130th Advanced Course on Administration and Development

Module 5: Research for Governance and Policy Analysis

Seminar Paper

on

Effectiveness of Insolvent Disability Allowance: A Study in Savar Upazila, Dhaka

Submitted to

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ABSTRACT

Disability is an important dimension in the economy of Bangladesh as a number of insolvent disable people live under the poverty line and faces the social stigma and social exclusion because of their disability. It is the constitutional and human right of a disable person to live their life with dignity and get the equal opportunity from the country. With this goal to keep their rights intake government is aiding the insolvent disable people with a monthly allowance under the social safety net program. In this study, the 30 sample data has been collected from Savar upazila to study the perspective of the beneficiaries and conclude upon the effectiveness of the insolvent disability allowance. The study has suggested that the respondents are satisfied with this service but there are plenty of rooms to improve and make this service as an efficient one. Firstly, all the respondents has demanded to increase the rate of allowance as the current rate is too low to help them with their basic need even. However, if the medical allowance is made free for the insolvent disable people, the allowance would be more effective as most of the respondents has marked the cost of treatment and medicines as the highest expense. Another important dimension is that, it takes long time to get the disability certificate and even more time to get nominated and cash disbursement. This process can be made shorter and efficient by introducing mobile financial service (MFS) system for cash disbursement. The government of Bangladesh has already launched automation in the registration process by introducing the Disability Information System. So, inclusion of mobile banking system may make the whole process smoother and serve the true purpose for the insolvent disable people.

Key Words: Insolvent Disability Allowance, Social Safety Net, Mobile Financial Service, Free medical treatment, Disability Information System.

1.0 INTRODUCTION

1.1 Background of the Study

Bangladesh is having one of the fastest growing economy in the world and hopefully it is going to graduate to be a developed country by 2041. For this Bangladesh has to reach to a economic risk point of 36 from 25.2 (Bangladesh Awami League, 2018). To reach this point, the country have to overcome number of challanges like proverty, inequality, unemployement problem, illiteracy and many more. The Government of Bangladesh is strongly committed to reducing poverty, improving human development and reducing inequality (General Economics Division (GED), Planning Division, 2015).Fortunately, Social Safety Net program by the government of Bangladesh has already addressed these issues by contributing to the reduction of poverty and vulnerability by taking a range of population groups into account through different forms of assistance. One of these assistance programs is dedicated to the physically or mentally disabled population group as a significant share of disable people live under the poverty line and sometimes they are deprived of basic human rights. This population group with different kinds of disabilities like problem with eye sight, vision, and hearing, down syndromes or autism constitutes about 7.00 percent of the population in Bangladesh (The World Bank, 2019). The cost of disability is estimated at about 1.74% of our GDP which means either this group of people is staying at home as they are unable to work or they are causing their family members to stay at home and provide assistance to them (Ali, 2014). Apart from the economic point of views, the people with disabilities are entitled with equal respect from the society and they have the same rights as a citizen of the country. Bangladesh was among the first countries to ratify and bring into force the two most significant global treaties that protect the rights of children with disabilities: the Convention on the Rights of the Child and the Convention on the Rights of Persons with Disabilities (CRDP).

Studies show that the physically or mentally disable people has to suffer social stigma and exclusion because of the superstitions of the illiterate people. Though the scenario is a bit better with the upper or upper middle class people, the scenario for an insolvent disable people is way much worse as it is assumed that disability is a curse or punishment. Women and children suffer more disadvantages in this case and usually they are neglected by the family members. So, often it is seen that the family members force the disable person to do degrading job like begging. As any other job that requires physical labor is often impossible for the disable people, they had to take begging as their "Profession". In 2010, government launched a program on rehabilitation and alternative employment under the DSS of the Social Welfare Ministry for rehabilitation and alternative employment for people engaged in begging (The Daily Star, 2019). In fiscal 2017-18, the government rehabilitated 2,710 people in 58 districts at a cost of Tk 3 crore (The Daily Star, 2019). So, it can be inferred that the Insolvent disability allowance can help in both cases, when the disable people will be getting a source of minimum income, they would most likely want to refrain themselves from act like begging which hurts the basic human right of a person. To ensure equal constitutional rights, facilities and dignity for the people with disabilities, the government of Bangladesh introduced the insolvent disable allowance program in 2006 with 100,000 beneficiaries and has now expanded to 1 million beneficiaries who receive an allowance of BDT 700 or $8.5 (currently BDT 750) on a monthly basis (The World Bank, 2019).[1]

Fiscal Year	Allowance per Month In Taka	Number of Beneficiaries In Lakh	Total Allocation In Crore Taka
2005-06	200.00	1.04	24.99
2008-09	250.00	2.00	60.00
2009-10	300.00	2.60	93.60
2014-15	500.00	4.00	240.00
2018-19	700.00	10.00	840.00
2019-20	750.00	15.45	1390.50

Table1: Basic information on insolvent disability allowance

Since the beginning of the Program, the number of beneficiaries is being multiplied and the budget is also increasing (Table 1). Apart from this allowance, the government is also running other projects for the disable people like Institution for Children with Mental Disabilities, schools for visually impaired, Vocational Training, Employment and Rehabilitation Center for

[1] Information is collected from Department of Social Service (DSS) website – www.dss.gov.bd

Physically Handicapped, Rural Rehabilitation Center for Physically Handicapped People. One important aspect of these programs is the disability identification survey program to calculate accurate statistics for people with disabilities through a software (www.dis.gov.bd) that is entitled as Disability Information System. The purpose of the Disability Identification Survey program is to facilitate targeting strategies and to ensure the welfare of people with disabilities in accordance with the National Policy on Disability. As of now the disable people for the allowance is identified and registered manually by the Upazila Social Service Officer (USSO) (rural) and Social Service Officer of UCD (urban) which is a lengthy, time consuming and complicated process.

The major objectives of insolvent disability allowance are to strengthen the mental force of the disable persons, increase their status in the family and society, and bring back their sense of security in the society through unconditional cash transfer. There have an ample scope to conduct research on the effect of insolvent disability allowance scheme in Bangladesh. Therefore, the main focus of this study is to examine the effect and implications of the insolvent disability allowance program on beneficiaries in the study area.

