

Impact of Disability Allowance Program on persons with Disabilities in Rural Bangladesh

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Abstract: Bangladesh is a developing country as well as it has a huge population and it faces many challenges related to population. Disability is one of them but the government tries to best for minimizing disability-related challenges. The government provides disability allowances for persons with disabilities. This paper explores the impacts of disability allowance on persons with disabilities in rural areas of Bangladesh. This was a qualitative study in nature. The case study was the principal method in this research. The location of the study was the rural areas of seven districts namely Natore, Bogura, Pabna, Gaibandha, Cumilla, Narayangong, Gazipur of Bangladesh. Mainly in-depth interview and key informant interviews were used to collect primary data. The secondary data have been understood from the available sources such as books, journal articles, reports, etc. The study found that most of the persons with disabilities are physical, mental, and visual impairments. Persons with disabilities are suffering from different kinds of problems. In this case, the government provides disability allowance for persons with disabilities monthly 850tk right now. As a result of this allowance, their socio-economic conditions improved than the previous. But this amount is not enough for their needs. The respondents recommended some opinions to improve their lives and face reality. Increasing the amount of allowance, making a policy to reintegrate the person with disabilities, and social-based supporting tasks are more essential for the respondents to lead a life with honor and dignity.

Keywords: Disabilities, Physical, Mental, Visual, Causes, Allowance, Impact, Rural Bangladesh.

Introduction

Bangladesh is the eight-most populated country in the world with almost 2.2% of the world's population. As per final results of the 2022 census of Bangladesh, the country's population is 169,828,911³. It is one of the most densely populated countries. Different kinds of problem exist in Bangladesh. Disability is one of the serious problems in Bangladesh. Different types of disabled persons live in Bangladesh such as physical, mental and visual impairments. People in Bangladesh living with disabilities are entitled to government support, but programs have been limited in scope and restricted to urban areas, and the question of disability has not been

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³ Population and Housing Census (2022) Preliminary Report. Bangladesh Bureau of Statistics

integrated into general development programs⁴. This vast portion of disabled people don't get enough facilities such as health, education, recreation and other amenities. As a result of unawareness, illiteracy, poverty, dishonesty etc. most of the disabled people have become the burden of the country. The situation of disabled people is very critical in Bangladesh. Disability is a main difficulty to continue regular life because poverty creates disability and disability creates poverty⁵. Children with and without disabilities can rarely become friendship with children without disabilities. As a result of disability people suffer different kinds of problems long period of time as generation to generation. They deprived of every sector of their life. They can't lead normal life for their disability problem. In this situation government provides disability allowance for persons with disabilities for minimizing this position. The government of Bangladesh signed and ratified both the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD)⁶. And the Convention on the Rights of the Child⁷, thus reinforcing the country's commitment to children with disabilities and bringing new attention to this population from a human rights perspective. Following these actions, the government of Bangladesh developed and enacted a number of national legislative measures (e.g., National Children Policy 2011 and Rights and Protection of Persons with Disability Act of 2013) and created initiatives to support children with disabilities and their families, including the provision of a disability allowance, a stipend for education and establishment of disability service and support centers in all the 64 districts of Bangladesh⁸. **An approximately 47.42lac people which is 2.4% of the total population, in the country are physically or mentally challenged, in other words are persons with disabilities, reveals a recent survey by Bangladesh Bureau of Statistics⁹.** The Disability Allowance Program was introduced from 2005-06 fiscal years. In the beginning, the allowance is paid at the rate of tk. 200 per month. In the fiscal year 2022-23, the number of disabled beneficiaries increased from 20lac 8 thousand to 23lac 65 thousand. The rate of monthly allowance is also increased from Tk. 750 to Tk. 850¹⁰. But this amount is not enough for their need and these allowances are not improving their lives. Government should increase the amount of disability allowance as well as arrange different kinds of training programs that make them capable to earn their own livelihoods and also increase other services related to disability.

