

Employment **S**ituation of People **w**ith **D**isabilities in **B**angladesh

CSID

Centre for **S**ervices and **I**nformation on **D**isability

Employment Situation of People with Disabilities in Bangladesh

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Foreword

Disability has been globally recognized as a development issue and has created a very positive impact on development initiatives in Bangladesh. The development organizations working with disability related issues are at this stage looking for systematic intervention to address the need of the disabled people in Bangladesh.

Centre for Services and Information on Disability (CSID) had the opportunity to carry out a study on 'Employment Situation of People with Disabilities in Bangladesh'. The study objective was to provide feed back to development planners on the prevailing employment situation of people with disabilities in Bangladesh, which might help as input for development of need based programs to improve the employment opportunities of the people with disabilities.

The study has opened a wide range of information both quantitative and qualitative covering diversified and complex areas concerning the employment situation of people with disabilities. CSID came up with a comprehensive and analytical report on the situation. It was by any count a challenging one.

The sincere efforts and dedication of the research team comprised of persons with extraordinary depth of understanding on disability and development context were the key strength of CSID to undertake such challenge.

The involvement of organization working for the people with disabilities in Bangladesh had a significant role in the study to go in touch with the reality of the situation. CSID feels honored to recognize their sincere contribution to the study.

CSID sincerely recognize the role of ActionAid Bangladesh, for both financial and technical assistances extended for the study.

We are very much hopeful that the findings of the study will serve as a toll to rethink the development horizon and will include the invisible and vulnerable section of people, "people with disability" in mainstream employment.

Khandaker Jahurul Alam

Executive Director,

Centre for Services and Information on Disability (CSID),

Dhaka.

Message

At the current stage of transition of disability issues to a crosscutting development component, it was keenly observed that the need of information on the prevailing disability situation is gradually increasing. It is no doubt a positive indicator that disability issues are getting consideration in wider development context. Over the last few years, there had been many attempts for such information collection and dissemination. Quite a good number of studies and research have been done. But the most vulnerable areas of employment of people with disabilities have however, been overlooked.

The “Employment Situation of People with Disabilities in Bangladesh ” has successfully reflected the situation and opportunities of employment of people with disabilities. This was a timely response to the need of systematic planning for development intervention to address the most critical areas of disabilities.

Being the chairperson of CSID, I feel proud of such endeavor, which will help the development planners to design appropriate program to bring the people with disabilities in mainstream job market.

I personally congratulate the study team members for their hard work to complete the task. My sincere thanks to the organizations and the individuals who provided information to the study team.

ActionAid Bangladesh deserve thanks for financial and technical support to accomplish the task

Monsur Ahmed Choudhuri

Chairperson,
Centre for Services and Information on Disability (CSID),
Dhaka.

Acknowledgement

During the last couple of years, disability, as a development issue is gradually gaining recognition in development context. The acceptance and importance of any adult individual in the family and community is largely linked to his/her economical contribution. It is of utmost frustration for any skilled individual to remain unemployed. The employment situation of skilled/educated People With Disabilities in Bangladesh is not encouraging. Beyond this negative portrait, there are sprinkles of positive images. There are definite cases of successes among people with disabilities in different forms.

Education and skill development scopes for the people with disabilities in the country have not been developed or created. Whatever that exist are far too inadequate. This is mainly due to persistent negative knowledge regarding disability issues and also non-visibility of people with disabilities in the outdoors. A lack of appropriate information has been contributing to the creation of this barrier. All these have lead to a situation where people with disabilities have been mostly out of employment both in the private and government sectors.

The study come up with a comprehensive socio-economic and socio-environmental analysis of people with disabilities in employment and non-employment situation, the scope, the limitation and the barriers. The findings will enable development and human resource planners both in the government and non-government sectors to extent support and cooperation for empowerment and establishment of employment rights for people with disabilities.

The study was made following a variety of methodologies and tools to find-out appropriate and authentic information from different geographical areas on issues related to employment of people with disabilities. It is expected that the findings that have evolved out of the study would be able to contribute in the modification and development of appropriate policies, plans, interventions and above all the 'positive and open mind' to improve the condition of People With Disabilities in the employment sector of Bangladesh.

The study team deeply acknowledges the sincere effort of Center for Services and Information on Disability (CSID) to initiate such a study. The team would like to extent sincere thanks to Zinat Meher, Asma Ahmed, Rahat Ahmad, and Bipul Chakroborty for their contributions in data collecting process and also to all other concerned actors for their support and contribution to the study.

On behalf of Study Team

A.H.M. Noman Khan
Team Leader

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Executive Summary

Introduction:

Recent development studies have directly linked poverty as a major influencing factor on issues of disability. Negative attitudes and practices reinforced by poverty create barriers that result in exclusion of people with disabilities from mainstream national development activities. One of the major development components where people with disabilities are widely marginalized is in the sector of employment. Employment of people with disabilities in a just and fair environment of equal opportunities and scopes will ensure economic sovereignty and contribute in the reduction of poverty. With poverty being addressed, positive influence will occur improving the situation of the people with disabilities in the country.

Access to economic opportunities for people with disabilities is really very scarce in Bangladesh. Lack of practical experiences and vocational skills are also obstructing their access to income generation options. A majority of the people with disabilities, including those with a severe level of disability has the confidence to acquire education and engage in financially gainful contributing activities enabling them as effective contributors.

To create a positive change in the employment situation for people with disabilities, there is a need to learn from both the negative and positive experiences. The broad objective of the study was to have a comprehensive socio-economic and socio-environmental analysis of the people with disabilities in employment and non-employment situation to enable development and human resource planners, both in government and non-government sectors; to extend support and cooperation for empowerment and subsequent establishment of the employment rights for the people with disabilities. The study has been conducted involving a team comprising of researchers, disability program managers and field level trained disability resource people, applying a variety of methodologies, techniques and tools to find-out appropriate and authentic information from different geographical areas on issues related to the employment of people with disabilities.

The study has been able to reflect upon the current situation prevailing pertaining to the people with disabilities either in employment or with the education and/or skills essential for employment. It is expected that the findings would contribute in the design and development of planned and systematic interventions towards addressing the needs of the people with disabilities in the country with specific reference to employment.

The Findings:

The basic human rights of a citizen of Bangladesh has duly been protected by its constitution, regardless of gender, class, religion, race and etc. that does not discriminate people with disabilities.

The Government of the People's Republic of Bangladesh, as a member of Economical and Social Council for Asia and Pacific (ESCAP) expressed her commitment to the goal of 'equality of people with disabilities'. The Disability Welfare Act 2001 addresses, among others, protection of rights of people with disabilities, equal opportunities for participation in education, training, employment opportunities etc. There are specific indications in the said Act to promote employment of the people with disabilities in government and other recruitment process.

The National policies concerning disability issues contain specific areas to promote employment for the people with disabilities. The Government had declared a quota of 10% for the people with disabilities along with the orphans in Government jobs. But this was not adequately practiced in majority of the recruitments. In a recent development, the Government has emphasized on establishing the quota in all possible Government recruitments in future.

The focused target group of the study was the people with disabilities in employment or with the suitable skills or education essential for employment. Among a total of 452 respondents people with disabilities, 65% are male with 35% female.

The disabilities of the respondents were grouped into six different areas. Besides the four major groups — physical, visual, speech and hearing, and intellectual —disabilities under 'Multiple' and 'Others' were also considered. The maximum respondents were under physical disability (44%) followed by visual impairment (23%). The other two groups of speech and hearing and intellectual disability were recorded at 16% and 9% respectively. The lowest 1% went to 'others' category.

64% of the respondents have some form of special work specific skills. These work skills were very diverse including handicrafts (cane work, sewing, rope making, etc), chalk making, sweets preparation, painting, goldsmith, dairy and poultry rearing, etc.

79% of the respondents of the study had indicated that they were involved in some form of employment (78% in rural areas and 79% in urban areas). It must again be mentioned that the survey was conducted mainly focusing on the employed people with disabilities. So this percentage does not indicate the national situation of employment of people with disabilities.

Out of the employed respondents the maximum (66%) were self-employed. Disability wise self-employments scores at 44% for physical, 20% for visually impaired, 19% for speech and hearing and 8% for the people with intellectually disabled. The government was the source of employment for only 5% of the employed respondents while the non-government sector provides such employment options to only 17% of people with disabilities.

The employment or job related scopes were much higher for people with disabilities in the urban areas, but on the contrary the alternative sources of employment was higher in the rural areas. The maximum of 21% of the respondents were involved with different small businesses. This was followed by agriculture related employment(s) at 15%. Many of the respondents (12%) were involved through their employment with different service oriented institutes both in the government and non-government sectors.

People with disabilities were having alternative scopes for income but at the same time it could also be interpreted that the income that people with disabilities make from their regular employment was grossly insufficient in comparison to their needs. The respondents, as revealed, were also used to taking and using credit/loan.

27% of the people with disabilities had changed their employment. The major causes cited by the respondents for changing employments were comparatively lower level of salary, negative attitude of the employers, disability unfriendly working environment, rigid organizational rules and accessibility problems at out-side and inside the organization. A majority of 73% has and is currently continuing with their last employer/employment. One of the factors that must be considered with regard to this data was that 66% of the employed people with disabilities were self-employed and basically won't require changing employment unless it was of their own desire to change their self-employment status for better result or higher income.

Some 39% of the respondents mentioned that they had faced problems in their employment. Problems mentioned include lack of cooperation, negative attitude, lack of accessibility and adaptability, lack of initiatives in the further development of skills, lack of awareness of employers in realizing the difficulties, barriers and problems that employees with disability could face, and etc.

With regard to equal opportunity in workplace, 46% respondents informed that they considered that they were receiving equal privileges. In a similar query on attitude of others towards them with regard to their employment in their workplace and at home most had indicated that it was fairly positive. One of the reasons for high percentage of responding positively was that most (66%) were self-employed and so did not have to face any hierarchy in their employment or much interactions with others. For the others who were employed by the Government, organizations or others, it has to be mentioned that most respondents did not feel comfortable in responding to both the questions.

In the area of accessibility 70% were either not or partially satisfied. As mentioned earlier accessibility at outside and inside the workplace is an essential ingredient for effective inclusion of people with disabilities into employment and establishment of equal rights. But according to the respondents, in 94% cases, no changes were made to improve the situation (accessibility features) in their respective workplaces.

The maximum (24%) numbers of respondents were earning less than Taka five hundred per month. The level of contribution of the employed people with disabilities towards the family depends largely on the scale of their income. But regardless of the level of their income almost all the employed people with disabilities were contributing to some extent to their family.

Some 68% of the employed people with disabilities were not able to make any savings at the end of a working month; all of their income usually spent for meeting different needs. 28% were used for disability related expenses like assistive device maintenances, therapeutic services, medicine, supportive hands and special modes of travel.

Most opined that it is imperative to have pro-disability Government Acts and Policies. Efforts must be taken to disseminate the directions of these Acts and policies at all levels and also to ensure its effective and efficient enforcement and implementation. The respondents also stated that more scopes and opportunities must be created for skill development and professional training for people with disabilities to generate better scopes of employment. Negative attitude was found as a major barrier that needs to be addressed. People with disabilities identified adequate allocation and timely availability of financial resources, as important support needs.

80% of the respondents had received some form of education at some stage of their life. This percentage appears high, but it has to be considered that the target group selected for the study is either skilled or educated; hence it might be normal to have this high percentage of education.

Many of the learners with disabilities require alternative approaches of education different from traditional formal education method followed. But in Bangladesh the availability of alternative forms of education for disabled learners are very limited. These are even much worse at regional levels of the country. Due to this lacking many of the disabled learners have to study in formal education. Many disabled learners can study even under formal education approach if there were the presence of disability friendly environment with essential accessibility features, skilled teachers and disability sensitized school actors including management committee, teachers and peer students.