1.2 Problem Definition

Government of Bangladesh is trying hard to ensure the constitutional right of the disable people by providing monthly allowances. Though the allowance amount is small, how the small amount is impacting on the beneficiaries has not been studied. There are a number of studies on different aspects of social safety net activities, but there is a limited number of studies on the effectiveness of the insolvent disability allowance. Most of the research were not based on primary feedback from beneficiaries. Hence comprehensive study is needed to analyze and evaluate whether or not the targeted people of this program are getting the desired benefit and the program is putting a positive impact by promoting socio-economic development.

1.3 Rationale of the Study

The study will be conducted on a vast population using the population census data showing the quantitative analysis and numeric prospect of this allowance. This particular study would attempt to collect and work on the perspective of the beneficiaries as their feedback is the most important tool for policy recommendations. So this study will help the policymaker for policy modification. This research will also help to fill up the research gap as well as for research.

1.4 Objectives of the Study

Objectives if this study are:

- To evaluate the existing process of insolvent disability allowance;
- To assess the effect of insolvent disability allowance on the beneficiaries; and
- To identify the challenges and provide probable policy recommendations.

1.5 Limitation of the Study

This study has the following limitations:

First, due to time constraint, the number of samples is too low comparing to the size of the population.

Second, as the sampling method used in this study is the simple random sampling, there might be selection biasness in the sampling.

Third, no fund and logistic will be allocated for this research.

Fourth, due to covid-19 situation health protocol have to be followed during this research.

2.0 METHODOLOGY

2.1 Population and Sample Size

The population of the study includes all the insolvent disable beneficiaries of the social safety net program under Savar upazila, Dhaka. To draw a conclusion upon the population, 30 samples has been collected randomly from selected Union/Union's under this upazila.

2.2 Data Collection

The data for this study has been collected through standard and structured questionnaire. For collecting data the help of the social workers and the officers of the Department of Social Welfare Office has been taken. The mode of the interview was focus group discussion and personal interview. The questions had been filled up by the researcher as per the answers provided by the respondents. For the ease of the communication the questionnaire was translated in English and the questions were explained briefly to the respondents. All the secondary data used in this study has been collected from journals, newspapers, electronic sources and verified web sources like the website of Bangladesh Bureau of Statistics (BBS), Department of Social Services (DSS), Household Income and Expenditure Survey, the database of World bank, UNICEF etc.

2.3 Research Method

Both the qualitative and quantitative research method will be applied in this study. Mainly, the quantitative analysis would be based on the secondary data sources and a descriptive analysis would be drawn from the primarily collected data. In this paper, it has been tried to get the perspective of the beneficiaries as example their preferred way to get the allowance, ways to improve this facility, their perceived satisfaction about the whole process and so on.

3.0 RESULT AND DISCUSSIONS

Savar upazila is located in Dhaka district with a total population of 5870411 with 318176 male and 268865 female.[2] For this study, data from 2015 fiscal year up to 2021 has been collected from different sources like Upazila office and Upazila Social Service Office to study and analyze the prospect of the insolvent disability allowances. The table below shows that the number of beneficiaries is increasing with the time but the allowance rate is not increasing much. But the matter of hope is that in the 2020-2021 the targeted allowance rate is higher than ever.

Fiscal Year	Allowance Rate	Number of Disable persons	Number of Beneficiaries
2015-2016	500	2705	446
2016-2017	500	806	599
2017-2018	500	500	269
2018-2019	700	480	336
2019—2020	750	1200	751
2020-2021 (Targeted)	1050	6005	1655

Table A : General Information for the insolvent disability allowance of Savar Upazila

To have a comparative analysis, the data of total male and female with disabilities in Savar Upazila has been collected and compared with the total number of people receiving the benefit gender wise. The tables and graphs represent that there is a huge gap between the number of people with disabilities and the total number of people getting allowances every years. However, there is no mention for people of third gender getting this insolvent disability allowance under this program.

