

Effectiveness of Government Stipend Program for University Students with Disability in Bangladesh: A Study in Dhaka City

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ABSTRACT

Bangladesh has significantly a large population who are considered as persons with disability. In this regard Bangladesh government has been implemented various support programmes like disability allowance, inclusion mainstream school, educational stipend, and rehabilitation service for persons with disability. The government of Bangladesh has introduced a stipend programme for students with disability intending to ensure universal education for all. Through this program attempt has been taken to mainstreaming student with disabilities. Still now the rate of dropout is much more among the student with disabilities especially in higher education because most of them come from poor family. So, it is necessary to find out the effectiveness of the stipend program among the students with disability in higher education. This study aims to justify the effectiveness of government stipend program among the students with disability. As well as to explore the socio-economic condition of the students with disability who are pursuing higher education; to investigate how stipend program facilitates in education for the students with disability and to consider the impact of this program on the students personal and academic life who are pursuing higher education. The study has followed a mixed method approach (both quantitative and qualitative) of research. Sample survey and key informants' interview (KIIs) have been applied for primary data collection. This study found that how education stipend programmes effects on their higher education as well as have found some loopholes in providing stipend programmes from the government. Students with disability are expected to increase the amount of stipend in line with the current market price.

Keywords: Disability, Stipend Program, Higher Education, Marginality

INTRODUCTION

Bangladesh has significantly a large population who are considered as physically challenged persons. According to a report of 2016 by the Centre for Disability in Development, there are 16 million people with disabilities in Bangladesh, which makes 10% of the country's population (Sakib, 2020). It is estimated that about 15% of the global population lives with some form of disability and 80% of them are living in low- and middle-income countries (WHO, 2011)

The government of Bangladesh has signed and ratified the UNCRPD on 30 November, 2007 and enacted the Rights and Protection of Persons with Disability Act in 2013. The Act has many provisions that aim to provide support to Person with Disabilities (PWDs) and their families to meet their basic needs for instance; the Act affirms PWDs' right to access to education, including the right to get reasonable accommodations and a stipend for education. In this regard various support for physically challenged persons are in action. Government support" represents (a) disability allowance, (b) inclusion in mainstream school, (c) educational stipend; (d) rehabilitation services implemented under the Ministry of Social Welfare, and (e) reserved seats in public transportation (Nuri, Aldersey, Ghahari, & Huque, 2020). Beside this Bangladesh government is also working to meet the SDGs (Sustainable Development Goals). Goal 4 of SDGs put emphasize on ensuring inclusive and equitable quality education and promote lifelong learning opportunities for all. In

order to achieve goal 4 of SDGs government requires taking necessary actions and stipend program one of them.

Education is considered as one of the core basic needs of human. Primary school enrolment rate in Bangladesh is 97 per cent while only 11 per cent of children with disabilities received any form of education (Greater Inclusion for Children with Disabilities, n.d.). Study shows that only 39.12% disabled get access to education (among disabled males) and 41.8% physically challenged female get access to the education in Bangladesh (Bangladesh Bureau of Statistics (BBS); Institute of Statistics Research and Training (ISRT), University of Dhaka, 2015). On the other hand, nearly 90% of children with disabilities are not enrolled in schools, though the Bangladesh literacy rate stands at 73.2% according to the Bangladesh Sample Vital Registration System, July 2018 data (Samad, 2020).

The government of Bangladesh has introduced a stipend for education for students with disabilities intending to ensure universal education for all. Access to these government supports is based on eligibility criteria—in particular, PWDs must have a government-issued disability identification card (Rights and Protection of Persons with Disability Act, 2013). The main objectives of this program are to ensure the commitment of the constitution, National disability related policy, Bangladesh Protabandhi Kalayan Ain-2001 and UN Convention on the rights of the persons with Disabilities. Through this program attempt has been taken to mainstreaming Student with Disabilities. Still now the rate of dropout is much more among the student with Disabilities. They cannot afford education cost because most of them come from poor family. So, through this program new avenue is created for higher education.(Social Security Policy Support (SSPS) Program, n.d.)

For the implementation of inclusive education Bangladesh government is providing stipend to the physically challenged students. From ministry of social welfare, we found the total plan of the stipend program. We have observed significant increase of budget and beneficiaries. Simultaneously the number of beneficiaries and total amount of scholarship is increasing. The aims and targets of this program is to increase the enrollment of PWDs, preventing the drop out from educational institution and encourage the PWDs to get higher education (Implementation Manual for the Programme on Stipend for the Students with Disabilities, 2013). In order to establish the constitutional rights and to ensure the education aid of poor, helpless, underprivileged and disability child the government of Bangladesh started providing stipend for the students with disability since 2007-08 financial years. They are entitled with 1300 BDT per month as government stipend (DSS).

This program is to encourage higher study amongst students with disability. In this regard Stipend for students with disability, free books, free education, inclusive education and many other programs are under action for strengthening education sector. The stipend program aims to encourage amongst the students with disability for taking education. Here it is necessary to find out how much effecting the program is?