There are very limited opportunities in the education institutes of the country to update ones' skills on vocational and technical areas side by side the attainment of regular education

Recommendations:

Though Bangladesh had enacted disability legislation and had also adopted National Disability Policy, but the issues of employment had not been properly addressed. This is related with literacy, technical skills, job options, self-employment and other factors of basic human life of a people with disabilities. The study came up with a set of recommendations, which advocates for national level intervention for strategic action targets for the placement and promotion of the employment options for the persons with disabilities in the public and private sectors, facilitate joint action on training and job placement, increase the number of production centers, inclusion in mainstream micro-credit operation etc. The recommendations include: strengthening sensitization at all levels through organizing national and local level dialogues, workshop and seminars, advocacy to concerned agencies for job placement etc. The development agency(ies) concerned with human resource development has/(have) been urged for systematic inclusion of skill development effort for people with disabilities. A collaborative body has been suggested to be formed comprising representatives of the public and private sectors, Disabled People's Organizations (DPOs) and other NGOs to compile and up-date information on new employment and self-employment opportunities in the formal and informal sectors. National media including electronic, press and others could be pursued to include sensitization campaign on the possible potentialities and scope for employment of people with disabilities.

Introduction to the Study

The Rationale:

Recent development studies have directly linked poverty as a major influencing factor on issues of disability and handicap. Poverty is both a major cause and consequence of disability. Negative attitudes and practices reinforced by poverty create barriers resulting in ultimate exclusion of people with disabilities from mainstream development. One of the major development components where people with disabilities are widely marginalized is in the sector of employment. To ensure development of people with disabilities it is imperative not only to ensure that they are groomed-up with essential education and skills but also to create scopes and opportunities to utilize their acquired capacity through employment. Employment of people with disabilities in a just and fair environment of equal opportunities and scopes will ensure economic boost and contribute in the reduction of poverty. If poverty addressed, positive influence will occur improving the situation of people with disabilities in the country.

Access to economic options for people with disabilities is very scarce in Bangladesh. On attaining education, the people with disabilities have to encounter many barriers in their efforts to find income opportunities. Many employers deny them the access to jobs. Lack of practical experiences and vocational skills are also obstructing their access to income generation options. Access is also denied to the business sectors. It is very hard for them to get in-touch with credit facilities and enter into the markets.

Majority of the people with disabilities including severe level of disabilities have the confidence to be educated and to be engaged in contributing activities. Many of them have skills in different entrepreneurship and trades. There are evidences of extra-ordinary achievement by severely disabled people also.

There is no such national statistics or study on the prevailing scenario, which limits planned and systematic intervention for promoting employment of people with disabilities in the country. To create a positive change in the employment situation for people with disabilities, there is a need to learn from both the negative and positive experiences. Interactions must also be made with all the stakeholders with regard to employment, both at Government and Non-Government sectors. Experiences of countries that have been gaining positive results must be shared to identify areas that could be replicated in Bangladesh. Only in-depth analysis of all these knowledge will lead us to formulate policy guidelines and devise actions that could address the needs essential to change the situation of employment of people with disabilities.

The study has been undertaken with the aforesaid issues related to employment options of the people with disabilities in Bangladesh. It was expected that the study would be able to reflect upon the current situation of people with disabilities either in employment or with the education and/or skills essential for employment. These findings would contribute in the development of a planned policy of systematic interventions in addressing the needs of people with disabilities in the country with regards to employment.

Objectives of the Study:

The objective of the study was to come up with a comprehensive socio-economic and socio-environmental analysis of the people with disabilities in employment and non-employment situation, and also of the scopes, the limitations and the barriers encountered in the process. The findings, it was expected, would enable the development and human resource planners in both government and non-government sectors to extend support and cooperation for empowerment and establishment of employment rights of people with disabilities.

The specific objectives of the study were to provide feedback on the situation of people with disabilities in the following areas:

- Present status and situation of employment opportunities of people with disabilities.
- Prevailing situation of people with disabilities who are in employment.
- Scopes of employment considering types, degrees and gender.
- Explore employment potentialities of the people with disabilities.
- Explore scopes and provisions of upgrading skills.
- Prevailing situation in workplace considering status, earning, contribution, acceptance and etc.
- Exploration of equal share and rights.
- Development of references for scope of employment.
- Requirements for creating favorable workplace environment.
- Study related factors of interventions supporting the employment of people with disabilities.
- Understanding the prevailing attitudes of families towards employment of people with disabilities.
- Assess the prevailing attitudes of employment sources (Government, Private, Public and NGOs) towards employment of the people with disabilities.
- Willingness of the employment sources in modifying workplace environment supporting employment of people with disabilities.
- Comparison of the importance and acceptance of employed educated/skilled people with disabilities in families and communities with non-employed educated/skilled people with disabilities.
- Comparison of salary and benefits of employed people with disabilities with people with non-disabilities in similar employment.
- Implications for policy guidelines.

The Study Methodology:

The study was conducted following a variety of methodologies, techniques and tools to find-out appropriate and authentic information from different geographical areas on issues related to employment of people with disabilities. A team comprising of researchers and disability program managers and field level trained disability resource people was involved in the study and the following methodologies were followed:

- Identification of employed people with disabilities has been made through notification in daily newspapers and through key informant surveys.

- Information have been collected from 452 respondents from different geographical location through a set of questionnaire. Stratified analyses have been made on disability types, gender, employed and unemployed etc. Geographical coverage was made on random basis focusing on all over the country (table # 1).

Table # 1: District covered for information collection

(Direct Coverage)

Division	District
Dhaka	Dhaka, Narsingdhi, Faridpur
Chittagong	Chittagong, Bandarban, Cox's Bazar
Rajshahi	Rajshahi, Bogura, Gaibanda
Khulna	Khulna, Jessore, Jenaidah
Shylhet	Shylhet, Hobigonj, Mouluvi

- Indirect coverage of the districts was done also through news paper notification, e-mail and by post. Those districts have been shown in table 2.

Table # 2: Indirect coverage of districts

Division	District
Dhaka	Tangail, Faridpur, Rajbari, Shariatpur
Chittagong	Brahmanbaria
Rajshahi	Thakurgoan, Natore, Sirajgonj, Gaibanda, Dinajpur, Pabna
Khulna	Magura, Jhenaidah, Chuadanga
Barisal	Jhalokhathi, Barisal

- Individual discussions have been made with people with disabilities and their family members covering employed-educated, employed-uneducated, unemployed-educated and unemployed-uneducated people with disabilities.

- Focus Group Discussions were organized with concerned disabled employees in different location to review the prevailing situation. (Table # 3)

Table # 3: Participants of FGD

No.	Participants			Venue
	Total	PWD*	Type	
1	28	17	Students with visual impairment	Deptt. of Special Education, IER, University of Dhaka
2	13	6	Employee with visual impairment	NFOWD, Lalmatia, Dhaka
3	10	7	Employee with physical disabilities	NFOWD, Lalmatia, Dhaka
4	21	8	Both employed and unemployed group with speech & hearing Impairment	CSID, Adabore, Dhaka

* pwd: people with disabilities

- Interviews have been made with relevant actors with regard to employment in Bangladesh, both at Government and Non-Government sectors.
- Information have been compiled in a computerized database through which the analyses have been made.
- A database has been developed with the input gathered.

The study tools:

A set of objective-based questionnaire was developed for data collection on the areas related to employment. A set of guidelines was also developed to provide understanding to the data collector and the supervisors for systematic collection of data. The guidelines include the definitions and clarifications of critical areas of information. The questionnaire, duly pre-tested, was finalized though a thorough review of the test findings. The assigned data collectors have been provided with adequate training on the methodologies used and also orientation on the tools. Data have been collected from 452 respondents with disabilities accordingly. The data have been compiled by a computer's tailor made software in a tabular and graphic format.

A case study guideline was also developed to help data collection. The said guideline covered the methods and techniques of getting relevant information and its systematic recording.

The guideline for conducting Focus Group Discussion (FGD) was prepared for systematically conducting the discussion sessions. A total of four Focus Group Discussions were held in four different areas with the participation of a total 89 respondents

The input from another 659 people with disabilities, who responded in reference to the paper notifications, has been inputted in a computer database.

Study Team members:

The study team comprised of the following persons:

- | | |
|------------------------------|----------------------|
| • Mr. A.H.M. Noman Khan | Principal Researcher |
| • Mr. Monsur Ahmed Choudhuri | Research Team Member |
| • Mr. Khandaker Jahurul Alam | Research Team Member |
| • Mr. Mohammad Tariq Ahsan | Research Team Member |
| • Dr. Nafeesur Rahman | Research Team Member |
| • Ms. Rifat S Khan | Research Team Member |
| • Mr. Nazmul Bari | Research Team Member |
| • Mr. Rabiul Hasan | Research Team Member |
| • Muhammed Mahbubur Rahaman | Research Assistant |

Limitations:

The study mainly focused on people with disabilities either in employment or with education/skills required for employment in the respective field. It does not reflect national prevalence as the majority of the respondents were from employed group. The study was conducted involving organizations working with disabilities with the help of trained disability worker(s) for which most of the respondents were from served areas.

Most of the respondents had received some form of assistance and services through the concerned agencies, which limits access to the overall situation of the country where disability interventions are absent. One of the age groups (18 to 40 years) of the respondents that were covered in the study was found to be too wide limiting in-depth and certain issue specific analysis.

Most employed respondents with disabilities did not feel comfortable in responding to the queries regarding their working environment and attitudes of the management. They were in a defensive mood and a kind of fear, it is believed; had influenced their answers. It was also expressed by some that they had received the job after a long ordeal and would not take the chance on being too open with honest answers as it might bring negative influence in their employment situation and if the worst happens, they might even lose their jobs.

Although it was indicated to provide a comparison of salary and benefits of employed people with disabilities with employed people without disabilities in similar employment, but that was not possible due to a lack of adequate and accurate relevant information.

Major Findings

The study team after compilation and analysis of the data collected through questionnaire, focus group discussions, and conversation with relevant individuals and review of case studies came up with the following findings. The findings do reflect the factual situation of the employment of people with disabilities with indications to the different areas of concern.

Here, we shall discuss the major findings in brief: -

The study mainly focused on the people with disabilities either in employment or with education/skills essential for employment in the respective field. Among them, 79% of the respondents of the study had indicated that they were involved in some form of employment – 78% in rural areas and 79% in urban areas

Among the respondents 65% were male and 35% female.

The highest group of respondents was in the age group of 18-40 at 54%. The lowest was in the 41 years and above age group at 18%.

Some 58% respondents were from rural areas and 42% from urban areas.

The maximum respondents were under physical disability (44%) followed by visual impairment (23%). The other two groups: (i) speech and hearing, and (ii) intellectual disability were recorded at 16% and 9% respectively.

With regards to degree of disability the highest (37%) was recorded under moderate. The next highest identified was severe (36%). The remaining was placed under mild (15%) and profound (12%).

The maximum 38% of the employed respondents had moderate level of disability.

84% respondents from the physical disability group were employed. This was followed by speech and hearing (82%), visually impaired (76%) and intellectually disabled (60%).

Out of the employed respondents the maximum (66%) were self-employed.

Disability-wise self-employments scored at 44% for Physical, 20% for visually impaired, 19% for speech and hearing, and 8% for the intellectually disabled group.

The government was the source of employment for 5% of the employed respondents while the non-government sectors accounting for 17%.