⁴ World Bank, (2004) Disability in Bangladesh: A Situation Analysis, DBL-Centre for Health Research and Development P-89

⁵ United Nations, (2006) Convention on the rights of persons with disabilities and optional protocol

⁶ United Nations, (1989) Convention of the rights of the child

⁷ Ministry of Social Welfare, (2015) services and help Centre for persons with disabilities. Retrived April 25, 2020

⁸ Islam, J., & Tajmim, T., (2022) Number of Persons with Disabilities twice than previously assessed.

⁹ Department of Social Service, (2024) Retrieved from <https://dssucd4.dhaka.govt.bd/bn/site/paged> on 11th March 2024

¹⁰ Anwar, R., Cho, Y. Y., and Aziz A. (2019) Allowances for the Finally Insolvent Disabled, World Bank Group

Rationale of the study

Disability is a key concept at time because a huge portion of population is disabled in Bangladesh. But very rare study have found on the topic of disability allowance program impact on persons with disabilities. As a human, every human being has the right to survive as well as everyone who is born with a disability or who has been disabled for some reason after birth has the right to live well in the world. In this big portion of people every day suffers different kind of problems. Disabled people are large minority numbers, starving of services and generally ignored by society, live in seclusion, separation, poverty. As a result of discrimination they do not go to public places and not free to get those rights which a non-disabled person gets. They are deprived of education, health, recreational and employment facilities. Government provides disability allowance program for persons with disabilities with monthly BDT 850 taka only. But this amount is not enough for their demands. So the impact of disability allowance program on persons with disabilities is an important concept at present time. Through this research researchers explored the impact of disability allowance program on persons with disabilities in rural Bangladesh.

Objective of the Study

The main objective of the study is to explore the impacts of disability allowance program on the persons with disabilities in rural Bangladesh. The specific objectives are as follows:

1. To explore the natures and causes of disabilities in Bangladesh.
2. To understand the impacts of disability allowance program on persons with disabilities that is provided by Bangladesh government.
3. To find out the comprehensive recommendations about effective disability allowance program that will ensure the well-being of disabled people in Bangladesh.

Methodology

In-depth Interview was applying as the main method of this study. The location of the study was the rural areas of seven districts namely Natore, Bogura, Pabna, Gaibandha, Cumilla, Narayanganj and Gazipur of Bangladesh. Seven rural area were selected purposively from those seven districts. Persons with Disabilities who get disability allowance in the selected rural area of Bangladesh were the population of the study. Both primary and secondary sources of data have been used to conduct this study. Primary data has been collected from the respected study. To support in-depth interview, key informant interview also used to collect primary data. The secondary sources of data have been collected from document such as books, journal, articles, reports etc.

The sample size was 14 in-depth interview in number and for selecting them purposive sampling technique was applied. Further, 7 Key informant interviews were also selected by using purposively sampling technique. Key informant interview technique used to collect information from the different profession of people such as UP members, teachers, social service officers, imams and others professionals who provided information about the impact of disability allowance program on persons with disabilities. In-depth interview, observation and key informants interview techniques were applied to collect data for this study. The collected data was processed after editing by the researcher. The qualitative data was analyzed by using thematic descriptive manner. The theme has been developed based on the research objectives.

Direct quotations were used which were collected by applying the case method to enhancement as well as to support the qualitative analysis.