RELEVANT LITERATURE REVIEW

A study shows that the stipend meets only a part of the direct costs and is the same for all girls in each grade. Hence, there is unintended exclusion of the poorest girls as the amount of the stipend is too low to cover all costs of sending a girl to school; this effect is contrary to the aim of the programme to increase universal access. They found that this program has been able to reduce direct costs of sending girls to school, as well as some non-money costs but not able to meet other costs of study. And also, there were no impact assessment studies have yet been undertaken to reflect the real effects of the stipend programme (Simeen Mahmud, 2003). Nuri, Ghahari et.al. (2020) found that family members of children with disabilities have limited knowledge about access to government support. Children aged younger than six years had less access to government support and significant reasons were associated with knowledge and

access to government support. They showed only 42.2% had access to government support and almost half of the participants were not aware of government supports that were available for children with disability. **Ali & Rhaman (2013)** showed the Long-term effects have been examined of Bangladesh's Primary Education Stipend (PES) program on a variety of individual and household welfare variables which spans the years 2000 to 2006. The program had minimal effects on household spending, food intake, protein intake, and school enrollments, according to research using affiliate and probability score balancing and distinction approaches. The PES hinders grade advancement at the individual level, particularly for boys from low-income families who are not eligible for secondary school stipends. The PES's effects, however, are surprisingly negligible for a program of its scale. The most likely explanations for this lack of impact are poor targeting, particularly the program's restricted coverage and lack of geographic targeting, as well as the falling real worth of the stipend. **Raynor, Wesson, & Keynes (2006)** have found female stipend program has been successful in increasing secondary enrollment and retention. As a result, enrollment of boys and girls are about to be equal in primary and secondary level. Reduced early marriage increased the opportunity of income to women. Women are empowered by education and gained power of decision making and thus it linked with reducing poverty. Paper shows all of these as the effectiveness of female stipend program. **Ahsan & Mullick (2013)** Did a study on inclusive education It is found, issues that promote inclusion of diverse learners in primary and secondary Bangladesh has been advanced in closing the gender gap in primary and secondary education but still has lacking in inclusive education. 89% of children with disabilities are not in education in Bangladesh. There has been some policy changes and reformation of education sectors in Bangladesh over the years. **Nuri, Aldersey, Ghahari, & Huque (2020)** explored the range of experiences which have been expressed by the family members of CWDs limited availability rehabilitation and disability allowance were significant. Overall, family members experienced barriers due to obstacles such as limited availability of government support, long wait times, inaccessible physical environments, stigma in accessing government-led support and some sort of dissatisfaction were also found. Amid various responsibilities of higher education, diversity and inclusion have been placed at the forefront of higher education reform discussions (**Moriña, 2017**). While studies confirm that the number of students with special needs in higher education has increased, students with special needs experience various barriers to higher education that are as diverse as physical, difficult access to facilities, poor support or lack of facilitation services within the university, lack of funding for additional support, difficulties or other barriers related to rigid curriculum, inappropriate teaching and assessment methods, etc. This apparently true that the execution of inclusion principles and the practical involvement of students with disability in tertiary education remains a consistent challenge at the global, national, and institutional level (**Naser Zabeli, Fjolla Kaçaniku & Donika Koliqi, 2018**). Here we have found studies have been done on girls' stipend, long term effects of primary education stipend, female stipend's contribution on secondary school enrollment, access to disability allowance, experiences of disability families and inclusive education. We have seen there's absent of significant studies over effectiveness of government stipend program. Studies also showed that to some extent stipend is not enough for the students in poor socioeconomic aspects. Hence, we think there's need to explore the sector of government stipend program and find out the effectiveness of it.

History of the student stipend programme and its aims and objectives

In order to establish the constitutional rights of the disabled people and to help the poor, helpless, underprivileged disabled children and adolescents to get education, the 'Education Scholarship Program for Disabled Students' has been introduced from the financial year 2007-08. In the beginning, the number of students receiving stipends in this program was 12 thousand 209 people; The monthly stipend rate was 300 BDT at primary level, 450 BDT at secondary level, 600 BDT at higher secondary level and 1000 BDT at higher level. The number of students receiving stipend and the rate of stipend have also been increased gradually.

At present 750 BDT are being paid at primary level, 800 BDT at secondary level, 900 BDT at higher secondary level and 1300 BDT at higher level. The aims and objectives of the programme are-

- Social protection, welfare and development of disabled students;
- Empowerment and gradual mainstreaming of students with disabilities;
- Increase morale by educating students with disabilities in educational institutions, increasing attendance rates, preventing dropouts;
- Increasing the participation rate of children with disabilities in national development;
- Inculcating social values and morals among students with disabilities;
- Encouraging the interest of poor students with disabilities in higher education by increasing their interest in education; and
- To play a role in achieving various goals by including in the short-, medium- and long-term plans adopted by the government for the welfare and social protection of students with disabilities.