The difference between government and non-government employment rate for the respondents was much higher in the urban areas (7% and 22% respectively) in comparison to the rural areas (3% and 13% respectively). This was because in urban areas rate of literacy and skill training & scope of employment was comparatively higher than that of rural areas.

The employment or job related scopes/options in the urban areas was much higher for the people with disabilities, but on the contrary the alternative sources of employment was higher in the rural areas where 17% were involved in alternative sources of employment, whereas in the urban areas this rate was only 5%.

21% of the respondents were involved in different small businesses. This was followed by agriculture related employments at 15%. Many of the respondents (12%) got their employment through their involvement with different service oriented institutes both at the government and non-government sectors.

The respondents were also employed among others as day laborers (7%) and tailors (6%). 3% are employed as teachers and 1% as medical doctors.

27% of the respondents were also involved in other employments that provide additional income.

Some 22% had approached to different sources to take credit/loan for multi-purpose requirements.

27% had changed their employment. The major causes cited by the respondents for changing employment were comparatively lower level of salary, negative attitude of the employer, disability unfriendly working environment, rigid organizational rules and accessibility problems inside and outside the organizations.

For most (89%) of the employed people with disabilities the employment period was more than three years. Some 27% have been in employment for more than 10 years.

67% became disabled at or under the age of 5-year (27% during pregnancy/birth and 40% at 0+ to 5 years). The next age group when respondents became disabled was at 6~10 years age group. In percentage point, it was only 12. So it was seen that awareness and precautions at early years can reduce the rate of disability.

Diseases were responsible for the majority (41%) of causes of disabilities among the respondents.

Some 48% of the respondents were using assistive devices.

The majority of the respondents (80%) had received some form of education at some stage of their life.

Currently, 18% are pursuing their education while 16% reported to have completed their education. Some 17% reported that they could not completed their education while another 29% stated that they had dropped out.

Respondents among the speech and hearing disability were the maximum (36%) that have not received any education. Data on this count on others were: physical disability (18%), multiple (16%), visual impairment (13%) and intellectual (12%).

Stressful financial condition of the family has been pointed out as to be the main reason (38%) for dropout of learners with disabilities. 21% of the families were not interested in education of the members with disabilities.

The negative attitudes of the society and schools (authorities, learners inclusive) were also the major causes of dropout of the learners with disabilities. Many educational institutions had refused to enroll people with disabilities.

The rude behaviour and maltreatment by the peers and teachers deter many of the disabled learners from pursuing their education.

For many respondents lack of assistive devices, accessibility, distance of the school/education institute and unfriendly classroom environment had also acted as barriers to completion of their education.

Formal education was the most (60%) pursued approach of education. The responses to the other approaches of education stood at varied ranges with non-formal at 12%, integrated education 8%, special education 7%, inclusive education 4% and vocation education at 1%.

Of the 368 responses in regard to the level of education, 52% had education up to or below primary level (pre-primary – 12% and primary 40%). 11% had acquired secondary level of education with 9% higher education. 4% had also completed "hafezia*".

None from the intellectually disabled group proceeded to higher education. Only 1% of the speech and hearing-impaired group had higher education.

Dropout rate in between the levels of primary in comparison to secondary education stood at 72%.

For the 368 respondents, 17% had access to vocational and technical training opportunities in their educational institutes while 12% had reported that their institutes had shelter workshop also.

For 64%, the respondent's families were covering the cost (parents – 49% and brothers – 15%). 18% of the respondents were able to cover their educational expenses by themselves. In some cases, the government also had borne the educational expenses for 13% of the disabled learners.

64% of the respondents had some form of special work specific skills. These work skills were very diverse in nature viz. handicrafts (cane work, sewing, rope making, etc), chalk making, sweets preparation, painting, blacksmith, dairy and poultry rearing, and etc. Some of the respondents (43%) had also taken training on different skill areas.

In most of the cases people with disabilities were considered to do odd jobs though they have higher degrees or level of education. They usually got the job of telephone operator, receptionist, secretarial services, technicians, announcer and etc.

47% of the skill development training courses were received from various NGOs. The respondents had also obtained similar training from the Government (24%) and other sources (27%).

For most of the respondents the area of their education was very different from the nature of their current employment.

For people with disabilities the nature of employment was much more dependent on the range of their existing skills. In 41% cases there were similarity between the nature of job and the skill training obtained while such similarity was observed in regards to education and employment only in 21% cases. The contrast was almost double in figure.

39% of the respondents had mentioned that they had faced problems in their employment. Problems mentioned include: lack of cooperation, negative attitude, absence of accessibility, poor adaptability capacity, lack of initiatives in the further development of skills, lack of awareness of employers in realizing the difficulties, barriers and problems that the employees with disability could face, etc.

Accessibility, in a way, was the determining point as to the kind of employment that the people with disabilities usually got. It was also one of the major factors that was limiting their employment

* hafezia= Religious education, by memorizing the Holy Quran.

opportunities and scopes. Maximum (61%) of the employed respondents used to travel on foot to their workplace. Because most of the employed people with disabilities were either working at their homes (21%) or within ten minutes travel distance (32%). One of the main factors for workplaces to be at home or at near distance or close to the home was due to their disability dependent immobility and lacking of essential accessibility scopes.

For 58% there was no expense in reaching to the workplace. 27% respondents spend Taka one to ten Taka for travel. Only 2% of the respondents used to spend Taka thirty or more in reaching their workplace. With regard to all these data it has to be considered with the fact that 66% are self-employed and as such their workplace in many cases were within the boundary of their homes or at a close distance. This would then expectedly require for them less time and a minimum cost for transportation.

46% informed that they considered they were receiving equal privileges. One of the reasons for such high percentage responding positively was that most (66%) were self-employed and had no hierarchy in their employment or do not need much interactions with others. For others who were employed by the Government, structured organizations or others, it has to be mentioned that most respondents did not feel comfortable in responding to both the questions. They were observed to be in a defensive mood and a kind of fear psyche had perhaps, influenced their answers. It was also expressed by some that they had received the job after long ordeal and hence would not take the chance on being too open with honest answers as that might bring negative influence in their employment and if the worst happens, they might even lose the jobs.

41% responded said that they were satisfied with their employment. On the point of accessibility 70% were either not or partially satisfied.

In 94% cases, no changes were made to improve the situation in their respective workplaces after employment of people with disabilities.

24% – the maximum were earning less than Taka five hundred per month. Regardless of the level of their income almost all the employed people with disabilities were contributing to some extent to their family. 68% were not able to make any savings at the end of a working month. 28% of the people with disabilities bore their bearing disability related expenses.

34% opined that it is imperative to have pro-disability Government Acts and Policies.

20% of the respondents stated that it need to be created more scopes and opportunities for skill development and professional training for people with disabilities on priority footing to allow better scopes of employment.

Some 19% of the respondent opined that negative attitude that prevail in the social conditionalities as one of the major barriers which needs to be addressed at policy level and social actions-based campaign should be launched by the social actors, especially by the self-help group activists of the people with disabilities themselves involving other major stakeholders in the GO-NGO sectors.

The employers need to be debriefed and convinced that disability itself does not connote or bear a negative sense or it does not make the people concerned altogether an 'idle eater' rather he/she has some unique capabilities, often untapped; which if properly developed and utilized could open newer era for the concerned persons' life as a contributing member of the society to which he/she belongs. But most importantly he/she be provided with a chance/opening for an avocation, i.e., he/she needs to be employed first. Earning enhance purchasing power which is helpful for man's life – individual, familial and community too. That is employ them, empower them – be the approach.

Areas of Analysis

Area – One: General Information:

Among a total of 452 respondents people with disabilities 65% were male and 35% female (see table # 4). The focused target group of the study was people with disabilities in employment or with the skills or education essential for employment. It has only been in recent years that the rate of employment for women has been increasing. But still they are well behind the employment rate of men. However, there are different causative factors behind this situation. The major ones are: gender inequality and prevailing conservativeness in the society. The case of women with disabilities in employment is much worse. They not only have to encounter the existing barriers that women usually encounter every day with regard to employment but also meet the challenges arising out of their disability.

Table # 4: Sex of Respondent

Sex	Total	%
Female	159	35%
Male	293	65%
Total no.	452	100%

Table # 5: Age of Respondent

Age of respondent	Total	%
Below 18 years*	126	28%
18 to 40 years	246	54%
41 years and above	80	18%

Table # 5 states that the ages of the respondents. They were classified into three broad groups. The first group was below 18 years.* The highest respondents were in the age group of 18-40 at 54%. The lowest was at the 41 years and above age group at 18%.

In the study there was a fair representation of respondents from both rural and urban areas at 58% and 42% respectively. The respondents of rural areas were found to be more in self-employment than in urban areas.

The guardians of the respondents had a varied range of education and involvement in multi-sectoral employment. Approximately 70% of the guardians were reported to have some level of education. However, only about 13% had higher education. With regard to employment 25% were engaged in agriculture related income generating activities. 22% of the guardians were involved with business. Another 14% were service holders in the government and non –government sectors.

The study also attempted to look at the marital status of the respondents (see table # 6). 57% of the respondents were single with 38% married. Cases of divorce and separation were also recorded in the study. Marriages for people with disabilities have always been difficult. The major obstacle was their disabilities that act as a social handicapping barrier finding their life partner. This difficulty turns out to be intensified when partners are sought for women with disabilities. Many marriages of women with disabilities occur in exchange of high dowry. But

Table # 6: Marital status

Marital status	Total	%
Divorce	5	1%
Married	173	38%
Separated	18	4%
Single	256	57%
Total no.	452	100%

in

* As child labour is allowed in developing countries from the age of 14; so for this study the below 18 group is considered from age 14-18 years

unfortunately most turn out to have an unfortunate end with divorce and separation. In most of the marriages the status of women with disabilities was often of negligence and negative. This was more in joint families where the family members of the husband rebuke and ridicule the women with disability.

31% of the respondents were head of their families. 38% were members of joint families. The number of family members varied, the maximum being in between 4 to 6 members at 48% followed by 7 to 10 members at 33%.

Area – Two: Disability Related Information:

Table # 7: Types of disability

Disability	Total	%
Physical	197	44%
Visual	103	23%
Speech & Hearing	73	16%
Intellectual	42	9%
Multiple	31	7%
Others	6	1%
Total no.	452	100%

The disabilities of the respondents were grouped into six different areas including four main types of disabilities as physical disability, visual impairment, speech & hearing impairment and intellectual disability. Besides these four major groups, disabilities under 'Multiple' and 'Others' were also considered. The maximum respondents were under physical disability (44%) followed by visual impairment (23%). The other two groups– speech and hearing and intellectual disability– were recorded at 16% and 9% respectively. In comparison, the prevalence rate of speech and hearing and intellectual disability

groups was low. The reason could be the lack of scopes and opportunities of people with disabilities under these two groups in acquiring required skills and education needed for job suitability and also the limited opportunities in the job market and also the apathy to accept them in employment environment. But sporadic cases suggest that if there were availability of positive environment and scopes, people with speech and hearing impairment and also intellectual disability could also be contributive and productive in employment.

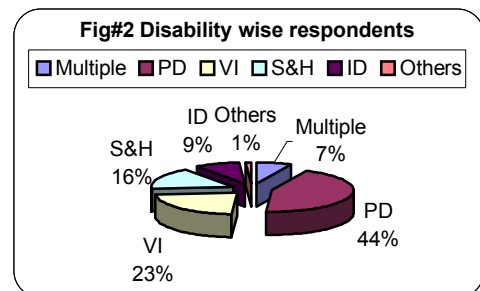


Table # 8 & figure # 3 indicate that the respondents were also classified according to the level of intensity of their disabilities. The highest was recorded under moderate (37%). Very surprisingly the next highest identified was severe (36%). The rest were placed under mild (15%) and profound (12%). Most of the visually impaired had no power of vision and were placed either under 'severe' or 'profound'.