Literature Review

A significant share of people are affected by disabilities in Bangladesh – some studies find that People with Disabilities (PWDs) constitute 7 percent of the population of Bangladesh, or almost a third of households have one member or more with disabilities. Disability and poverty constitute a vicious cycle, each fueling the other through generations. The country's cost of disability is estimated at about 1.74 percent of its GDP. Most PWDs live in rural areas and majorities are women who suffer from additional disadvantages of poor access to suitable services and facilities. Allowances for the Financially Insolvent Disabled aim to provide poor PWDs with cash transfers to improve their socio-economic wellbeing¹¹. This study uses literature reviews and interviews to investigate social assistance for disabled people in developing countries. It examines attitudes towards social assistance within the disability movement, and reviews the characteristics of mainstream and targeted social assistance programs in order to understand their current scope and how best they can reach and benefit disabled people. The study finds that evidence on the impact of social assistance for disabled people is extremely limited, and that there are many questions about the most effective approach to design of social assistance for disabled people. More research is needed to enable effective design of social assistance programs¹². This report assesses the situation and needs in relation to disability in Bangladesh. It presents detailed information by assessing the prevalence, severity and causes of disability in Bangladesh, focusing particularly on children; by analyzing the current scope of initiatives on disability in the country and also shows that poverty and disability are closely linked. Poor people are generally helpless and if they are disabled then they are totally helpless. Also this study highlights the analytical situation of disabled in Bangladesh which provides so much relevant information about the current social services in Bangladesh¹³.

Social safety net plays a pivotal role to support the vulnerable people of the country to come out of poverty. Social safety support program for the disabled is important for addressing their vulnerability of the socially excluded groups to reduce their poverty and marginalization. This research has focused the potential roles that social safety net may play to push the disabled to come out of poverty. It also aims to identify the shortcomings of the currently existed selection procedures and the required amount of transfer to provide necessary supports for the persons with disabilities. This research also deals with how social safety net can reach the poor with disabilities in Bangladesh. It presents a framework for analyzing the selection procedures of poor with disabilities under social safety nets. Identifying the shortcomings of social safety net

¹¹ Marriot, A., Gooding, K., (2010) Social Assistance and Disability in Developing Countries, Sightsavers International

¹² World Bank, (2004) Disability in Bangladesh: A Situation Analysis, DBL-Centre for Health Research and Development, p-89

¹³ Ashraf, M. S., (2016) Disability and Social Safety Nets: Bangladesh Perspective, Cabinet Division, Government of the people's Republic of Bangladesh

program for disabled suggest the government to formulate an effective way out¹⁴. It is important to note that CWDs and their families' needs go beyond a disability allowance and include a need for an accessible environment that can facilitate their participation in society. In consonance with SDGs (Goal 4) (building inclusive learning environments), the Act puts great emphasis on accessible built environments in public premises. Evidence, however, suggests that public premises such as roads, schools, and public transportation are mostly inaccessible, and this can deter CWDs from participating in the mainstream society in Bangladesh^{15,16}.

Nature of Disability in Bangladesh

Disability is a challenge for the persons as well as for their families. In this study we talk with different types of disabled persons and their family members. Most of them are facing visual impaired, physical and mental disability. Researcher below discusses the nature of disability in Bangladesh.

- **Physical Disability:** Physical disability is common form of disability in Bangladesh. In this study, it noticed that most of disabled persons are physically disabled. Shahid and Raisul are two examples of people who were born with physical disabilities. Given that both Shahid's grandfather and uncle experienced comparable ailments, his family history points to a genetic predisposition. Due to a birth defect in his legs, Raisul was unable to walk on his own. In a similar vein, Sharifa Begum's brain-stroke her left side paralyzed and caused an abrupt onset of physical disability. As a physically challenged person they can't move one place to another without the help of others. Their family members help themselves in their daily necessary work. Another person of physically challenged, sometimes he can move without others help. But most of the times his wife help him to move.
- **Mental Disability:** Mental disability is also common in Bangladesh. In this study, it also noticed that many people face mental disability problem. Farhad is an example of a congenital mental disability, meaning that there is no known cause for his condition, which first appeared in childhood. His mental health issues don't go away despite multiple therapies. And Abul Kalam was unable to function on his own because of a tragic childhood accident that left him mentally disabled at the age of three. As a mentally disabled person, they can't move easily, their family members help them to move from one place to another. But most of the time, their family members also don't willing to move with them from one place to another, because they (family members) can't easily handle them.
- **Visual Disability:** In this study, it noticed that visual impairment is a common form of disability in Bangladesh. Mili and Nazmul Hasan serve as representatives for people

¹⁴ Nuri R. P., Aldersey H. M., Ghahari S. (2019) Needs of families of children with cerebral palsy in Bangladesh: A qualitative study. *Child: Care, Health and Development*, 45(1), 36-44

¹⁵ Zulfiqar B., Shahinujjaman M., Hossain N. (2018) Inclusive education in Bangladesh: Digging deeper into educational prospects of children with disabilities in Bangladesh. *European Journal of Education*, 1(1), 36-48.