[2] Retrieved from: http://en.banglapedia.org/index.php?title=Savar_Upazila

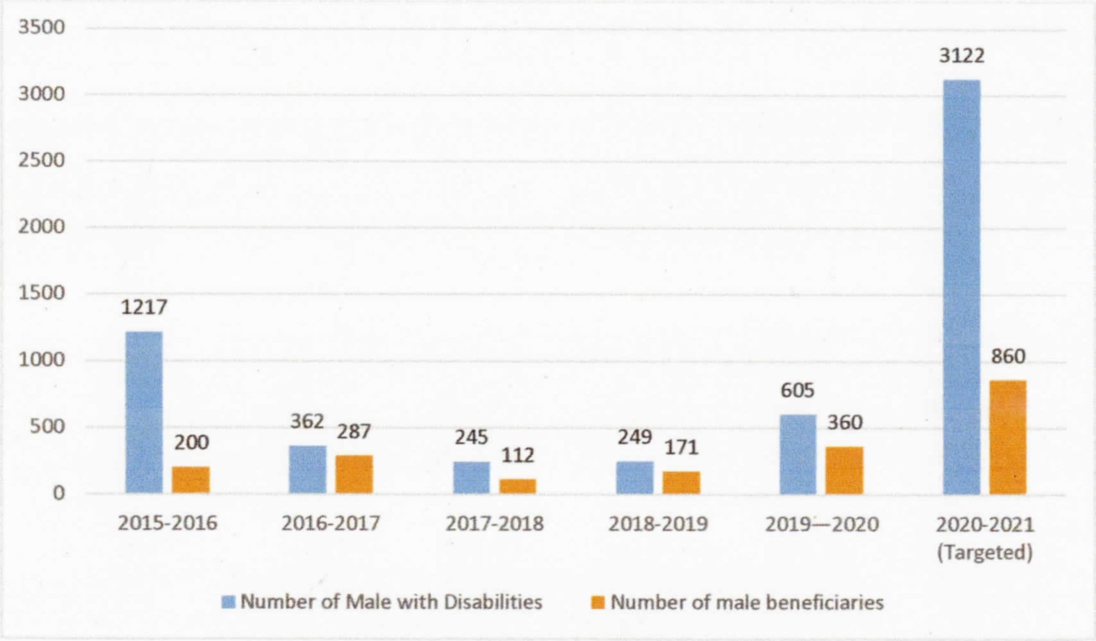

Figure 2: Number of male with disabilities VS the male beneficiaries

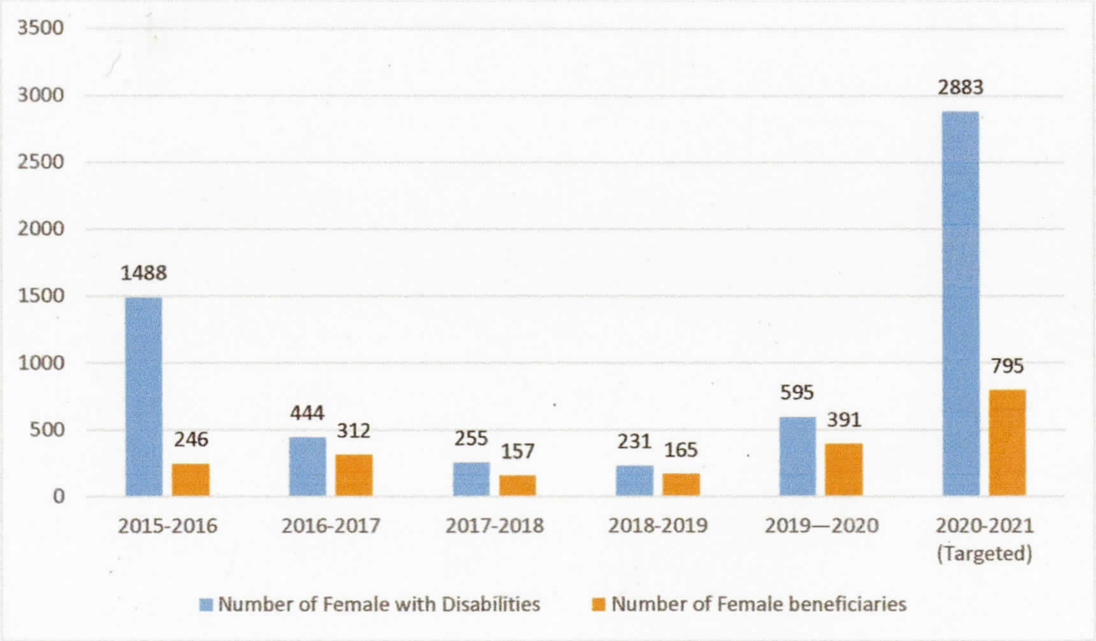

Figure 3: Number of female with disabilities VS the female beneficiaries

In this part of the study the key findings from the survey would be analyzed. Among the 30 respondents, majority were male (22) and the rest were female respondents (8).

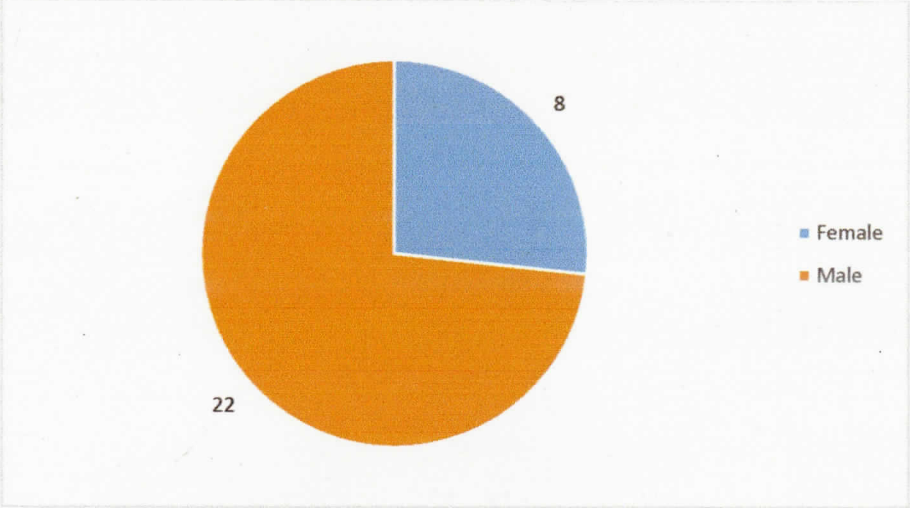

Figure 4: Gender information

Now, an important variable that affects the overall satisfaction of any project, is time needed for the application process and the process of delivering the service. Here, data were collected for two types of time variable. One is time needed to get the disability certificate and identification card (ID card) . Another is time needed to actually get nominated for the disability allowance, after getting the certificate.

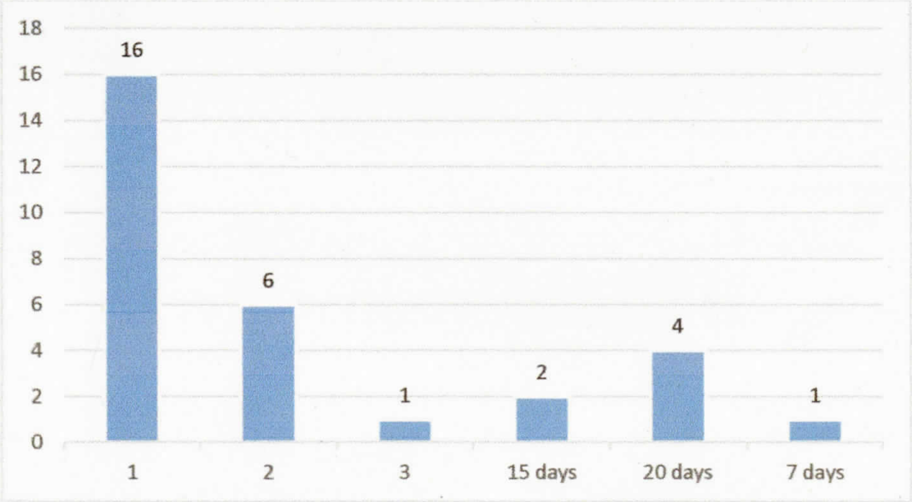

Figure 5: Time needed to get the disability certificate and ID card

In the graph the time is represented in months, but some of the respondents got their certificates within days of applying. From the responses, most of them needed 1 month to get the disability certificate. Although a significant portion needed less than 1 month, the majority needed 1 month to get the certificate; some even taking more than 1 month. But according to the information from social service office it should not take more than 7 working days to get the certificate.