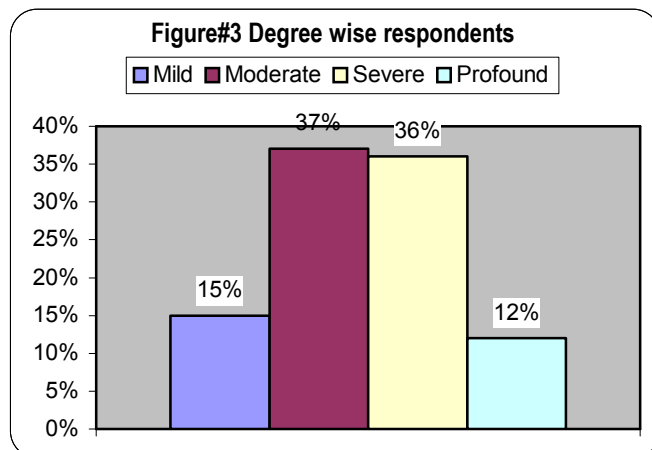


Table # 9: Age of onset

Disabled at	Total	%
Pregnancy / birth	120	27%
0+ to 5 +	182	40%
6 to 10 +	52	12%
11 to 17 +	40	9%
18 to 41	43	10%
41 +	15	2%
Total no.	452	100%

Impairment and Disability can occur at any stage of human life cycle. According to the findings (see table # 9) of the total 452 respondents, an alarming numbers (67%) had become disabled at or under the age of 5 years (27% during pregnancy/birth and 40% before attaining 5 years of age). The next age group when respondents have become disabled was at 6~10 years age group (12%).

Along with age of becoming disabled, the study also looked at different causes that resulted in disability (see table # 10).

Diseases were responsible for the majority (41%) of cases among the respondents. High and complicated fever alone has resulted in 17% of the disabilities. Accident's caused disabilities for 15% cases. In fact, it was one of the formidable causes of acquired disability. Road accidents have been cited the major form of accident. Natural disasters, especially in the hill tracts were mentioned as one of the considering factors that led to many amputations resulting in disability. Wrong treatment culminating to disability stood alarmingly as high as 10%. Abuse (5%) leading to disability had different forms. It manifested in the forms of both physical and mental abuses. Abuses occurring on women leading to disability were comparatively higher than for men. Marriage among cousins (2%) was still a noticeable cause for disability. Such marriage(s) was a leading cause for many speech and hearing impaired respondents. Many of the causes could not be identified. Those have been placed under 'unknown' (13%) head. A few hearing and speech and visual impaired respondents indicated that they did not know the cause of their disability.

Table # 10: Causes of Disability

Causes of disability	Total	Total
Abuse	23	5%
Accident	68	15%
Cousin marriage	9	2%
Diseases	184	41%
Genetic problem	14	3%
Prenatal / Pregnancy related complicacies	36	8%
Stroke	14	3%
Unknown	59	13%
Wrong treatment	45	10%
Total no.	452	100%

It is quiet evident from the findings that many of the causes of disability were preventable. In many of the cases had appropriate interventions been taken at temporary or early impairment stage, permanent impairment and disability could perhaps been prevented. The major factors behind this situation are lack of knowledge and awareness and also existence of inadequate preventive interventions and services. With proper policies, plans and resources, if interventions were taken to address these issues; many disabilities could possibly have been prevented.

Area – Three: Assistive devices and its applications

Some 48% of the respondents were using assistive devices. But most of these were very simple and of low cost. 18% of the respondents were using communication devices and 44% were using mobility aids. 69% of communication device users were using Braille materials. They comprise 54% of the total 103 visually impaired people covered under the study. However, only 15% of the total 73 speech and hearing impaired people were using hearing aids.

The scope to measure hearing loss and procure hearing aid is very limited in the country. Besides, the high cost of the hearing aids also limits the number of its users. On the other hand hearing aids are not an essential requirement in all the cases of hearing and speech-impaired persons. The number of Braille users is comparatively higher as it is almost a compulsory skill that visually impaired persons must possess to pursue education.

Both physically disabled and visually impaired persons were using mobility aids. Most of the mobility devices used are simple in the form of walking cane, white cane, crutches, parallel bar etc. These types of mobility aids comprise of 66% of the total mobility devices used. Other types of devices include artificial limb (9%), wheel chair (7%), and orthopedic shoes (5%), etc.

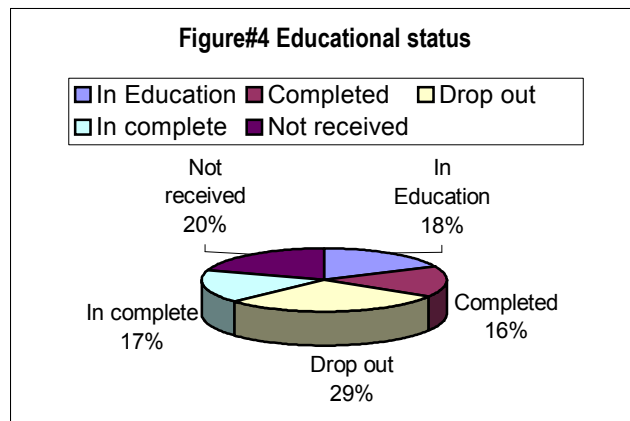
Lack of assistive devices in the country is a major barrier in the inclusion of people with disabilities in mainstream development process. Due to lack of assistive devices many people with disabilities are not getting access to employment opportunities and the job market.

Area – Four: Education of the respondents

The study revealed that some 80% of

Table # 11: Educational Status

Educational Status	Total	%
Completed	73	16%
In education	81	18%
Dropped out	132	29%
Incomplete	76	17%
Not received any education	90	20%
Total no.	452	100%



the

respondents had received some form of education at some stage of their life. This percentage appears high, but it has to be considered that the target group selected for the study was either skilled or educated. Hence it might be normal to have this high percentage of education. Currently 18% are in education with 16% reporting to have completed their education. According to age groups of the respondents a much higher percentage should preferably have been currently involved in education. 20% reported that they had not received any form of education. Information according to the specific disabilities revealed that respondents among the speech and hearing disability were the maximum (36%) who have not received any education. This was followed by respondents of physical disability (18%), multiple (16%), visual impairment (13%) and intellectual (12%). These figures should not be generalized or taken as a reflection of the common educational status of people with disabilities in the country. These figures are only reflections of the respondents of the study who were in fact, or selected a specified group of disabled persons. Even if these people with disabilities have no education they possess some level of skills and if utilized that could result in economic benefit.

Among the respondents 17% reported that they have not completed their education while another 29% stated that they had dropped out. Distressed financial condition of the family has been pointed out as the main reason for dropout of learners (38%) with disabilities. 21% of the families were not interested in education of the members having disabilities. Besides, the negative attitude of the society and schools (authorities) were also major causes. Many educational institutes had refused to enroll people with disabilities. The rude behaviour and maltreatment by the peers and teachers deter many of the disabled learners from continuing education. For many respondents lack of assistive devices, accessibility, distance of school/education institute and unfriendly classroom environment also has acted as barriers to the pursuit of education. Apart from these causes the respondents had also pointed out their problems to participate, understand, memorize and perform in the classroom as factors for dropping out. For a few, limitations resulting from disability have barred many from continuing their education. Some had to stop education to get involved in economic activities in order to contribute towards the family income.

A total of 368 responses received with regard to the approaches of education undertaken by the respondents (Table# 12). Formal education (at 60%) was the most pursued approach of education. The responses to the other approaches of education stood at varied ranges with non-formal at 12%, integrated education 8%, special education 7%, inclusive education 4% and vocation education at a mere 1%. A few of the responses also indicated of following more than one approaches. These responses compiled together stood at 4%.

Many of the disabled learners require alternative approaches of education apart from formal education. But in Bangladesh the availability of alternative approach/format of education for disabled learners is very limited. The situation is even much worse outside the capital city of the country. Due to this lacking, many of the disabled learners have to study in popular formal education. Even though 60% respondents have stated that they have studied in formal education, it does not reflect fully on the situation that they had to encounter in these institutes, neither does this indicate how many had dropped out or were forced to terminate from their education. On the other hand it has also to be acknowledged that many disabled learners can study under formal education approach if there were a presence of disability-friendly environment with essential accessibility features, skilled teachers and disability sensitized school-actors, including management committee, teachers and peer students.

Table # 12: Educational Approaches

Educational Approaches	Total	%
Formal	219	60%
Non-Formal	45	12%
Integrated	31	8%
Special	27	7%
Madrasha	16	4%
Inclusive	15	4%
Vocational / Technical	2	1%
Multiple approaches	13	4%
Total no.	368	100%

Table # 13: Educational Level

Educational Level	Total	%
<i>Pre-primary</i>	45	12%
<i>Primary</i>	148	40%
<i>Junior Secondary</i>	45	13%
<i>Secondary</i>	41	11%
<i>Higher Secondary</i>	42	11%
<i>Higher Education</i>	34	9%
<i>Hafezia</i>	13	4%
<i>Total no.</i>	368	100%

Of the 368 responses commenting in regard to the level of education 52% had education, upto or below the primary level (pre-primary 12% and primary 40%). 11% had acquired secondary level of education and 9% higher education. 4% had also completed “hafezia*”.

Although the combined figure for all disability groups indicate 9% to have higher education, the comparison among the different disability groups reflects interesting findings. None from the intellectually disabled group proceeded to higher education. Only 1% of the speech and hearing group had pursued higher

education. On the contrary for the physically disabled and the visually impaired group the figures stand at 9% and 13% respectively. The access and opportunity to higher education exert influence on the possible employment scopes of the persons with disabilities in the country. It is really striking that only a few number of speech and hearing impaired persons in the country are pursuing to higher education. It is an area that educational planners need to emphasize on.

If the dropout rate between the primary level to the completion of secondary education is considered, it stands at an alarming 72%. What is however, encouraging is that among the ones that had completed secondary level of education a considerable number was able to proceed and complete higher education. What it indicates is that many of the disabled learners who enroll into the primary level of education are not able to face the ever increasing challenges that they have to encounter as they advance upwards, and cross the different steps of educational grade. Unable to cross these barriers they were forced to dropout and met premature end to their education-endeavour. As mentioned earlier, some of these barriers manifest in terms of difficult or distressed financial condition of the family, negative attitude of the society and school managements, rude behaviour and maltreatment of the peers and teachers, lack of assistive devices, state of inaccessibility, long distance of the school/education institute, unfriendly classroom environment, problems related to their disability, difficulties in participating, understanding, memorizing and performing equally in the classroom, etc. However, if the students were able to cross all these barriers, they could be able to complete higher education as well. Unfortunate but true, the education for persons with disabilities is a long process of ‘*survival of the fittest*’ in an unfriendly environment. It has been observed and also previously indicated that the persons with intellectual disabilities and the persons with speech and hearing-impairment have to encounter the most difficulties in pursuing education.

There are very limited opportunities in the educational institutions of the country to enhance ones’ skills on vocational and technical areas while pursuing a regular course/branch of formal education. Out of the 368 educated respondents, only 17% had access to vocational and technical training opportunities in their educational institutions while 12% had reported that their institutes had shelter workshops. It is always an additional quality if people with disabilities could also acquire skills on any other areas rather than just attending a regular education course. It would prepare them better to have an alternate opportunity of employment.

* Religious education, by memorizing the Holy Quran.

