomings or views expressed in this article are solely those of the authors. For correspondence, please email: [m.razzaque@rapidbd.org](mailto:m.razzaque@rapidbd.org)

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

### I. Background

Disability-inclusive development ensures equal access for persons with disabilities (PWDs) to education, healthcare, employment, and social protection.<sup>1</sup> 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 PWDs. These gaps result in many PWDs being excluded from essential support and services. Moreover, such gaps work as bottlenecks in fully realising disability rights and adopting available policy measures. This policy brief aims to assess the current state of PWDs in Bangladesh, identify critical gaps in multiple domains (e.g., data systems, social protection, employment opportunities and policy implementation) and provide actionable recommendations aligned with international standards to enhance disability inclusion.

### II. Stocktaking the Current State of PWDs in Bangladesh

#### *Disability-related data and statistics*

Data on 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 (BBS, 2022a), while the Disability Information System (DIS) records 3.4 million PWDs as of October 2024.<sup>2</sup> In contrast, the Household Income and Expenditure Survey (HIES) 2022

---

<sup>1</sup> The United Nations Convention on the Rights of Persons with Disabilities (UNCRPD) defines persons with disabilities (PWDs) 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 participation or mental imbalance, resulting in full or partial inability to live a normal life. The recognises ten categories of disability: autism/autism spectrum disorders, physical disabilities, mental illnesses that causes disability, visual impairments, speech disabilities, intellectual disabilities, hearing impairments, deaf-blindness, cerebral palsy, multiple disabilities, and other forms of disabilities.

<sup>2</sup> 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 with the objective of

reports a higher prevalence of 5.71 per cent, equivalent to approximately 9.4 million individuals (BBS, 2023).<sup>3</sup> 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 (WHO, 2022). 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 PWDs***

Bangladesh has made significant progress in poverty reduction, with moderate poverty falling from 49 per cent in 2000 to 18.7 per cent in 2022, and extreme poverty declining from 34.3 per cent to 5.6 per cent (BBS, 2023). However, households with PWDs experience slightly higher poverty rates—19.2 per cent for moderate poverty and 7.1 per cent 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 per cent of per capita GDP.<sup>4</sup> For instance, if all PWDs received allowances, moderate poverty would decrease to 17.9 per cent and extreme poverty to 6 per cent. Conversely, if no allowances were provided, these rates would rise to 21.8 per cent and 8.4 per cent, respectively.

In 2024–25, eight social security programmes (SSPs) targeting PWDs are operational, categorised as direct, semi-direct, or indirect schemes (MoF, 2024).<sup>5</sup> Direct programmes, such as the Disability Allowance Programme, support 3.33 million beneficiaries with a monthly cash transfer of BDT 850. The eligibility of direct allowances is contingent on meeting certain criteria, 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 schemes include education grants, vocational training, and the construction of a multipurpose sports

---

providing them with disability allowance under the country's social protection system. Detailed data and information on the Disability Information System can be found at <https://www.dis.gov.bd/>

<sup>3</sup> In the HIES 2022, 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 the 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. Disability-related questions are provided in Section 1A2 of the HIES 2022 survey questionnaire.

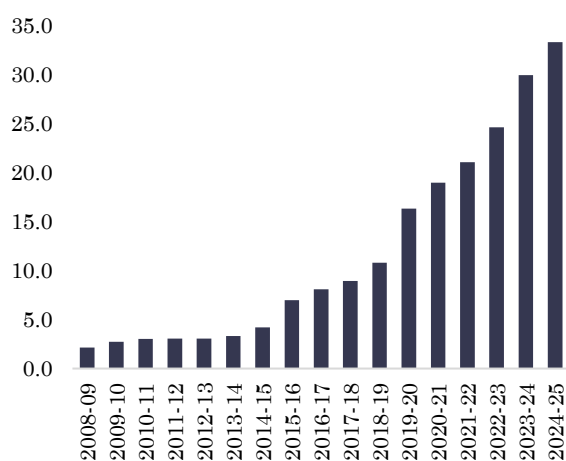
<sup>4</sup> Currently, the disability allowance stands at BDT 850 (\$7.1) per month (DSS, 2023), which is equivalent to just 3.1% of per capita income. As of the 2023–24 provisional estimate, the per capita income is \$2,784. The exchange rate was considered \$1= BDT 120.

<sup>5</sup> PWDs are primarily covered through two programmes: the “Allowance for the Financially Insolvent Disabled” and the “Educational Stipend Program for Physically Challenged Students.”