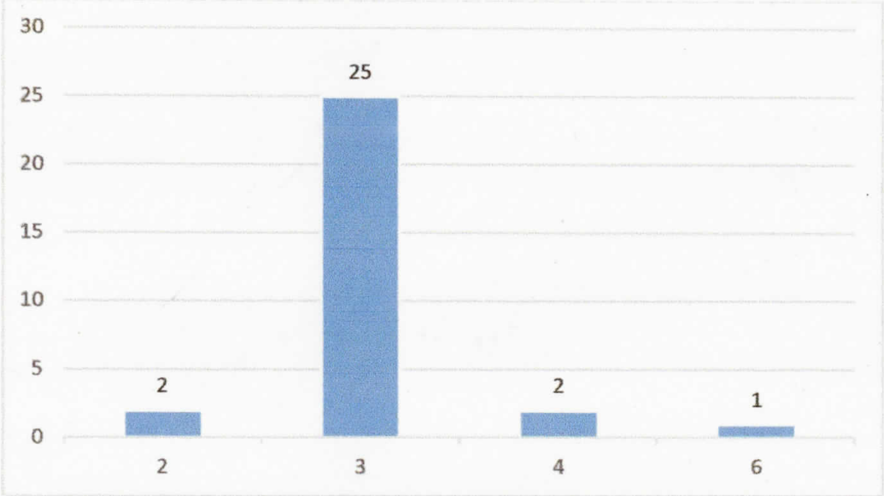

Figure 6: Time needed to get the nomination for insolvent disability allowance

But after getting the certificate, almost all of the respondents needed 3 months to get nominated for the insolvent disability allowance. So, here the applicants need to wait for a long time to get the actual benefit where this step was supposed to be completed within a month of application.

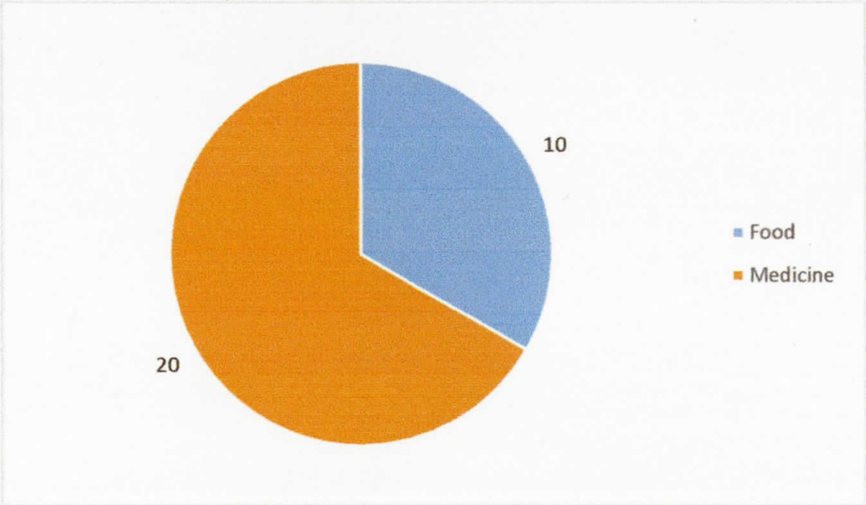

Figure 7: Basic needs covered by the allowance

The most important factor for this allowance is creating ease for the disabled persons in their basic needs. But the amount of this allowance is too little to cover up all the basic needs like food, education, treatment or shelter. From the responses it can be easily identifies that, food and medicine are the most important basic needs that are being fulfilled by this aid.

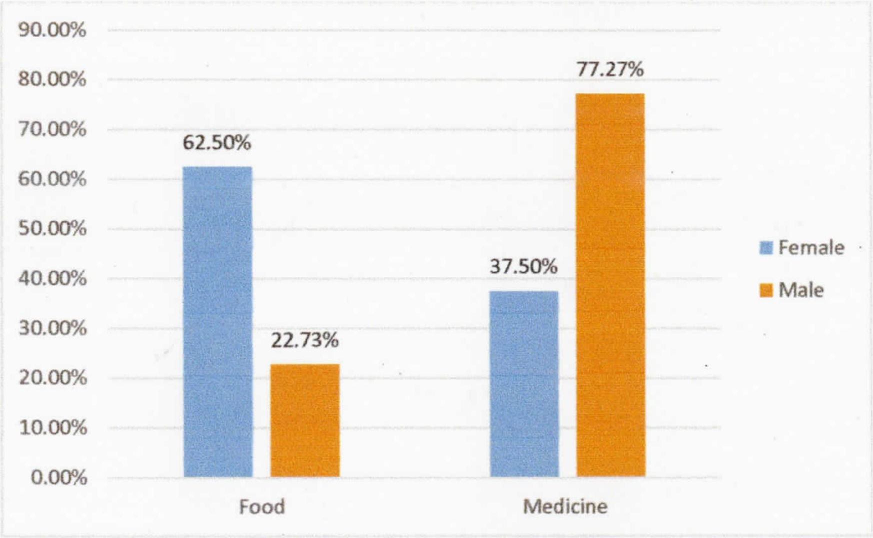

Figure 8: Basic needs covered by the allowance by gender

If we divide this factor within the gender demographic, an interesting insight appears. Females are using this fund mostly for food, where males are using this fund mostly for medicines.