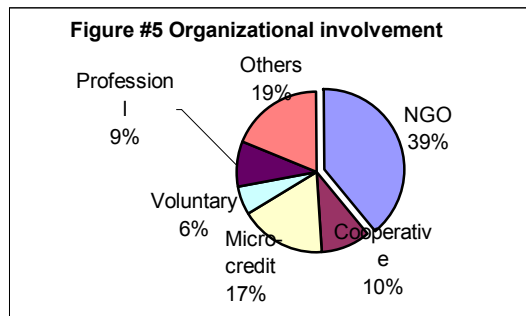
Table # 14: Educational Expenses Covered by

Educational Expenses Covered by	Total	%
Family Members	238	64%
Self	65	18%
Government	47	13%
Multiple Contributors	18	5%
Total no.	368	100%

Different actors were covering the educational expenses of the respondents. For a majority (64%) of the respondent's family sources borne the cost (parents–49% and siblings–15%). It was also encouraging to note that 18% of the respondents were able to cover their educational expenses by themselves. The government in some cases was also covering the educational expenses of 13% of the learners with disabilities. As mentioned earlier, financial constraints was identified as a major cause for many respondents in not being able to continue their education.

If a family had the financial capacity or ability to finance education of one from their two or more children, they would have preferred to educate the child with no-disability than the child with disability. To minimize all the difficulties related to educational expenses all the stakeholders including the families, the government and the non-government sectors need to come forward.

Area – Five: Involvement with social / cultural / economically focused organizations



42% of the respondents were involved with social, cultural or economically focused organizations or agencies. It is encouraging to note this high level of involvement. Of the 188 involved, the majority (39%) are involved in NGOs activities and 17% in micro-credit organizations. Other notable involvements include in cooperative groups (10%), voluntary organizations (6%), involvement in clubs, cultural organizations and professional organizations– each stood at 9%.

The involvements of people with disabilities in/with different organizations should always be encouraged. This develops a platform for interaction between the people with and without disabilities. This helps to minimize the preconceived misconceptions that one might have regarding the disability issues and people with disabilities. Besides, it would also give the people with disabilities the needed scopes and opportunities to unfold their skills and capacities in diverse areas.

"After taking training from a leather factory, I planed to establish a business of leather goods of my own. I have approached several organizations for a loan. But each of them refused and blamed me that I am not suitable for taking the loan. They told me, "You are a lame person, if we arrange loan for you, you will not make appropriate use of it, and rather it seems that you cannot do anything..." – Md. Sukkur Ali, Proprietor of a small leather shop in Shankah Market, Khulna.

Area – Six: Profession

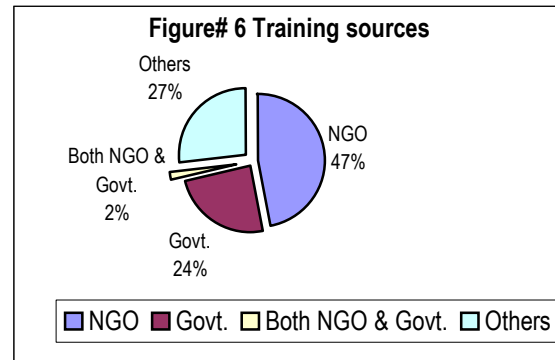
Table 15: Training & Work skill

	Training		Work skill	
	Number	%	Number	%
Have	194	43%	290	64%

dairy and poultry raising and etc. Some of respondents (43%) had also taken training on different skill areas. The trainings that they had received were basically on the above-mentioned areas. Most (47%) of the skill development training courses were obtained from various NGOs. The respondents had also acquired similar training from the Government (24%) and other sources (27%). Besides regular education it is also an added qualification if people with disabilities could acquire some skills in any professional area. It provides a better chance to getting a job/employment.

Table # 15 indicates that 64% of the respondents have some form of special work specific skills. These work skills were very diverse in areas. These include: handicrafts (cane work, sewing, rope making, etc), chalk making, sweets preparation, painting, blacksmith,

the



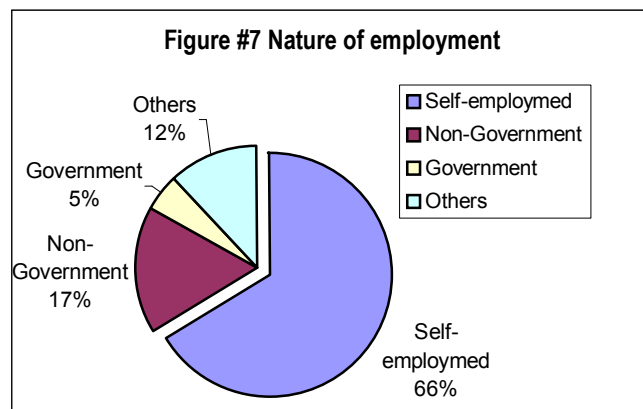
79% of the respondents of the study had indicated that they were involved in some form of employment, 78% in rural areas and 79% in urban areas (it must again be restated that the survey was conducted mainly focusing on the employed people with disabilities). The maximum number (38%) of the employed respondents had moderate level of disability. Table #16 shows, an interesting comparison between the rate of each

Table # 16: Disability wise Education & Employment

Four Major Disability Group	Respondent Rate	Education Rate	Employment Rate
Physical	44%	44%	47%
Visual	23%	24%	22%
Speech and Hearing	16%	13%	17%
Intellectual	9%	10%	7%
Multiple and others	8%	9%	7%

respondents group with disability having some form of education and their state of employment. If the employment rate within each of the specific group with disability is considered, then, as the revealed, that a maximum 84% of the respondents from the group with physical disability were employed. This was followed by speech & hearing (82%), visually impaired (76%) and intellectually disabled (60%) respectively.

As figure # 7, out of the employed respondents the maximum 66% were self-employed. Disability wise self-employments stood at 44% for Physically, and 20% for visually



impaired, 19% for speech & hearing and 8% for the intellectually disabled group. The government was a source of employment for only 5% of the employed respondents while the non-government sector accounts for 17%. The government and non-government employment rate for the respondents was much higher in the urban areas (7% and 22% respectively) in comparison to the rural areas (3% and 13% respectively). The employment or job related scope in the urban areas was much higher for the people with disabilities, but on the contrary the alternative sources of employment was higher in the rural areas where 17% are involved in alternative sources of employment, whereas in the urban areas this rate was only 5%.

Table # 17: Types of Employment

Employment Type	Total
Agriculture	16%
Small business	21%
Day Labor	7%
Services	12%
Teacher	3%
Blacksmith	1%
Tailor	6%
Labor	3%
Barber	1%
Doctor	1%
Cobbler	2%
Others	27%

Even though the main employment of the employed people with disabilities under the study varied, the majority of the jobs falls under three major areas. The maximum (21%) of the respondents were engaged in different small businesses. This was followed by agriculture related employments at 15%. Many of the respondents were involved through their employment with different service oriented organizations both in the government and non-government sectors at 12%. Besides these three, the respondents were also employed among others as day laborers (7%) and tailor (6%). It was also revealed that only 3% are employed as teachers and 1% as doctors. Some 27% had indicated of 'others' as their nature of employment. These include veterinary, homeopathic doctor, journalist, managers, etc. Besides regular

employment, 27% of the respondents were also involved in other engagements that provide additional income. This is encouraging that people with disabilities are having alternative scope of income but at the same time it could also be interpreted that the income that people with disabilities make from their regular employment is insufficient in comparison to their needs. The respondents, as observed; were also taking credit/loan. 22% had approached different sources to take credit/loan for multi-purposes.

A total of 365 had responded on a query if they had ever changed their employment. 27% had changed their employment. But the majority (73%) were continuing with their current employment. One of the factors that must be considered with regard to this data is that 66% of the employed people with disabilities were self-employed and thus won't require to changes their employment unless it was of their own desire to change their self employment trade for better result or income. The major causes cited by the respondents for changing their employment are: a comparatively lower level of salary, negative attitude of employer, disability unfriendly working environment, rigid organizational rules and accessibility problems to and inside the organization.

For most (89%) of the employed people with disabilities the duration of such employment has been more than three years. 27% have been working for more than 10 years. 38% of the respondents need to work for eight to ten hours per day. For 18% it is really a hard work with more than ten hours of labors each day. What is interesting is that for almost all (96%) the daily working was fixed. Only in 4% the working hours varied day to day.

Table # 18: Relationship of Education, Skill & Skill based Training with employment

Relationship of Employment	Data	With Education	With Skill	With Skill Training
Similar	Total no.	77	112	75
	%	21%	41%	46%
Partially Similar	Total no.	93	69	41
	%	26%	25%	25%
Not Similar	Total no.	191	90	47
	%	53%	33%	29%
Total no.		361	271	163

The study also looked at similarity of the current employment of the respondents with their acquired education, skill the training that they had received (see table # 18).

though the number of respondents varied, it was still possible to see a comparison between these three groups. For most of the respondents the area of their education was very different from the nature of their current jobs.

What is interesting to note is that for people with disabilities the nature of employment used to be much more dependent on the range of their existing skills. We can observe from the table that similarity of employment with skills (41%) is almost double of education (21%). The trainings that the people with disabilities have received are mainly focused on strengthening their existing skills. An individual has to spend a large portion of his/her time in pursuing education; it might at times become frustrating for the individual not to be able to build up a career in the line of their education. In the table above it is not clear, however, if non-availability of appropriate employment options had pushed the people with disabilities to seek for employment in a different area or whether it was their own choice to take a different avocation or job- area from their line of education.

Table # 19: References of employment

References by	Total	%
Political Persons	2	1%
NGOs	35	10%
Media / Newspapers	20	5%
Relatives/ Family	150	41%
Influential Persons	43	12%
Self Initiatives	106	29%
Others	10	3%
Total no.	366	100%

With the population on an ever-increasing curve, and upward literacy rate and a competitive employment market, it appeared extremely difficult in finding jobs and employments for people in general in the country. For people with disabilities the

scenario was more acute. Though unfortunate, but it is a reality that now strong references and lobbying has become almost a necessary and integral part in getting a job. For people with

*" Sometimes our relatives & villagers came to Dhaka to our house. When they saw Arju that she is studying & working with computer, they become astonished. They often ask: is it possible for a deaf! They have superstition that a deaf cannot do anything – be that study or job, they are not fit for education. They are burden for family. This is the real situation in our villages. So in town. Here some are conscious. But you have to make the Village people conscious first"
-- Arju's mother (mother of a HI girl)*

disabilities only 29% of the employments were of self-initiative. In most the cases initiatives came from the relatives and family members (41%).

In another query 39% of the respondents replied that they had faced problems in their employment. Problems mentioned include – lack of cooperation, negative attitude, lack of accessibility and adaptability, absence of initiatives in the further development of skills, lack of awareness of the employers in realizing the difficulties, barriers and problems that the employees with disability could face, etc.

Table # 20: Mode of transport

Mode of Transport	Total	%
Foot	220	61%
Bus	15	4%
Rickshaw	74	21%
Tempoo	11	3%
Official Transport	3	1%
Others	30	8%
More than one of the above	9	2%
Total no.	362	100%

Most (21%) of the employed people with disabilities were either working at their homes. 32% works within ten minutes travel distance. One of the main factors for workplaces to be at home or close by is due to their disability and absence of essential accessibility features. Lack of accessibility is, in a way; determining the kind of employment (and places too) for people with disabilities. It is also limiting their employment opportunities and scopes. The workplace for 25% of the respondents is 10 to 30 minutes

travel time, for the remaining it is 30 minute or up to one hour (13%) and for 9% the time is not static. Maximum (61%) of the employed respondents are used to travel on foot to their workplace. Others are using different modes of transport. For 58% there is no expense in reaching the workplace. Only Tk.= one to ten is spent by 27% as travel cost. Only about 2% of the respondents have to spend thirty Taka or more in reaching their workplace. With regard to all these data it has to be considered in the backdrop of the fact that 66% are self-employed and as such their workplace, in many cases; are within the boundary of their homes or at a close distance. This would then expectedly require for them less time and a minimum cost for transportation.