¹⁶ Islam, J., & Tajmim, T., (2022) Number of Persons with Disabilities twice than previously assessed

who have visual impairments. Despite having no known family history of visual impairments, Mili has been blind since birth. Nazmu Hasan's visual impairment was identified, it wasn't until much later in childhood but its diagnosis was made after one eye's gradual decline. Both people depend on family members for support with daily duties and mobility. But they can move beside their house, their neighbor house without the help of family members. They are using brail system for the purpose of studying something.

Result and Discussion

Demographic Profile of the Persons with Disabilities

In this study, researcher found out the real impact of disability allowance in Bangladesh. Here researchers talked with 14 persons with disabilities and their family members. They all are getting the disability allowance of the government of Bangladesh. They talk about their problem, family condition, socio-economic condition etc. Most of them are living low income family. Generally, they have physical, mental and visually impaired disability. To highlight the condition of the persons with disabilities, demographic profile of 14 disabled persons are given as follows.

Table: Demographic Data of Disabled Persons

Serial No.	Age	Gender	Type of disability	Family members	Earnings members	Professions
1	45 years	Male	Mental	02	00	Unable
2	50 years	Male	Physical	06	01	Day labor
3	25 years	Male	Visually Impaired	03	01	Unable
4	22 years	Female	Visually impaired	06	01	Unable
5	66 years	Female	Physical Paralyzed	02	01	Unable
6	14 years	Male	Mental	04	01	Unable
7	02 years	Male	Physical	06	02	Unable
8	35 years	Female	Hearing Impaired	05	00	unable
9	29 years	Male	Speech Impaired	07	01	shopkeeper
10	60 years	Male	Mental	03	00	Unable
11	18 years	Female	Physical	04	01	Student
12	40 years	Male	Physical Paralyzed	03	01	Unable
13	27 years	Female	Visually Impaired	05	01	Teacher
14	12 years	Male	Hearing Impaired	06	00	Student

Source: Field work-2022

The demographic and socio-economic circumstances of 14 impaired people are shown in the table, underscoring important difficulties. There is a modest gender imbalance, with men making up 57% and women 42.9%, which may be due to women's underreporting of disability. The majority of disabilities are physical (35.7%), mental disability 21.4% and also visual disability 21.4%. Speech and hearing impairments make up 21.4% in together.

Only 42.9% of families having at least one wage earner and 71.4% of people unable to work, economic dependency is glaring. This is a reflection of the financial burden on

families and the lack of employment options. Though obstacles like infrastructure and societal views may prevent wider participation, the presence of two students 14.3% indicates some access to education.

Causes of Disability in Bangladesh

Most of cases, the main cause of disability is genetic or by born issues. Sometime disability occurs after birth or further for many reasons such as accident, major diseases etc. Researchers below given a table as well as discuss the causes of disability step by step in Bangladesh.

Table: Causes of Disability, Percentage and Relevant Comments

Cause of Disability	Percentage	Relevant Comment
Congenital Conditions/ Genetic	21.4%	Genetic tendency running in family, no effective treatment found
Infectious Diseases	14.3%	Caused by polio after birth, no family history of visual impairment
Brain Stoke	14.3%	Stroke caused paralysis, improvement possible with proper treatment
Unknown Causes	14.3%	Cause remains unknown despite extensive medical treatment
Accident-related Disability	14.3%	Traumatic brain injury from accident, causes long-term cognitive and memory impairment
Malnutrition	7.1%	Disabilities due to long-term malnutrition, particularly during childhood
Lack of Access to Healthcare	7.1%	Lack of timely access to healthcare worsened disability conditions
Poverty and Social Determinants	7.1%	Delay in treatment due to financial constraints led to blindness in both eyes