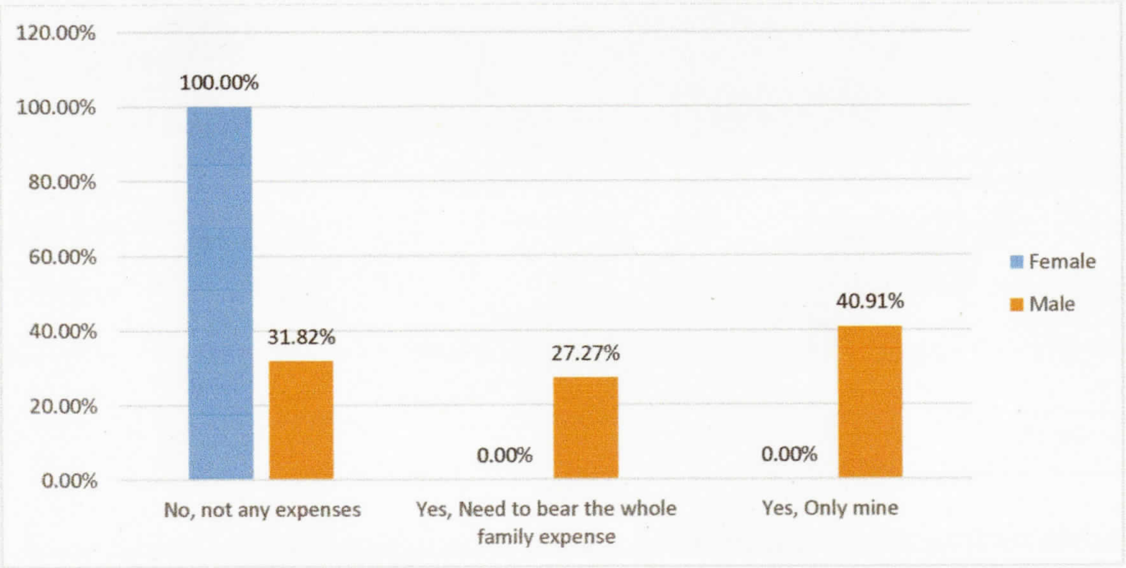

Figure 9: Household expense by the respondents

Putting the data through gender demographic filter, a significant but general insight appears. 100% of the female respondents didn't have to bear any other household expense. But the male's responses were distributed, 32% having no other expense, 27% having to bear the whole family expense and 41% having to bear only their own expense. From the data analysis and FGD discussion it has been found that the allowance can be enough to a level when the respondent do not have to bear any other family expense or where he/she is getting the household expense support from the family members. But for those who need to take care of the other family members this allowance amount do not serve justice to their situation.

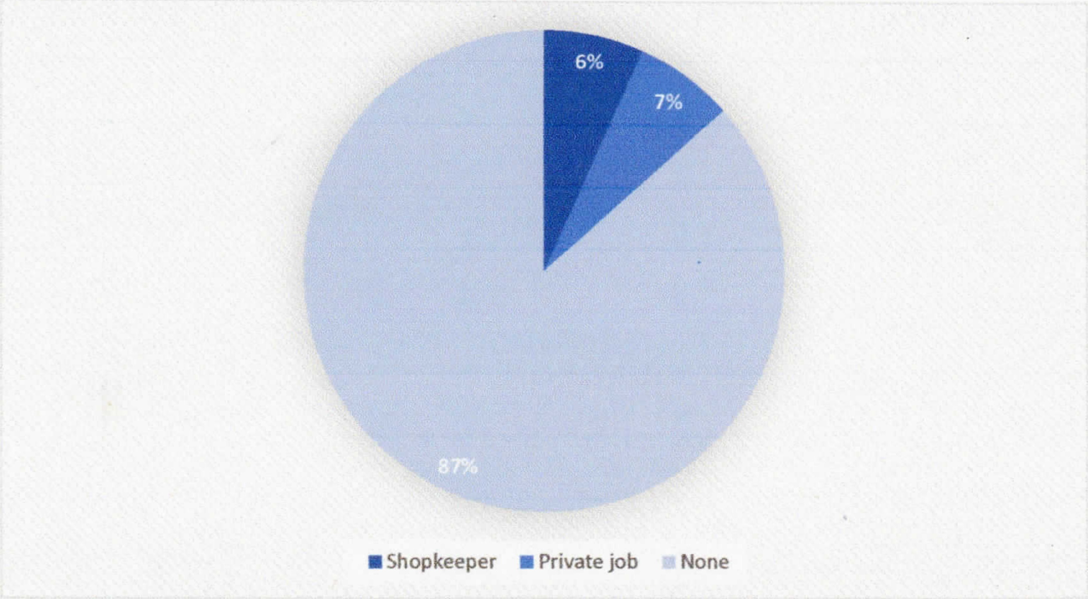

Figure 10: Occupational status of the respondents

Again, from the analysis it has been seen that some of the respondents are involved in different occupations. Though the number is too less still this is something to work on as a person having trouble with leg can do a job that does not require much of physical work. For this he needs more of vocational training or educational support so that he/she can enter into a job or business.

In some factors like the allowance amount not being up to the living standard, 100% respondents agreed upon the same response. Every respondent agreed that the effectiveness of the aid was not enough to carry out their everyday expenses. But they also agreed, their social position has changed/improved after getting the insolvent disability allowance. So, the initiative is no doubt a good one with effective result but it needs improvement so that the facility can serve its true purpose.