Table # 21: Attitudes in work places

Attitude	Data	Colleagues	Senior Officials	Junior Officials	Family Members	Others
Positive	Total no.	117	73	76	266	41
	%	49.37%	64.60%	65.62%	69.27%	41.41%
Neutral	Total no.	89	27	25	71	22
	%	37.55%	23.89%	21.55%	18.49%	22.22%
Negative	Total no.	31	13	15	47	36
	%	13.08%	11.50%	12.93%	12.24%	36.36%
Total no.		237	113	116	384	99

With regard to equal opportunity in workplace, 46% informed that they considered that they were receiving equal privileges. Replying to a similar query on attitude of others

towards them with regard to their employment in their workplace(s) and at home most had indicated that it was fairly positive. One of the reasons for high percentage of them responding positively was that most of them (66%) were self-employed and has no hierarchy in their employment or do not need much interactions with others. For the others who were employed by the Government or other organizations it was observed that most

respondents did not feel comfortable in responding to both the questions. They were in a defensive mood and a kind of fear influenced their answers. It was also expressed by some that they had received the job after long ordeal and would not take the chance on being too open with honest answers, as it might create negative influence in the mind-set of their employer and if the worst happens, they might even lose their jobs.

In another effort the study attempted to look at the level of satisfaction of the respondents on their employment in general along with the available accessibility features. 41% responded that in general they were satisfied with their employment. In the case of accessibility 70% were either not or partially satisfied. As mentioned earlier accessibility outside and inside the workplace is an essential ingredient for effective inclusion of people with disabilities into employment and establishment of equal rights. But according to the respondents, in 94% cases, no changes were made to improve the situation in their respective workplaces.

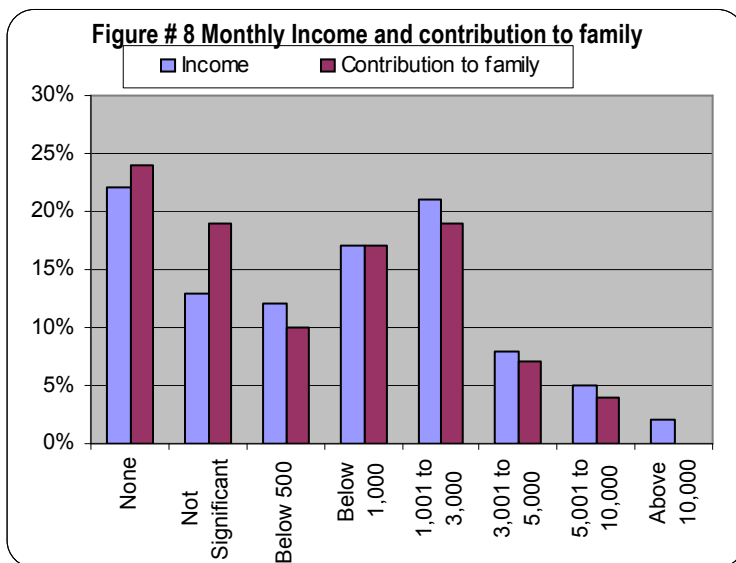
The monthly income range of the respondents was classified under eight groups, starting from no-income to above Taka ten thousand. The maximum 24% were earning less than Taka five hundred per month. The contributions of the employed people with disabilities towards the family depend largely on the level of their income. But regardless of the level of their income almost all the employed people with disabilities were contributing to some extent. However, it has to be remembered that 31% of the respondents were head of their respective families and as such the need to contribute towards the family income. 68% were not able to make any savings at the end

Table # 22: Monthly income & contribution to family

Range in TK	Income		Contribution to Family	
	Total	%	Total	%
None	100	22%	107	24%
Not Significant	57	13%	85	19%
Below 500	53	12%	47	10%
Below 1,000	75	17%	75	17%
1,001 to 3,000	97	21%	88	20%
3,001 to 5,000	37	8%	30	7%
5,001 to 10,000	24	5%	18	4%
Above 10,000	9	2%	2	0%
Grand Total	452	100%	452	100%

of a working month; the entire income was spent in meeting different needs. But at the same time it is encouraging to note that at least 32% were able to make some savings, which might be very useful at times of need in the future. One of the many areas of expenses that the respondents have to make regular expense with regard to their disability. 28% were bearing such disability related expenses every month, like assistive device maintenances, therapeutic services, medicine, supportive hands and special modes of travel.

Figure # 8 Monthly Income and contribution to family



The respondents were also requested to express their opinion on the essential areas that have to be focused on to bring about a positive change to their situation. Their opinions were grouped into a few areas. Most of them (34.07%) opined that it is imperative to have pro-disability Government Acts and Policies. Efforts must be taken to disseminate the directions of these Acts and Policies at all levels, and also to ensure its effective and efficient implementation. 20% of the respondents stated that more scopes and opportunities must be created for skill development and professional training for the people with disabilities to allow better scopes of employment. Negative attitude was found as a major barrier that needs to be addressed as indicated by 19% of the respondents. Allocation and availability of financial resources was found a necessity by 18%.

*“I have completed driving course successfully from German Technical Institute. I drive well but I did not get the certificate & Driving License. My vision is well. Am I not appropriate for Driving License?”
— Tito, a Hearing impaired adult*

Case Studies

Case – One: Alam Munshi:

It's the mind-set, not physical incapacitation that matters

Sixty years old Alam Munshi hails from a rural community in Faridpur. His visual disability could not stop him from his passion to develop the life-situation of the people with disabilities in his locality. He has developed a special skill in homestead nurseries. A local development organization utilizes his skills as a local resource. With his strong personality, Munshi heads the income generation training unit of the organization as their principal trainer on nurseries.

But in the early days of his life, he was not a person with visually impairment. He acquired blindness in a very tragic way. He had actively participated in the Liberation War of Bangladesh. In the post war days, he took lease of a local market and became the leader. He soon became a very popular 'Matbar' (leader who traditionally educated local disputes) in the locality, and used to roam around the nearby villages to protest any unlawful acts. People all around respected him for his courage, honesty and devotion for the betterment of the community. Around this time, there appeared a group of miscreants who were active in the locality to plunder others assists/properties, extort money, collect tolls, physical torture or beat and even kill innocent people for their money and belongings. Common people were so afraid of the members of this gang that they did not even dare to complain. One day, they stole a pack of goods from Alam's store. Alam caught them red-handed, and with the help of local elite, subjected them to a local shalish. In the shalish (local dispute resolution system in quasi-judicial manner) the wrongdoers were punished. The bandits were beaten with shoes, and they signed an undertaking that they would not steal any more. Following this incident, the crimes in the vicinity stopped.

One day, a villager from a nearby locality came and asked for some help to Munshi. He was planning for selling some land and since he did not know how to read or write, he sought Alam's assistance. Alam went to his house in the evening not even suspecting that he was being lured into a trap. The miscreants found him alone; beat him up, and at one point gorged both of his eyes.

He spent almost all that he owned for his treatment, but it did not help to recover his vision. In the initial months, Alam lost all hopes of life. But soon he recovered from the loss. With a renewed zeal, he started a new life. He started farming. But that did not bring him much money. He also tried a new avocation in cottage industries, but that did not fetch enough money either. With a small income, he had to lead a very hard but simple life. A development organization working for people with disabilities took him up and provided rehabilitation training. Acting on the suggestions of a local forest officer he started a small nursery. He was highly satisfied with the first batch of his outputs. He soon took a bigger loan from the said organization and started a bigger nursery and soon he found a new economic freedom. He repaid the first loan-amount and took fresh loans. From local people he leased arable land for expanding his nursery bigger. The Forest Officer was of immense support, who always guided Munshi about quality seeds, proper fertilizer, and also about marketing of the saplings.

“I may have lost my external vision, but the accident could not take away my inner vision, nor could it take away my knowledge and skills,” says Alam. “People who can see, should assist us in utilizing this knowledge and skills that we have, so that we need not to beg from them”.

A landowner once agreed to lease out a land to Alam. He even took the payment of the contact money. Alam purchased all the required materials, to start a bigger nursery there. But unfortunately a bigger national NGO offered the landowner higher rent for the same land, and the landowner gave up to greed. He broke the contract with Munshi and took the land away from Alam. Thus Alam became victim of the unethical practice of a big-named NGO and a greedy landowner.

Using his practical experiences, Alam now trains other visually handicapped people to develop their own nurseries. In his own words, “People fail to understand that we are in no way inferior to others. If we do not develop our own skills and resources to become self-reliant, others will never come forward to help us. If we are given a sizable land on lease, we could easily collectively earn over twenty thousand taka a month!”

Case – Two: Muzaffar Hussain : Honesty has earned prestige

Muhammad Muzaffar Hussain, 36, a Hafiz, is a very popular man in all the nearby villages in the Nalhati Union of the Rupsha Upazilla under the District of Khulna. An extremely hardworking person, he is known for extending help to any person in trouble or need of such a help. While he serves as the Imam of the Police Line mosque, he is also the founder and caretaker of a Maktab (religious school), and at the same time, he is also actively involved with a number of social development organizations in the locality. When he was six years old, small pox broke out in an epidemic form in the locality. He too became a victim of the deadly disease. While many people died, he luckily survived, but at the cost of his vision. Since that incident, he has no sight –unable to see the things around him– the beautiful nature.

Prior to the epidemic, he attended formal primary school for a few months. But after the loss of his vision, he could not continue in the formal school. So his parents sent him to a madrassah, where he learnt to recite the Qur’an. Within a few years, he memorized the entire Qur’an, – became a Hafiz– and that opened his eyes to his capabilities. In spite of his blindness, he obtained training on handicrafts, and he learnt to think about the welfare of other fellow people, who do not have vision.

But life had not been very easy. He borrowed some money from local sources and started a small timber business in partnership with a sighted person. The drivers of the trucks that he used for transporting his timber from Bagerhat to Khulna often cheated him. Knowing that he could not see, the truck drivers often used to move away the good timber and replaced them with inferior ones. Even his partner also betrayed him. One fine day his partner ran away with all his money without delivering the goods. He had to file a case, but this was not of much help either, and eventually he lost trust in others.

Thus he gave up the idea of starting another business. As he grew up in a family of cultivators, so he went back for small-scale cultivation. He also joined the local mosque as a teacher, started teaching the Holy Qur'an. On his own initiative he started preaching the religion to others. He soon raised funds from the local people to establish the maktab and another mosque. Here, he teaches the Holy Qur'an to the children of the locality every morning.

In his locality, Muzaffar does not require any assistive devices for moving around. He uses a white cane only when he goes to unknown areas. He does not think that his blindness was a big barrier on his carrier development. Rather, in many cases, the people's negative attitude towards the persons with visually impairment and also the tendency to cheat them, he thinks, are the greatest barriers that he had to face. However, he also believes that there are many other people, who have judged him by his qualities, capabilities, and his sincerity, hard work and perseverance in fighting the odds of blindness. The village elders have a high respect for him, and he is recognized as a trustworthy, impartial and righteous person. So in village meetings and shalish or judgments, he is always called in. He really commands social prestige.

Muzaffar is also well known as an ideal father, husband, social worker, and socio-political activist. As head of a joint family, he wisely uses the money sent by one of his brother who works in the Middle East. He now dreams of saving some money and starting a transport business in coming days.