Source: Field work data2022

- Congenital Conditions and Genetic factors:** Genetic disorders and birth defects can cause impairments. Congenital disabilities can be caused by a number of factors, including inadequate prenatal care, malnutrition, and poor maternal health. The cases of this study found out that genetic tendency toward physical impairments running in many family. No effective treatment has been discovered despite seeking medical advice. Shahidullah said, *“he is disabled from the birth and the cause is unknown to all and his grand-father and his son have same type of disability, so doctor said that, it may be congenital problem.”*
- Infectious diseases:** Infectious disease is a major cause of disability in Bangladesh. In the study it noticed that inadequate treatment or prevention can result in disabilities from conditions like encephalitis, meningitis, TB, and polio. Though there has been some progress in Bangladesh, infectious diseases continue to be a major cause of disability. Mili is a young woman, Her mother said, *“she has been visually impaired after her birth and the cause is unknown to all. Though, she has no ancestors having*

visual impairment. Her parents meet with doctors for her treatment but they can't find out any solution for this problem but doctor observed her problem and history, he find out that this problem occurs for polio after her birth."

- **Brain Stroke:** In this study, it found that brain stroke is one of the causes of disability in Bangladesh. A brain stroke caused physical impairment, which included partial paralysis. This type of illness is still difficult, but there is hope for improvement with the right care. With the right treatment and rehabilitation, recovery and improvement are achievable, but the process can be drawn out and unpredictable. Sharifa Begum, an old age female said, *"She was disabled 11 years ago because of brain stroke. Her left side was being paralyzed due to this stroke. She also going to doctor and doctor said, it can be improved after some years if she has proper treatment."*
- **Unknown Causes:** In this study, it noticed that sometimes it is difficult to find out real causes of disability. The disabilities of Farhad and Mili, whose causes are unknown, highlight the difficulties in identifying and managing specific medical conditions. Their conditions don't improve even after intensive medical care. Effective treatment can be difficult for certain disabilities because they may be caused by uncommon or poorly understood disorders. To find potential causes and treatment strategies in such situations, thorough medical evaluations and continuing research may be required. Farhad mother said, *"Farhad is mentally challenged from childhood and that problem is by born and she tries to best for his treatment from different medical and hospital and spent too much money for his treatment. But she did not get any benefit because doctor said that his problem is unknown."*
- **Accident related Disability:** Disabilities may arise from accidents, including falls, workplace injuries, and traffic accidents. One major cause of disability in Bangladesh, where road safety is a concern, is injuries sustained in traffic accidents. In this study, it noticed that the mental impairment of Abul Kalam experienced as a child as a result of an accident emphasizes the long-term effects of traumatic brain injuries. Traumatic events can result in long-term support and specialized care due to their potential to cause permanent cognitive and memory impairments. Another mental disabled person Abul Kalam, His son said, *"His father has been mentally disabled since he was 3 years old and the cause is an accident in his childhood. He also going to many hospitals for his improvement but there is no solution from the doctor. He could not manage himself properly and also even his father can't memorize that he eat or not in a day, his feelings is useless."*
- **Malnutrition:** From the study, it found that disability occurs as a result of malnutrition. Physical and mental impairments can result from long-term malnutrition, particularly in children. Maternal malnutrition during pregnancy can also impact fetal development, potentially resulting in developmental disabilities in offspring.
- **Lack of Access to Healthcare:** Proper Healthcare system is too much needed for reducing disability. In this study, it noticed that lack of timely access of healthcare one persons faced disability. Health conditions that result in disabilities can worsen if people have limited access to healthcare services and medical treatments. In

Bangladesh, many people lack access to quality healthcare, especially in rural areas that is the major cause of increasing disability rate.