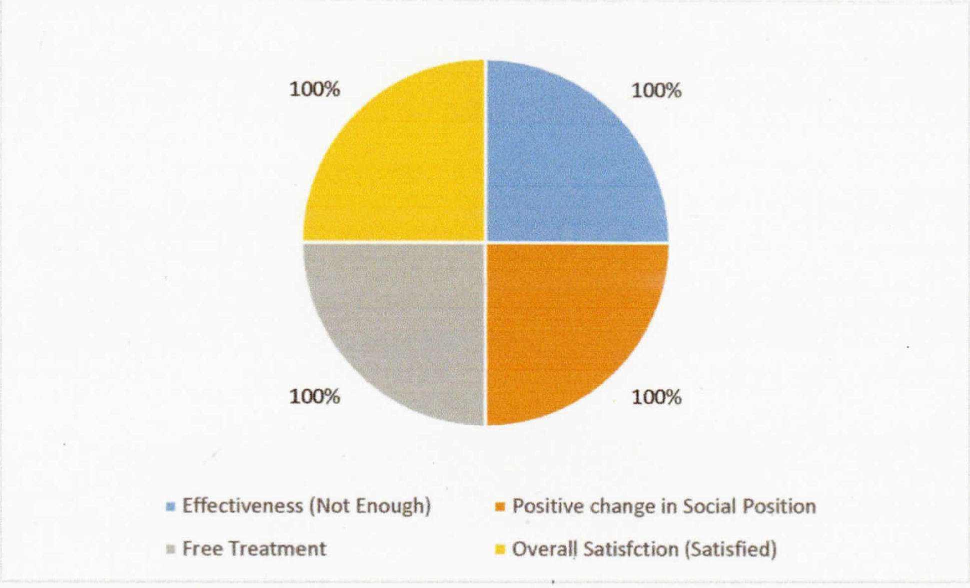

Figure 11: Overall satisfaction statistics

Though almost all the respondents have agreed upon the insolvent disability allowance being helpful approach for them, the respondents has provided with their insights how this approach can be turned into an effective facility.

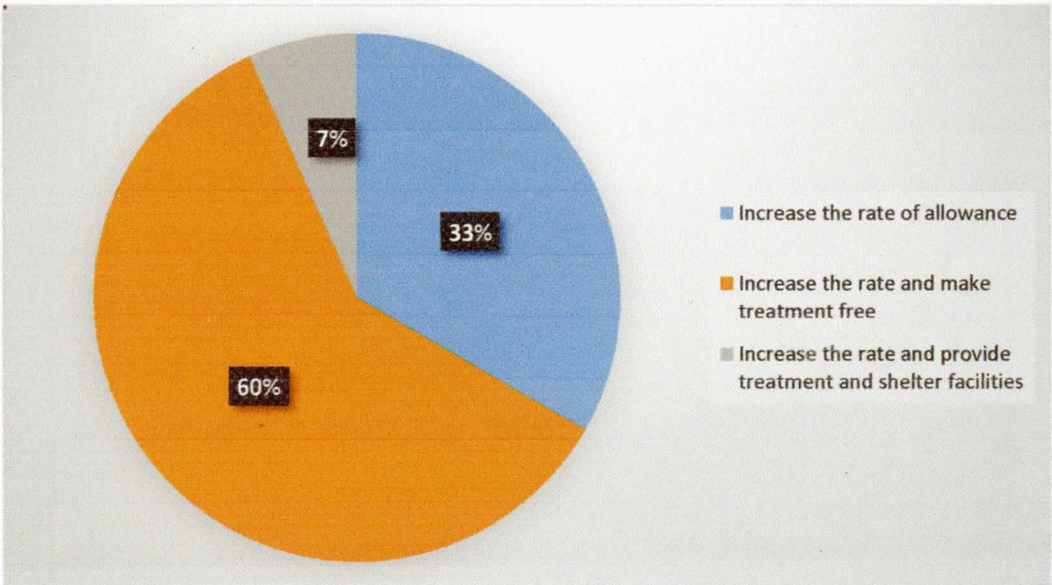

Figure 12: Perceived opinion of the respondents

When asked whether they would be more satisfied if they were given free treatment along with the aid, 100% of the respondents agreed that they would be satisfied. Almost all the respondents in the comments and in the FGD discussions demanded that their medical treatments should be made free and the rate of the allowance should be increased and make it sync with the current living standard index. It is a matter of hope that our government is already working on that and the targeted allowance rate and the number of beneficiaries has already been increased. Among the respondents, few had no place to stay and the allowance amount is not enough to support both their living expense and food or other basic needs. So, they had demanded if they government could help them with their shelter as the government is already working on the shelter management for the people dependent on begging. It would be a great initiative if the government could do the same arrangement for the insolvent disable people who are not fit to do any work at all and have no place to stay.

4.0 RECOMMENDATIONS

Following the grievances and comments from the respondents and the insights gained from this study, this researcher has the following recommendations to improve the overall Insolvent Disability Allowance system:

- Time for getting disability certificate with identification card and nomination for insolvent disability allowance can be reduced and can make easy by introducing online application system and automating the processes. Besides services can be reached at door of service takers by providing an office room in Union Parishad Office for Union Social Worker of Department of Social Service (DSS).
- There is scope to improve the payment disbursement system. By integrating the mobile financial services (MFSs) such as bkash, Nagad, Surecash, Rocket etc. into the payment disbursement system, a lot of hassle can be reduced for the recipients of the allowance.
- The biggest grievance of the respondents was, the actual amount of allowance is meager. It is imperative that the amount of allowance be increased according to concurrent prices of general commodities.
- It would be much more effective if the respondents were given free treatment for their disabilities along with the allowance.
- In the sample population, a small number of respondents had works like shopkeepers, private job holders. They could be given proper disable friendly vocational training for better work opportunities. Again, there was a small number of students too in the sample population. They could be provided with proper educational materials along with the allowance.

5.0 CONCLUSION

The government of Bangladesh has been working relentlessly for the social welfare of the people by ensuring that people from all walks of life is having access to the basic needs of their lives at least. The insolvent disability allowance is one of these approaches that addresses the problems of exclusion that a insolvent disable person receives from the society and aims to bring justice by providing them with a monthly allowance and other facilities. From the study we have found out that the people receiving benefits are quite satisfied with this service though there are ways to improve the facility. The rate of allowance should be increased to a level that matches with the current index of living to make this facility effective. However, the government has already declared to increase the amount in coming years. There are more important factors like providing the disable people with scholarship or vocational training so that they do not need to depend on the allowance only. There are people with minor disability who might be able to work if given with proper education or training. They can be identified and marked in the process of getting the certificate of disability and provided with proper training according to their physical status along with the allowance. Again, an important factor is that the selection and nomination process takes too long time in real life. This slows down the effectiveness of the allowance provided. Online application system and automation process can be made this easy and efficient. The process of getting the allowance is also not easy. To ease this, mobile financial service (MFS) system can be introduced which can cut the formalities and reduce the time frame in a significant way.