Case – Three: Shahjahan: A musician with a vision

Mohammad Shahjahan was born in 1969 in the family of a day laborer in Sitakunda, Chittagong. He was growing up like the other children of the same age. But at the age of five he became very ill. The local traditional healers gave him some strong medicines, which at first worked quite well, but soon the side effects began to set in. Gradually, he started to lose his vision, and within the next few years, he completely lost his sight. Being poor, and since he was not enrolled in any schools, his parents did not notice the change until it became a serious problem. But by then it was too late. His father tried all sorts of treatment to the best of his affordability, starting from traditional and religious healers to medical eye specialists at the nearby government hospital, but none was of much help. In the process, whatever savings they had was gone. For a boy who had learnt to see, enjoy and appreciate the beauty and colors of his surroundings, the world had turned into a painful. It become sad and dark– deep pitch dark. For his parents, who had three other younger children to care for, Shahjahan became a burden.

From his very early childhood, Shahjahan loved the melodious tunes of a flute player who resided in the same village. He would stay awake late into the night to listen carefully to the notes that seemed to float in the air. When the flute player went away on hired trips, Shahjahan would anxiously wait for the player to return.

Knowing his son's interest in the flute, Maliul Haque took Shahjahan to the flute player. The flutist was extremely kind, and recognized Shahjahan's passion. He readily accepted

Shahjahan under his wings. The next few years rolled on very fast. The 'blind boy', who started to lose all faith in life, gradually began to see some light ahead. With extreme hard work and long hours of practice, he mastered all the tricks of the trade. He soon started to accompany his 'guru' on his professional trips. He himself got some invitations too. This raised his confidence enormously, and so he practiced more seriously. He brought in variations in his tunes and people loved his music better. The more he played, the more he earned. The more he earned, the more he practiced.

With the help of a rehabilitation worker working in the locality, Shahjahan obtained orientation and mobility skills. This helped him to join and play at programs far away from home. Soon, Shahjahan's flute became a central attraction in all socio-cultural events in the locality. In 1997, he married a local young lady, who, despite his disability, had fallen in love with him and his flute. Last year they became parents.

Recently, Shahjahan has applied as an 'enlisted artist' at the local radio station. His vision is a world enlightened with his music, in spite of the fact that he lives a life in a light less world.

Case – Four: Sakhina Begum* still wonders where her fate will take her...

When both the parents of Sakhina died during the Liberation War of Bangladesh, she had barely crossed her infancy. Since then, she grew up in her uncle's home in a peri-urban area in Rajshahi. Her uncle had a tiny roadside grocery shop, and could barely meet family expenses. As Sakhina was growing up, often without two square meals a day, she was determined that once she was old enough, she would pursue some vocation herself, and thereby not only earn a living for herself, but also help her uncle's family. She learnt embroidery, and started earning a little. But that was not enough for her uncle's big size family. By the time she was 25 years old, she had been proposed for marriage over and over again, but her uncle failed to come up with the dowry that was asked for, and so she remained a maiden. The villagers, especially the elderly women teased her often, and she planned to run away. The thought of joining the Female Ansars & Village Defense Party (VDP) crossed her mind, and she decided to give it a try. Fortunately, she realized in time that her contact person for this recruitment had other intentions, of selling her off to a brothel. So she returned to the village. Another elderly lady from an adjacent village offered to help her find employment in an office close to their locality. Once there, she found out that this too was a ploy to sell her off to a brothel. The first chance she got, she ran away.

A few months later, a friend returned from Dhaka. She told Sakhina about her employment in a garment factory in Dhaka, and about the prospects that there in Dhaka. Sakhina came away with this friend, and immediately joined the same garment factory. She started liking her job, and for the first time she was really happy. She took her work sincerely, and soon the factory management also noticed her devotion. She was given a little more responsibility, and so she started getting higher pay. She started saving some money, and at every opportunity, she used to send money to her uncle. Within a few years she took up

* Names changed to protect identity

a lot more responsibility, and so she had a fairly good income now. So, when she went back home for the next Eid vacation, she bought gifts for all the family members in her uncle's family.

During this vacation, one fateful winter morning, she climbed up the tin roof to lay a blanket so that it would warm up in the sun. She was humming a tune while she spread out the blanket so that it would heat up uniformly. Her cousin sisters sitting in the courtyard, basking in the sun, also were singing the same song. Suddenly she slipped, and fell from the roof, a height of about twelve feet. She fell backwards, her lower back and waist crashing right onto a rugged tree stump, which was brought in earlier and kept there, to be chopped into firewood. Her cousins ran in to help. With the help of other neighbours, she was carried inside the house, where she woke up a few hours later. She found out right then that she could not move her legs. In between her moans from her severe back-pains and headaches, she tried to tell others, but the neighbours kept saying that she had been taken over by evil spirits. A traditional healer was called in who also diagnosed evidence of evil spirits. But even three days later, when she was not able to control her urine, her aunt got worried and convinced Sakhina's uncle to take her to the Medical College Hospital. Two months later she came home, with no apparent improvement. She kept lying in bed. She had no control over her excretions. A few weeks later, when her aunt took the soiled bed sheets to wash them in the river as had become a routine for her, some neighbouring women asked her to stop. They stated that Sakhina had some severe illness. Washing her sheets in the river would spread the illness amongst other villagers. So they wouldn't allow this contamination. Without any protest her aunt returned home, and at night, when everyone was asleep, went back to the river. This became a regular routine.

Sakhina had to spend all that she had earned on her treatment. Her uncle also started to feel the burden. Finally, one day he met a journalist and sought his help. Mahmood*, the journalist, was moved by the tragic life of Sakhina, and so came to meet her. He soon published an appeal in the Daily where he worked seeking help for Sakhina. It was not well responded as they had expected, however, Mahmood and his fellow colleagues decided upon to send Sakhina to the Centre for Rehabilitation of the Paralyzed (CRP) at Savar. He went beyond his professional duties to help Sakhina, and soon had become a very good friend of hers and her family. Three months later, Mahmood brought her back home on a wheel chair. They taught him how to change the catheters and also the exercises she would require to do at home on a regular basis. He came to see her regularly and help her with her exercises. He also started teaching the family members to take over the responsibilities. But the community people did not take this lightly. They shunned her saying that this accident was a result of her misdeeds, of running away from her home and living on her own in Dhaka. "Who knows what she does in Dhaka for a living, how can she afford so many gifts? She must have found out the easiest and oldest trade of women to earn money!" The fact that Mahmood was helping her out had also not been taken positively. "Why would an unmarried man help out an unmarried woman with her physical exercises and catheters? Is this not more sin? You will have to suffer even more in future!" "Why doesn't she marry that journalist?" retort a few of the younger women of the village.

Sakhina finds it extremely difficult to cope with these comments. She wonders why her fate was so different from others. At times she gets very angry and frustrated. "Why is God

* Names changed to protect identity

playing such cruel games with me?” Looking up towards the heavens, she often murmurs, “When You took away my parents, why did You leave me behind? Was it because You wanted to play such cruel games with me?”

Will Sakhina be able to cope with all these fictitious discussions about her and the journalist, the only kind-hearted person who came forward to help her, when she had lost all hope! Will this ignorant society, with so little social awareness, make any room for an unfortunate person like Sakhina? Or *will she have to withstand all these obstacles for as long as she lives?*— These are the most vital but unanswered questions. Should not we – the community, the government and at the top of all the society – make a some searching effort for the answer?

Case – Five: Mukhles is working hard to avoid the ‘blame’ of being disabled...

Mukhles is a 29 year old educated person with a physical disability. While he was a student of the second grade, he fell ill. The local traditional healer couldn’t diagnose his illness. He was taken to a professional doctor, who also failed to diagnose the illness correctly, but instead of referring Mukhles to a higher hospital, he tried to cure him. This wrong treatment with scores of nameless injections cost Mukhles’ parents a huge amount of money, but for Mukhles, the cost was much more. Gradually, he lost all muscle power beyond his right knee. He had to bend down and support the knee with his hand.

Due to his illness and subsequent disability his studies had to put on hold for a long time. Many months back, when he got used to walking with the support of his hands, he started to show keen interest to go to school again. Often his father’s peers taunted why he wanted to continue spending money on the education of his ‘lame’ son. “Even though I was only a child, my father had enormous faith in me”, says Mukhles. “I couldn’t run around the whole day with my friends anymore. So I spent a little time playing around with them. The rest of the time, I started to engage in studies. My teachers already knew that I was a good student, so now seeing my even better results; they allowed me to match with my friends by giving special promotion. As I went into higher classes, always improving upon my results, I started getting a few tuition requests. So I also started to earn some money myself. Soon I could not only cover all my personal expenses, but also give some to my father. But I later found that, he never spent anything from that, even when he was having financial problems. He saved the entire amount for my future!” Many years later, Mukhles graduated from the Government College in the locality.

Mukhles had a wish to complete his Masters. Unfortunately, immediately after his graduation, their family suffered two severe blows within a very short time. His father died suddenly. Two weeks later his elder brother (who worked at a timber business, and was the principal bread earner of the family) met with an accident at his workplace, and lost both his legs. Mukhles not only had to discontinue his studies, but also had to start looking for a job. This is when he began to realize that, whatever his results, his field of study was a non-technical subject, and then his disability was also a major obstacle towards finding a job. Finally he decided to try his luck in Dhaka.

He located a friend of his elder brother, who knew Mukhles very well. Upon his suggestions, Mukhles enrolled into a training course on electronics and servicing. After the training he had to return home. He took loans from a few people and set up a shop in the local market. But the income was very low and he could barely cover his costs. Knowing about his honesty, sincerity, and also about his obligations too, a local influential person helped him to find a job in a renowned industry as an electrician. This influential person was a relative of the Personnel Manager.

At last he became extremely happy. Now he had a decent job with a regular salary. But once he started working here, he found there was a lot of discrimination. Simply because he was disabled, he got a lower salary than the other new recruits did. "My colleagues also treated me very badly", he says. "But soon the personnel manager saw how sincere I was, and I was the first to get my job confirmed, and my salary was also made equal. Some of his colleagues did not like this much. They started treating him even worse, often making him work longer hours, or leaving more work for him than usual. They even tease him as a 'cripple', which he does not like at all! But there wasn't much that he could do. Soon after his job had been confirmed, the Manager left for a better job. The new Personnel Manager is not supportive at all. "To him" says Mukhles, "all of us, the employees with low profile jobs, are all thieves and beggars!" "He doesn't like me at all. He addresses me as 'Lengra' (cripple) and will probably turn me out if he gets chance! I know that very well, and so I am even more careful. Many of the supervisors know how sincere I am. But I haven't had a raise in my salary in the last three years!" "I know how difficult it is to find a job, let alone a decent job. I am not willing to do anything to jeopardize my job. Even if that means 'not protesting against a lower pay', like many staff are doing here. I was lucky to get a good job. For disabled people like me, getting a job is almost impossible! And if they do get a job," said Mukhles, "they have to work to their skin and bones to save themselves from the 'blame' of being disabled!"

Case – Six: Munira* : a symbol of struggle

Munira, 22, is from a solvent middle class family of a village of Barisal district situated at the southern side of Bangladesh very near to Bay of Bengal. She is a case of severe speech and hearing-impairment. She is third among her siblings.

It is assumed that Munira had profound speech and hearing-impairment just from her birth. At the fifth month of pregnancy, Munira's mother had very high fever for seven days. At this stage the doctor had prescribed high power medicine and injection. After that Munira was born. Her parents could not recognize at the beginning that she had hearing impairment. When she was only 9 months, she had typhoid with very high temperature. Initially the village doctor treated her. But as her fever did not subside, she was taken to the Barisal Medical College Hospital for treatment. High fever and maltreatment had already taken their tolls. It took long ten days in the hospital to bring her fever under control. After a few years of Munira's birth, her parents became worried, as she was not able to speak. The parents sought different treatment for Munira but no improvement took place. At last gradually accepted that their daughter is a speech and hearing-impaired girl.