- **Poverty and Social Determinants:** In this study, it found that disability is a complex issue. Disability may be exacerbated by poverty and low levels of education. It may be difficult for people with disabilities to obtain healthcare, work, and educational opportunities, which can prolong cycles of poverty and disability. Another visual impaired person Nazmul Hasan, his Father said, *“he has been visually impaired from his childhood in his one eye. But he and his family can’t find this problem in that time. After some years it is shown that he didn’t seen anything in his right eye and then they going to hospital for his treatment, the doctor said that the patient needs operation and doctor also notice that his another eye also affected by this problem. Doctor suggested them for immediate operation but they can’t manage money instantly as a result gradually his son has become visual impairment.”*

Impact of disability allowance program on persons with disabilities in Bangladesh

Disability allowance program in Bangladesh positively impact on persons with disabilities by providing economic support, enhancing quality of life and promoting inclusion and accessibility of persons with disabilities. Further this allowance program has some challenges include insufficient amount, lack of awareness, bureaucratic complexity, limited services etc. Here researcher discusses overall impact of disability allowance program on persons with disabilities in Bangladesh.

Economic Benefits of disability allowance program

Disability allowance program is a good initiative that helps persons with disabilities and their family members.

- **Financial Support:** Disability allowances give people with disabilities the much-needed financial support they need to pay for necessities like food, housing, and healthcare. Financial stress can be reduced and their general quality of life can be raised with this support.
- **Greater Independence:** With the help of financial aid, people with disabilities might be able to manage their daily lives with more independence. Helping them to engage more fully in society, they might be able to afford transportation, assistive technology, or other resources.
- **Improved Healthcare Access:** People with disabilities may be able to obtain the drugs, therapies, and specialized care they need for their health. A higher overall standard of living and better health outcomes may result from this.

Social Benefits and Empowerment of Disability Allowance Program

Disability allowance program helps persons with disabilities and their family members to engage social activities as well as ensure their social empowerment.

- **Social Inclusion:** By providing financial assistance for people to take part in neighborhood celebrations, activities, and get-togethers, disability allowances can promote social inclusion. This can foster a feeling of belonging and lessen social isolation.

- **Educational Opportunities:** People with disabilities who would not otherwise be able to afford to attend school may be able to do so thanks to disability allowances. This could involve enrolling in courses for higher education, vocational training, or special education programs.
- **Empowerment on the economic front:** Disability allowances can enable people with disabilities to take up jobs or start their own businesses by giving them financial support. By doing this, they may become more financially independent and less reliant on others.
- **Provide support for foods:** Disability allowance is a great initiative that has been taking by government. For this allowance the poor disabled persons has been getting some hope for live. According to Sharifa Begum, *“The government has done very well by launching this allowance. Due to this allowance, at least the cost of pulse and rice will be managed. Granularity (danapani) will be added to the stomach of the helpless people because of it”*
- **Improved Social Conditions:** People with disabilities now enjoy better social conditions thanks in part to the allowance. As evidenced by the case of Raisul, who experienced less harassment and exclusion as a result of the allowance, it has decreased instances of discrimination and stigma.
- **Improved Status in the Family:** In Bangladesh a large number of people who didn't have any money before now get monthly aid from the government. This enhances their financial status and sense of belonging while also improving their standing in their families. The Counsilar named Monir Hossain said, *“This is definitely a good initiative. This allowance make happy to the helpless people at least to survive. Or they can save money and build a resort for the future and also this allowance increase their family status.”*
- **Enhanced Sympathy and Awareness:** The allowance has caused a rise in societal understanding and compassion for individuals with disabilities. It denotes the acknowledgment by the government of their needs and rights, which encourages society to take responsibility for integrating them into regular activities.
- **Stigma Reduction:** Disability allowances can contribute to the reduction of stigma related to disabilities by acknowledging and supporting individuals with disabilities in address their financial challenges. Increased inclusion and acceptance in society may result from this. According to Raisul- *“Earlier, people used to call me Lula, make bad comments, would not take part in the game if they played. Now I rarely deal with these situations”*.