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APPENDIX

Fiscal Year	Number of Male with Disabilities	Number of male beneficiaries	Number of Female with Disabilities	Number of Female Beneficiaries
2015-2016	1217	200	1488	246
2016-2017	362	287	444	312
2017-2018	245	112	255	157
2018-2019	249	171	231	165
2019—2020	605	360	595	391
2020-2021 (Targeted)	3122	860	2883	795

Table: Number of beneficiaries for male and female with disabilities in Savar Upazila, Dhaka

সাভার উপজেলা,ঢাকা'র অসচ্ছল প্রতিবন্ধী ভাতা কার্যক্রমের কার্যকরিতা নিরূপণ জরিপ

জনাব/জনাবা, এই জরিপ সরকারের সোশ্যাল সেফটি নেট (সামাজিক নিরাপত্তা) কার্যক্রম এর আওতায় পরিচালিত অসচ্ছল প্রতিবন্ধী ভাতার কার্যকরিতা নিরূপণ এবং সার্বিক উন্নতির জন্য ব্যবহার করা হবে। এই জরিপ সম্পূর্ণ শুধুমাত্র প্রতিষ্ঠানিক গবেষণার জন্য ব্যবহার করা হবে এবং উত্তরদাতার নাম/পরিচয় প্রকাশ করা হবে না। আপনার বাছাইকৃত অভিমত/মতামত-এ টিক চিহ্ন (✓) প্রদান করুন। এক্ষেত্রে আপনার পূর্ণাঙ্গ স্বাধীনতা রয়েছে।

সাধারণ তথ্য

উত্তরদাতার নামঃ	
ঠিকানা	গ্রামঃ মোবাইল নম্বর (যদি থাকে):

১। বয়সঃ .... বছর

২। লিঙ্গঃ

	মহিলা		পুরুষ		অন্যান্য

৩। ইউনিয়ন/ওয়ার্ড

ক.	শিমুলিয়া	খ.	ধামসোনা	গ.	পাথালিয়া	ঘ.	ইয়ারপুর
ঙ.	আশুলিয়া	চ.	বিরুলিয়া	ছ.	সাভার	জ.	তেঁতুলঝোড়া
ঝ.	বনগাঁও	ঞ.	ভাকুর্তা	ট.	কাউন্দিয়া	ঠ.	আমিন বাজার

৪। আপনি কি বর্তমানে কোনো পেশায় নিয়োজিত আছেন?

	হ্যাঁ		না

৫। আপনার উত্তর যদি হ্যাঁ হয় তবে আপনার পেশা?

ব্যক্তিগত তথ্য

৬। কত বছর বয়স থেকে আপনি এই ভাতা সুবিধা গ্রহণ করছেন?

৭। জেলা/উপজেলা সমাজসেবা কার্যালয়ে আবেদন থেকে প্রতিবন্ধী নিবন্ধন সার্টিফিকেট উত্তোলন পর্যন্ত কত সময় (দিন/মাস) প্রয়োজন হয়েছে?

৮। অসচ্ছল প্রতিবন্ধী ভাতার জন্য আবেদনের কত দিন/মাস পরে আপনি ভাতার টাকা উত্তোলন এর অনুমোদন পেয়েছেন?

৯। বর্তমানে প্রতি মাসে এই ভাতা যে পদ্ধতিতে প্রদান করা হয় তাতে আপনি কি পরিমান সন্তুষ্ট বা অসন্তুষ্ট?

(ক) খুবই সন্তুষ্ট (খ) সন্তুষ্ট (গ) অসন্তুষ্ট
(ঘ) একদমই সন্তোষজনক নয় (ঙ) নিরপেক্ষ

১০। আপনি বর্তমানে সোশ্যাল সেফটি নেট কার্যক্রম এর আওতায় অসচ্ছল প্রতিবন্ধী ভাতা ছাড়া আর কি কোনো সুবিধা পাচ্ছেন?

(ক) প্রতিবন্ধী শিক্ষা উপবৃত্তি (খ) আর কোনো সুবিধা পাচ্ছি না
(গ) অন্যান্য ____________________

১১। অসচ্ছল প্রতিবন্ধী ভাতা ছাড়া আপনার আর কি কোনো আয় (রোজগার) এর উৎস রয়েছে? -

(ক) হ্যাঁ (খ) না

১২। মাসিক এই ভাতা থেকে কোন খাতে আপনার সবচেয়ে বেশী খরচ হয়?

(ক) খাবার (খ) বাড়ি ভাড়া/বাসস্থান (গ) ওষুধ/ চিকিৎসা
(ঘ) অন্যান্য

১৩। আপনাকে কি আপনার/আপনার পরিবারের বাসস্থানের খরচ বহন করতে হয়?

(ক) হ্যাঁ, সম্পূর্ণ পরিবারের খরচ দিতে হয় (খ) হ্যাঁ, শুধু আমার থাকার খরচ দিতে হয়
(গ) না, কোনো খরচ দিতে হয় না

১৪। আপনার কি নিজের/পরিবারের মোবাইল সেট আছে এবং আপনি/ আপনার পরিবার কি মোবাইল ব্যবহার করেন?
(ক) হ্যাঁ (খ) না

সার্বিক পর্যবেক্ষণ

১৫। বর্তমান অসচ্ছল প্রতিবন্ধী ভাতার পরিমান কি আপনার সাধারন চাহিদা যেমন খাদ্য, বস্ত্র, চিকিৎসা অথবা বাসস্থান এর জন্য পর্যাপ্ত?