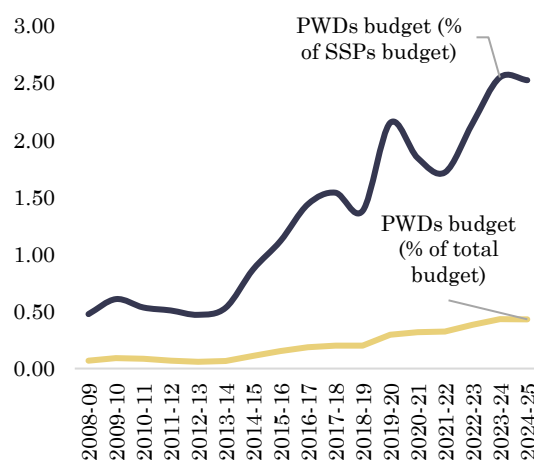
complex. Indirect programmes focus on trusts and welfare funds for neurodevelopmental and physical disabilities, offering services such as rehabilitation, financial aid, and training.

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 (DSS, 2024). 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 (Figure 1). 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 (Figure 2).

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



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

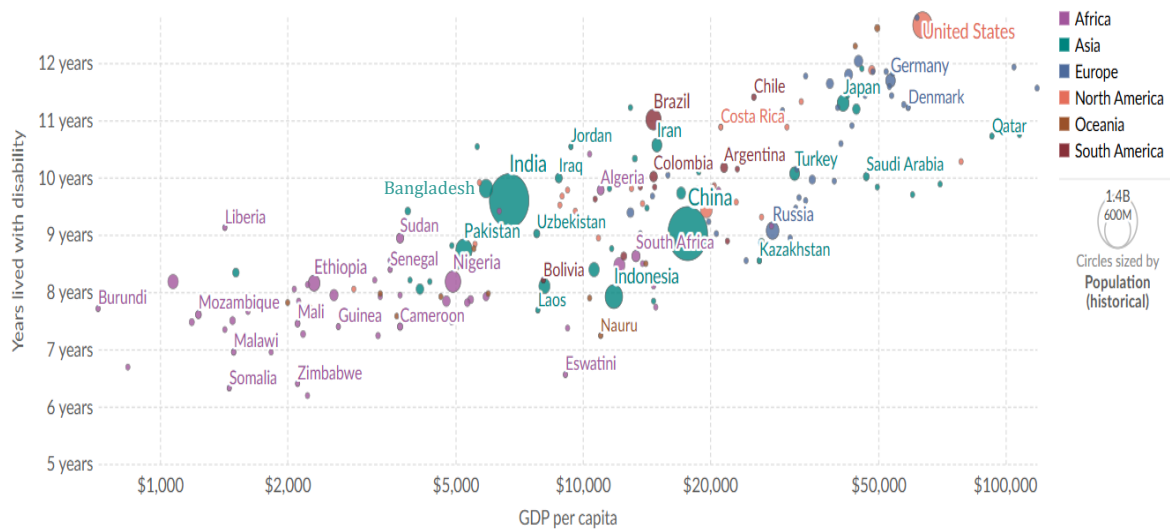


Source and note: Authors' presentation using data from MoF (2024). Revised and provisional figures are considered for 2023–24 and 2024–25, respectively.

Access to social protection schemes for 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 (Figure 3). 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

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



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

### **Employment Provisions for PWDs**

Inclusive employment for PWDs is gaining attention in Bangladesh, with recent reforms introducing a 1 per cent employment quota for PWDs across public and semi-government sectors (GoB, 2024). 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 (BBS, 2022b). 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 Provisions: Bangladesh vis-à-vis International Human Rights Instruments and ILO Social Security Standards**

Bangladesh's legal framework provides a foundation for disability-inclusive policies, with Article 15(d) of the Constitution ensuring social security for 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 (the Employment Promotion and Protection against Unemployment Convention, 1988), 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 PWDs in Bangladesh, particularly in social protection and employment.

**India:** With a disability prevalence of 4.52 per cent (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 (Pattnaik et al., 2023). 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 (Kidd et al., 2019).

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 per cent to qualify for concessions or benefits (Wapling et al., 2021). 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 per cent 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 per cent of PWDs are employed, underscoring opportunities for economic inclusion.

**Nepal:** Disability prevalence in Nepal ranges from 2.2 per cent to 7.3 per cent, 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 (Banks et al., 2019). Social security coverage for PWDs is 31.7 per cent, 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 (ILO, 2023). 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. The following policy recommendations outline actionable steps to create a strategic and inclusive approach to supporting PWDs in Bangladesh. These measures are needed 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.