Limitation of Disability Allowance Program

Disability allowance program is a good initiative but it has some limitation. This allowance helps persons with disabilities besides persons with disabilities need more support along with this allowance. The following discussion is the major limitation of disability allowance program.

- **Recipients' Hope for Future Increase:** As disability rights become more widely known and advocated for on a national and worldwide level, recipients are hopeful that their allowance will rise in the future. Sharifa Begum's son Mukhlesur Rahman said- *"Disability allowance is a blessing for her. At least the cost of her medication can be done and they believe that disability allowance will increase further in the future."*
- **Inadequate Financial Support:** Given the high cost of medical care and daily living expenses, the allowance amount may not be sufficient to meet the diverse needs of disable individuals.
- **Financial Strain:** Although government assistance is helpful, it may not be enough to cover all costs incurred by families due to the high costs of caring for disabled family members. His mother points out *"the family is having financial difficulties as a result of the substantial amount they have already spent on his medical care. Families who are taking care of disabled family members may find that the allowance helps somewhat, but not significantly."*
- **Inequality in Accessibility:** Although the allowance helps those in need, it may not meet the needs of disabled people from comparatively wealthier backgrounds to the same extent, resulting in differences in who can access resources and services less equally. According to Mili(a blind girl) said, *"Although the allowance helps her family, she is not happy with the amount, comparing it to "giving a drop of water to the sand." This implies that there may be differences in the accessibility of resources and services as a result of the allowance's potential inadequacy in meeting the varied needs of people with disabilities."*
- **Too Little to Meet Basic Needs:** In the present time, the growing expenses of healthcare and livelihoods cost, the allowance might not be sufficient to cover the basic needs of people with disabilities.

Comprehensive recommendations about effective disability allowance program that ensure the well-being of disabled people in Bangladesh

Bangladesh should ensure the well-being of disabled people through effective disability allowance program requires a comprehensive initiative that address disabled people need and challenges. Here researcher discusses some recommendations for effective disability allowance program that will ensure the quality life of disabled people in Bangladesh.

- **Increase Allowance Amount:** The government should ensure that it sufficiently satisfies the fundamental needs of people with disabilities and so the government ought to think about raising the allowance amount. Their quality of life can be enhanced and financial burdens reduce as a result. According to a mentally retarded person named Abul Kalam, his son said that, *"This little amount money isn't enough for fulfilling our daily necessary needs, can't government rise up this amount? We went to other people's house to help us"*.
- **Extend the Coverage of services with allowance:** A wider range of disabilities and people who are experiencing financial hardship as a result of their disability should be integrated in the eligibility requirements for disability allowances. One Union member (Hitlar Molla) said, *"Government should ensure education and training allowance*

more than financial assistance. Because, proper training they can become self-sufficient and they can help themselves. It can ensure the proper utilization of human resource in our country and the family has become stable."

- **Enhance services and ensure Accessibility:** Government should be taken necessary step to make disability allowance more accessible, especially in rural areas where there may be limited access to government services. In addition to helping people with mobility issues, this can involve establishing mobile registration and distribution centers.
- **Encourage Public Awareness:** Many people are not familiar with the term of disability allowance and government should be ensured maximum public awareness about the disabled allowance so that no one deprived from these benefits. In this case, the government should promote various advertisements for this allowance. Some short documentary films should be made and also should be arranged different seminar, programs in school, college and local community for creating community awareness. To reach a large audience, these campaigns can use a variety of platforms, including radio, television, social media, and local events.
- **Make Sure it's implemented effectively:** Bangladesh is a developing country. To cut down on red tape and bureaucratic obstacles, government should be made attempts to simplify the disability allowance application and payment processes. In order to guarantee accountability and stop financial abuse, monitoring systems should also be reinforced. Persons with Disabilities and their family faced different kinds of problems to get this allowance. One disabled persons family member said, *"They faced many challenges and complexity to get this allowance even they have to provide bribe to get this services."*