With the passage of time as Munira grew up and reached at the appropriate age for attending school. But the life of a person with disability in our society is not easy. In most of the cases they are still deprived from their fundamental rights even the rights of getting education in Bangladesh. So Munira did not get chance for acquiring education. But from her very childhood Munira was keenly interested in studies. She never had the scope for education. It was very difficult for her parents to convince the school authorities to enroll her into the nearby school. But there was no other opportunity available to her to receive any other form of education, Even though Munira had a lot of interest in receiving education, but due to negative attitude and feeling of the local school teachers she was not enrolled into the school. The teachers had commented, '*A hearing-impaired girl like Munira would not be able to learn. Besides, she would hamper other students' learning.*'

This discrimination often hurts Munira and fills her with sorrow. On the other side, due to lack of acceptance it was not possible for Munira to participate in the family and social activities. This is mainly because of her limited communication ability. At times she really wants to go out and play with others. It is only her mother who spends time with her. Munira does not want to live a life of dependency and neglect. She felt isolated, alienated and secluded.

In the meantime Munira's father was introduced with an organization that was working for the people with disabilities. The parents of Munira managed to enroll her into a non-formal school run by that local NGO. She studied there for the maximum duration of eighteen months. Besides education, she was also undertaking sewing training. Munira is very eager to obtain newer skills. After completion of non-formal education, Munira's parents and relatives were amazed to see the knowledge that she had gathered. They thought Munira would not be able to learn much. A rehabilitation worker of a local NGO helped Munira to develop a communication board. With the help of this board and through her gestures she is now able to express a lot of her essential needs and feelings.

* Real name & address covered-up on personal request

With time rolling on Munira grew up to be a beautiful lady. Her father wanted to get her daughter married and have the son-in-law stay with them. But Munira did not agree to it as this will downgrade her socially, moreover, the would-be the husband may be keen on receiving dowry. But her father did not pay any heed to her opinion, found an apparently suitable man and married his daughter off. She started a happy married life initially. After one year they were also blessed with a beautiful child. But her happiness did not last long. As she had feared initially, her husband left her and married for the second time. At the same time her beloved father had died.

These two sad incidents changed Munira. However, Munira was not totally broken. She started the struggle afresh to be independent. Her son was a source of great inspiration. Munira tried her best to rear her son. Again she made contact with the previous local development organization. The organization offered her different vocational skills to provide scopes of income generation. She was also funded with BDT-10,000 as loan. With some of the money Munira raised some poultry and goats. She contributes part of her income to the family expenses. In addition to contributing to the family expenses, Munira had even bought a milking cow with the savings that she was able to make.

With rest of the money, she bought a sewing machine and some clothes and started tailoring on commercial basis which is now yielding her an income. Appreciating her courageous steps the local people have decided that they would make their clothes only from Munira so as to facilitate her to be self-reliant.

Now Munira is self-dependent. She no longer considers herself as hopeless. She has her own poultry farm. The cows and goats are on hire. Munira is now spending happy times; she has also been able to make some savings. By this savings Munira is also managing a new business – a small shop with the help of her family members.

Munira is no longer depressed. Munira has not married for the second time. She has no such intention. Now her only dream and aim in life is to see her son educated and well established in the coming days. She knows that people with disabilities do not necessarily have to sit at home idle; if they were well trained and given the opportunity. Munira realized that every life has a purpose and role in this world. Despair and tears will help no one. With courage, sincerity, commitment and honesty wonders could be achieved. A woman must create her own future and not be dependent on others. She now firmly believes that she can overcome all barriers and obstacles and build a prospective and beautiful future for herself. Disability was overcome by the determination of Munira.

Recommendations

Although Bangladesh had enacted legislation on disability related issues and formulated the National Disability Policy, the issues of interventions towards promotion of employment have not been addressed properly. This is related with literacy, technical skills, job options, self-employment and other factors of basic human life of the people with disabilities. This section has reflected on policy issues with recommendations of interventions in addressing the need for creating a favorable employment environment for people with disabilities both at national and local context in Bangladesh. The suggested interventions may be categorized in three levels: tertiary, secondary and primary level.

A set of strategic action targets should be set for the placement and promotion of the employment options for persons with disabilities in the public and private sectors. Initiatives to effect necessary changes in the existing policies related to employment should also be taken on priority basis.

A national policy should be formulated to promote the achievement of these targets (such as mandatory reserve quota, employer incentives and awareness-raising campaigns, debriefing employers and employees, and extending technical support to the employers).

A collaborative body may be formed comprising of the representatives of the public and private sectors, disabled people's organizations and other NGOs to compile and up-date information on new employment and self-employment opportunities in the formal and informal sectors.

A joint action needs to be facilitated on training and job placement by all agencies (both government and non-government) concerned with employment and human resources development programs as well as employers and workers, mainstream organizations and organizations of people with disabilities. This needs to be included to the national action plan coordinated by the National Coordination Council in association with NFOWD.

The national plan should include appropriate training and employment opportunities for people with extensive disabilities and those who require a supportive environment like provision of support services and assistive devices for self-employment and supported employment and where necessary, arrangement of accommodation.

The number of production centers like Maitri Shilpa should be increased. There should be one such centre at Divisional headquarter level and subsidized facilities should be extended for people with extensive disabilities and those who require a supportive environment

National and local level dialogues could be organized with concerned actors/stakeholders to facilitate inclusion of persons with disabilities in all rural and urban schemes aiming poverty alleviation, income-generation in both government and non-government sectors.

National plans on poverty alleviation, micro-credit operation, skills development etc. should include specific strategies to promote employment, (self-employment in particular) to facilitate access to income for people with disabilities. The national and private banks along with NGOs should be facilitated to initiate schemes to include people with disabilities in their mainstream credit operation programs.

A database can be established and updated regularly to identify disabled people in order to place them on (any) job or to assist them in self-employment in rural and urban areas, through appropriate public and private agencies and NGOs.

National level initiatives are required to be initiated by NFOWD or National Foundation for Development of Disabled People (NFDDP) to protect the rights of the disabled workers in all laws, policies and collective agreements relating to employment (including provisions on recruitment, promotion, and dismissal).

To identify and facilitate institutions to carry out research/studies in the areas of ergonomics, workplace adaptations, safety devices and other topics relevant to the training and employment of the people with disabilities.

A monitoring and evaluation mechanism should be developed under the care of National Coordination Council, with the active participation of representatives of disabled persons, to ensure that the policy(ies) and legislation(s) relating to training and employment is/are effectively enforced.

National media including electronic, press and others could be facilitated to include sensitization programmes on the possible potentialities and scope for employment of the people with disabilities.

The district committees concerning disability issues should have measures to identify eligible people with disabilities and have strategic plans to include them in job and employment.

Local level sensitization workshops and seminars may be organized under the initiative of NGOs, self-help groups and other concerned agencies. Local level lobbying and advocacy for job placement can be initiated and strengthened to promote such scope.

The public awareness program of the development agencies should include sensitization on attitude towards people with disabilities with focus on their potentialities and abilities. Development agencies concerned with human resource development should systematically include skill development effort for the people with disabilities.

Conclusion:

One of the major barriers in the employment sector of people with disabilities is the negative attitude and lack of knowledge that employees possess on their capacity and potentials. They assume that people with disabilities will not be able to be as productive or contributive in their work as other employees of similar nature of work. Many people with disabilities in their existing work are severely discriminated, especially in contrast to others in the same organization.

In many cases, people with disabilities have been able to successfully establish through their work that they too can be as productive as others in a pro-disability working environment. Till date virtually no systematic and adequate efforts had been undertaken to explore the potentialities of people with disabilities and to create opportunities to place them in appropriate work in accordance to their disability and nature of skill.

It is expected that the findings that have evolved out of the study would be able to contribute in the modifications and development of appropriate policies, plans, interventions and above all the 'positive and open mind' to improve the condition of people with disabilities in the employment sector of Bangladesh.

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- ☞ Standard Rules on the Equalization of Opportunities for Persons with Disabilities, 1993
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The agencies/organizations that provided information

<i>Name of Agencies/Organization</i>	
1.	Action In Development (AID)
2.	Anandha Kallayan Sangstha of Jessore
3.	Annana Jubo Mohila Sommitry (AJMS)
4.	Andha Kalyan Sangstha, Shibpur
5.	Baptist Sangha Blind Girls School
6.	Bikalpa Development Society (BDS)
7.	Bangladesh Organisation for Disabled Advancement (BODA)
8.	Centre for Disability in Development (CDD)
9.	Chalon Beel Unnayan Kendra (CBUK)
10.	Community for Environment Social-Programme and Training Association (CESTA)
11.	Council for Social Services (CSS)
12.	CSID Barishal Branch
13.	Department of Special Education, IER, University of Dhaka.
14.	Development Association for Rural Environment (DARE)
15.	Dristi Protibondhi Unnayan Sangha
16.	Dusta Manob Unnayan Sangstha
17.	EXPEORUL
18.	Fellowship for the Advancement of Visually Handicapped (FAVH)
19.	Gram Bikash Shohayak Shangstha (GBSS)
20.	Gram Bikash Sangstha (GBS)
21.	Grameen Foundation Sangstha
22.	Green Disabled Foundation (GDF)
23.	Helen Keler International (HKI)
24.	HICARE School
25.	Isa Samaj Kallayan Sangstha (ISKS)
26.	Manob Sheba Unnayan Sangstha (HSDO)
27.	Mothers Development Society (MDS)
28.	Nari-O-Shishu Kallyan Sangstha
29.	National Forum of Organizations Working with the Disabled (NFOWD)
30.	Nouhata Protibondhi Voluntary Society
31.	PASA
32.	Poverty Alleviation and Social Development Organization (PASDO)
33.	Polli Badhu Karma Sahayak Sangstha
34.	Progoti Samaj Kalyan Songstha
35.	Proshikhit Jubo Kallyan Sangstha
36.	Protibondhi Kalyan Sangstha (PKS)
37.	Protobondhi Unnayan Foundation Kallayany, Palash
38.	Protibondhi Unnayan Sangstha (PROUS)
39.	Research and Rehabilitation for The Disabled (RRD)

40.	Sha-Unnayan
41.	Sheba Sangstha
42.	Social Development Programme
43.	Social Development Society (SDS)
44.	Srizony Bangladesh
45.	SWID Bangladesh
46.	SWID Bangladesh (Integrated Blind Education Program)
47.	Uddyog
48.	Udvabhan
49.	Unity for Social Advancement (USHA)
50.	Voluntary Paribar Kalyan Association (VPKA)
51.	Young Power in Social Action (YPSA)

Appendix B

List of Abbreviations

AAB	:	ActionAid Bangladesh
CBR	:	Community Based Rehabilitation
CSID	:	Centre for Services and Information on Disability
DPOs	:	Disabled People's Organizations
ESCAP	:	Economic and Social Commission for the Asia Pacific
FGD	:	Focus Group Discussions
GoB	:	Government of Bangladesh
HI	:	Hearing Impaired
ID	:	Intellectually Disabled
IGA	:	Income Generating Activity
IER	:	Institute of Education and Research
MoSW	:	Ministry of Social Welfare
ND	:	Non-Disabled
NFOWD	:	National Forum of Organizations Working with the Disabled
NGOs	:	Non Government Organizations
NFDDP	:	National Foundation for Development of the Disabled Persons
SSDP	:	Southern Socio-economic Development Program
UN	:	United Nations
VDP	:	Village Defense Party
VI	:	Visually Impaired
PWD	:	Persons with Disabilities