(ক) পর্যাপ্ত (খ) অপর্যাপ্ত

১৬। অসচ্ছল প্রতিবন্ধী ভাতা পাওয়ার পর কি পরিবারে আপনার পারিবারিক/সামাজিক অবস্থার কোন পরিবর্তন হয়েছে?

(ক) হ্যাঁ (খ) না

১৭। সর্বোপরি সরকারের এই অসচ্ছল প্রতিবন্ধী ভাতা কার্যক্রমে আপনি কি পরিমান সন্তুষ্ট অথবা অসন্তুষ্ট?

(ক) খুবই সন্তুষ্ট (খ) সন্তুষ্ট (গ) অসন্তুষ্ট
(ঘ) একদমই সন্তোষজনক নয় (ঙ) নিরপেক্ষ

১৮। অসচ্ছল প্রতিবন্ধী ভাতার বর্তমান হার অপরিবর্তিত রেখে, সরকার থেকে আপনাকে যদি বিনামূল্যে চিকিৎসা সেবা প্রদান করা হয় - তবে কি আপনার জন্য বর্তমান প্রতিবন্ধী ভাতা কার্যক্রম সন্তোষজনক হবে বা সন্তুষ্টি বৃদ্ধি পাবে?

(ক) খুবই সন্তুষ্ট (খ) সন্তুষ্ট (গ) অসন্তুষ্ট
(ঘ) একদমই সন্তোষজনক নয় (ঙ) নিরপেক্ষ

১৯। সুবিধাভোগী নির্বাচন প্রক্রিয়া থেকে শুরু করে তালিকাভুক্তিকরণ এবং টাকা উত্তোলনের পুরো প্রক্রিয়ায় আপনি কি পরিমান সন্তুষ্ট বা অসন্তুষ্ট?

(ক) খুবই সন্তুষ্ট (খ) সন্তুষ্ট (গ) অসন্তুষ্ট
(ঘ) একদমই সন্তোষজনক নয় (ঙ) নিরপেক্ষ

২০। আপনার মতে অসচ্ছল প্রতিবন্ধী ভাতা কার্যক্রমের কোন দিকটি সবচেয়ে দুর্বল এবং সর্বাধিক উন্নয়ন প্রয়োজন?

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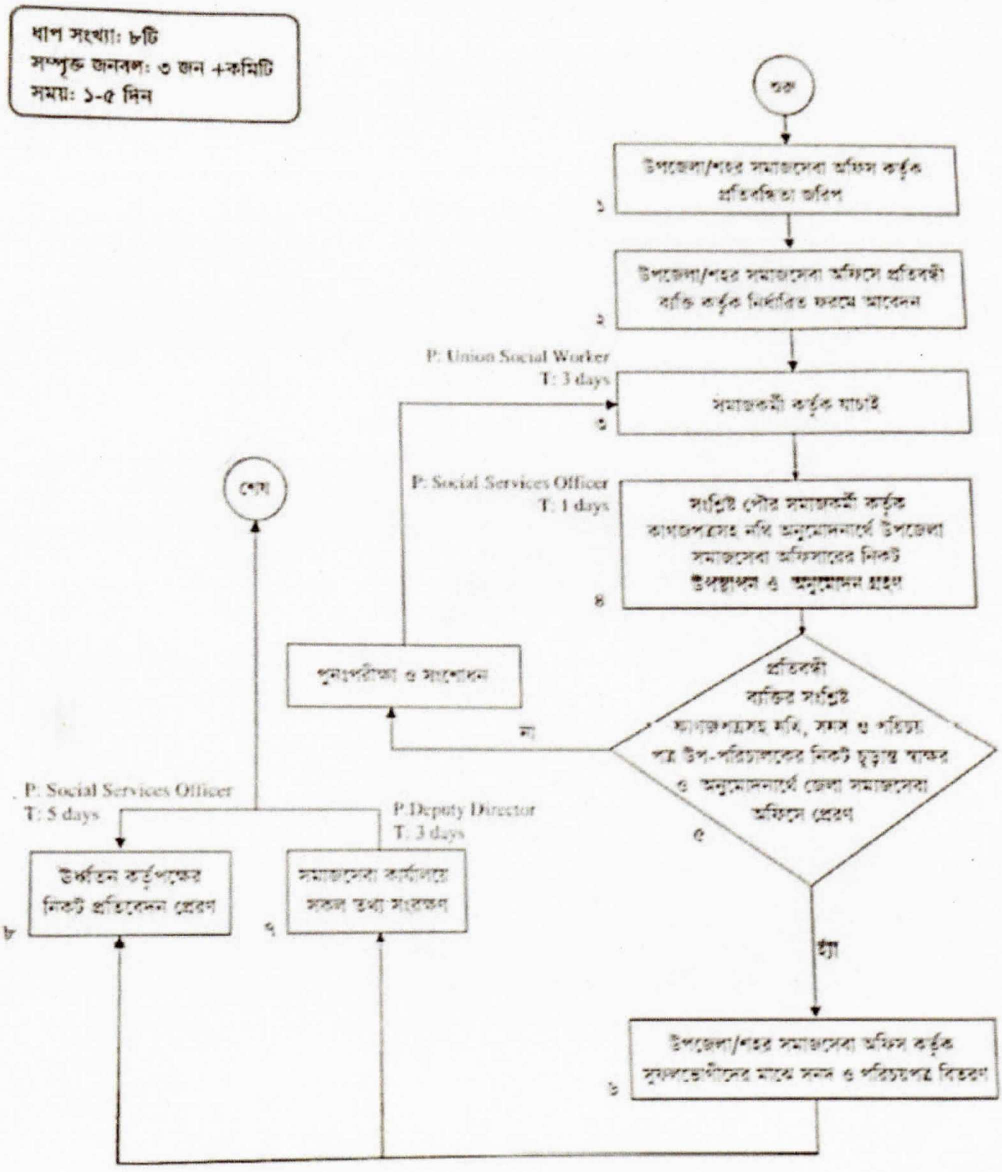
Steps to get the Disability Certificate and Identification Card



Steps to get nominated and approval for getting the Insolvent disability Allowance