Summary of the Study

In this study researcher talked with seven persons with disabilities and their family members. They all are getting the disability allowance of the government of Bangladesh. They talk about their problems, family conditions, socio-economic conditions etc. Disability is not only disease it is also a challenged for the person as well as their families. **Something like 47.42lac people, which is 2.4% of the total population are disabled in Bangladesh.** It is found that most the disabled persons are facing physically challenged disability and their complexity begins from their birth and there is unknown reason of the disability. Here it found out that basically it occurs from genetics as well as congenital issue and it is spread from generation to generation. Persons with disabilities face different kinds of problems in our society. Most of the disabled persons can't move alone as well as they can't perform their own activities. In this situation family members have to help them for their movement and personal activities. Further persons with disabilities family have to pay lot of money to continue disabled members treatment and also bear a lot of stigma from society. Because society people think disability is a curse. It is also noticed that most of persons with disabilities family condition is miserly poor in rural areas. They can't properly manage their livelihoods cost further they have also persons with disabilities members and so they have to pay extra money for disabled family members. However in this situation Disabled people need to government support but services are inadequate. But in a hope, Government launched disability allowance program for persons with disabilities from 2005-2006 fiscal year with 200 hundreds tk. cash in a month. Gradually this

amount of money is increasing and the fiscal year 2022-23 government provides disabled allowance 23lac 65 thousand and also provides tk. 850 in a month with mobile banking system¹⁷. This is a good initiative that helps to increase the status and dignity the persons with disabilities in their family and society. But in rural areas, many persons with disabilities and their family didn't know about this allowance program. Most of them have been known about this program from others such as school teacher, UP member, relatives, social media etc. and so government should increase awareness among society members about this program through different seminar, documentary and other update format. However someone said as a result of the allowance persons with disabilities give their treatment or medicine cost and also someone said this amount helps to live with eat something. But everyone said that this amount of money is too poor to their necessary and so government should increase this amount of money as well as adding facilities such as health allowance, educational facilities, vocational training in different income related sectors. It is a good news that even as government and non-governmental organizations work to promote disability inclusion through educational programs, the provision of assistive tools, and vocational training in this point of view. These programs can be extremely helpful in helping persons with disabilities become more independent, develop their skills, and integrate into society, which will eventually enable them to guide more fruitful and pleasing lives. The study's conclusion emphasizes the significant require for widespread social interventions that goal a variety of obstacles that Bangladesh's disabled population must triumph over. Government and civil society can work together to generate a more inclusive and equitable society where people with disabilities can flourish and significantly contribute to their communities by increasing financial support, enhancing accessibility to essential services, and promoting empowerment initiatives.

Conclusion

In Bangladesh, the disability allowance program is a vibrant support for people with impairments, contribution them economic support and encouraging their social participation. Many beneficiaries at the present have the capacity to encounter their basic necessities and get essential services thanks to the fractional exclusion of economic limitations. But due to a lack of money, coverage gaps, and application delays, its impact is still limited, leaving a sizable section of the disabled people short of aid. Legislators should highlight increasing resource allocation and reshuffling delivery methods to ensure timely disbursement in order to fully realize it's potential. Increasing the program's reach is essential for reasonable attachment, particularly in rural areas that are underserved. Long-term self-reliance among people with disabilities can also be made possible by including focused support measures like healthcare access, education subsidies, and vocational training. This analysis demonstrates how a properly executed disability allowance scheme can have a profound impact. Decision-makers can guarantee that the program not only alleviates immediate problems but also sets the road for long-term empowerment and equity for people with disabilities in Bangladesh by addressing existing gaps and implementing inclusive, data-driven policies. This study also help government to formulate and implement policy regard as persons with disabilities and help to further researcher to carry out investigate about disability allowance program impact on disabled people in Bangladesh.

¹⁷ Department of Social Service, (2024) Retrieved from <https://dssucd4.dhaka.govt.bd/bn/site/paged> on 11th March 2024