## References

- Banks, L. M., Walsham, M., Neupane, S., Neupane, S., Pradhananga, Y., Maharjan, M., & Kuper, H. (2019). Access to social protection among people with disabilities: Mixed methods research from Tanahun, Nepal. *The European Journal of Development Research*, 31, 929-956.
- BBS. (2022a). Preliminary Report: National Survey on Persons with Disabilities (NSPD) 2021. Bangladesh Bureau of Statistics, Ministry of Planning, Government of the People's Republic of Bangladesh.
- BBS. (2022b). Bangladesh Labour Force Survey 2022. Bangladesh Bureau of Statistics, Statistics and Information Division, Ministry of Planning, Government of the People's Republic of Bangladesh.
- BBS. (2023). Final Report: Household Income and Expenditure Survey (HIES) 2022. Bangladesh Bureau of Statistics, Statistics and Information Division, Ministry of Planning, Government of the People's Republic of Bangladesh.
- DSS (2023). Disability allowance programme. <https://dss.gov.bd/site/page/a8c37128-200f-4cfe-9836-1d1ac7737e91/%E0%A6%85%E0%A6%B8%E0%A6%9A%E0%A7%8D%E0%A6%9B%E0%A6%B2-%E0%A6%AA%E0%A7%8D%E0%A6%B0%E0%A6%A4%E0%A6%BF%E0%A6%AC%E0%A6%A>

[8%E0%A7%8D%E0%A6%A7%E0%A7%80-  
%E0%A6%AD%E0%A6%BE%E0%A6%A4%E0%A6%BE](https://dss.gov.bd/site/page/f387ff6c-7dbc-43c6-8e88-b63f61360833/Stipend-for-Students)

- DSS. (2024). Education stipend programme for the student with disabilities. Available at <https://dss.gov.bd/site/page/f387ff6c-7dbc-43c6-8e88-b63f61360833/Stipend-for-Students>
- ILO. (2023). Extending social protection for all in Nepal: An analysis of protection gaps. International Labour Organization.
- Kidd, S., Wapling, L., Schjoedt, R., Gelders, B., Bailey-Athias, D., Tran, A., & Salomon, H. (2019). Leaving No-one Behind: Building Inclusive Social Protection Systems for Persons with Disabilities. Development Pathways.
- MoF. (2024). Promoting Inclusive Growth and Social Inclusion; Social Security Budget Report 2024-25. Finance Division, Ministry of Finance, Government of the People's Republic of Bangladesh.
- Pattnaik, S., Murmu, J., Agrawal, R., Rehman, T., Kanungo, S., & Pati, S. (2023). Prevalence, pattern and determinants of disabilities in India: Insights from NFHS-5 (2019–21). *Frontiers in Public Health*, 60(4). <https://doi.org/10.3389/fpubh.2023.1036499>
- Wapling, L., Schjoedt, R., & Sibun, D. (2021). Social Protection and Disability in India. Development Pathways.
- WHO. (2023). Disability. Retrieved from <https://www.who.int/news-room/fact-sheets/detail/disability-and-health>.

## Also from RAPID

### Working Paper

- The Effects of Monetary Policy Shock on Exchange Rate Volatility and Investment in Bangladesh.
- Using Direct Taxation to Boost Revenue and Tackle Inequality: A Political Economy Analysis.
- Digital Exports and Cross-border Data Flows: Perspectives from Bangladesh.

### Policy Brief

- Does Quality Matter for Higher Prices? Evidence from Bangladesh's Apparel Exports
- Inflation, Poverty, and Policy: Rethinking Approaches with Expanded Social Protection.
- EU Corporate Sustainability Due Diligence Directive: Way Forward for Bangladesh.
- LDC Graduation and Bangladesh's Pharmaceutical Industry: Implications for Medicine Prices, Accessibility, and Affordability.
- The EU-Vietnam Free Trade Agreement: Implications for Bangladesh's Export Competitiveness.
- Assessing the impact of indirect taxation on poverty and inequality: A pseudo-panel data analysis on Bangladesh and global insights from cross-country panel regressions.
- Implications of LDC Graduation for Agricultural Exports from Bangladesh.
- To What Extent Do EU Tariff Preferences Benefit Apparel Exporters from Bangladesh? Exploring Implications for Post-LDC Competitiveness.
- Shedding Nightlight on Economic Development in Bangladesh.
- 13th WTO Ministerial Conference: What Stakes for Bangladesh?

### Research Report

- Persons with Disabilities in Bangladesh: Addressing Gaps in Data, Social Protection, and Employment Accessibility.
- Bangladeshi Exports to the European Union: Exploring Opportunities for Diversification.
- Assessing the impact of indirect taxation on poverty and inequality: A pseudo-panel and cross-country analysis.

### **Contact Us**