Service Delivery Procedures of stipend programme is students with disabilities studying in government-recognized educational institutions who have received golden citizen cards under the Disability Identification Survey Program conducted by the Department of Social Services have to apply to the Upazila/City Social Services Officer in the prescribed form. According to the policy, the scholarship students are selected after scrutiny by the concerned committee. Earlier, bank account was opened in the name of the student/legal guardian by informing the head of the educational institution or the guardian to withdraw the stipend amount. From the financial year 2020-21, the monthly allowance of all students with disability is being paid through mobile financial service provider cash, BKash on GTUP (Government to Person) system.

Table 1: Year wise disability stipend budget and number of beneficiaries

Fiscal Year	Fund (million BDT)	Number of Beneficiaries in Persons
2007-08	50.00	12,209
2008-09	60.00	13,041
2009-10	80.00	17,150
2010-11	88.00	18,620
2011-12	88.00	18,620
2012-13	88.00	18,620
2013-14	97.00	20,420
2014-15	255.60	50,000
2015-16	418.80	60,000
2016-17	478.80	70,000
2017-18	544.80	80,000
2018-19	803.70	90,000
2019-20	956.40	100000
2020-21	956.40	100000

2021-22	956.40	100000
2022-23	956.40	100000

Source: DSS; 2023

Table 1 shows that the disability stipend budget increased rather than previous years but the budget is stagnant in 956.40 million BDT in last four economic year from 2019-20 to 2022-23 and also the covered beneficiaries is same 100000 since 2019-20. So, the limited financial budget for student's stipend for disable students and low coverage of students among the educational institutions raised questions about the effectiveness of student stipend for persons with disability in Bangladesh. That's why this study is significant for further development of student stipend programme for persons with disability.

Objectives of the study

This study aims to justify the effectiveness of government stipend program for the students with disability. Followings are the specific objectives of the study

- To explore the socio-economic condition of the students with disability who are pursuing higher education;
- To investigate how this program facilitate the education for the students with disability and try to figure out the stipend were sufficient for ensuring their higher education; and
- To identify the impact of this stipend on the students with disability personal and academic life.

METHODOLOGY OF THE STUDY

The study is done through the mixed method approach (both quantitative and qualitative). In the quantitative approach researcher applied sample survey method and the qualitative approach it is followed by analytical-qualitative interviews (Key Informants' Interviews-KIIs) designed to explore the phenomenon in greater depth. We have used two sources of data collection like primary sources and secondary sources.

The number of population and area for this study is clearly defined. We considered all the students with disability of the three universities e.g., University of Dhaka, Jahangirnagar University and Jagannath University. We have considered 55 respondents from University of Dhaka; 50 respondents from Jagannath University and 20 respondents from Jahangirnagar University recommended by Physically Challenged Development Foundation (PDF). So, in total we had 125 respondents from the three universities. These three varsities are the target area of our study. We have used purposive sampling technique at first phase and so purposively selected three universities of Dhaka City where most of the students with disability do their higher degrees. And at the next phase, from those 125 samples, we have managed to reach only 70 responses.

We used kobo toolbox (A dedicated a platform of field data collection for use in challenging environments both in online & offline) to develop a semi structured questionnaire (survey questionnaire) whereas close ended and open-ended questions were used. With this survey questionnaire we did a pretest on the students of the residential halls of University of Dhaka at a short range to check the possible shortcomings. We used kobo toolbox so that we can easily collect necessary data through mobile application and process them for analyzing results. And it helps in reduction of paper work. We used five Likert scales. Two of five-point scales which were used to allow the individual to express the effectiveness and how much satisfied they are with the government stipend program. And a three-point Likert scale to find measure the change of the respondents' acceptance or status. Beside this as a qualitative data collection procedure we conducted 05 Key Informants Interview (KIIs). We had chosen the KIIs of relevant stakeholders e.g., Disability field

expert (Academician), Social Service officer, Disability facilitator of NGO sector and representative of Voluntary groups who organize the physically challenged students in universities.

Significant amount of data was analyzed automatically through using Kobo Toolbox. Additionally, we used some statistical analysis like percentage, average and standard deviation to justify the quantity of the stipend's effectiveness. The goal of this statistical analysis is to draw conclusions through making prediction and showing the effectiveness from the sample and generalize them to a population. And we have analyzed the KIIs through listening and reading the interview outcome. We used the interviews with thematic findings and verbatim quotations to support the statistical data. We have presented our data doing several tabulations, pie charts and bar charts.

We maintained some ethical issues which researchers should always follow. At the very beginning of our study all respondents were clearly informed about the purpose of the study and we ensured the verbal consent from them. All information was kept anonymous to maintain the confidentiality of the respondents. We ensured voluntary participations of the respondents with restricted use of deception to maintain accuracy of data.

FINDINGS AND DISCUSSION

Socio-economic Condition of the Student's with Disability

Demographic information gives us clear idea about the characteristics of the respondents. We have seen majority of the respondents belongs to the age group of 22 which is nearly 27.14% and the least number of respondents come from the age group of 19 and 20 the group of lowest age together represent just nearly the 6% of total respondents. Whereas the next highest age groups are 21, 23 and 24 they represent 14.29%, 17.14% and 15.71% of respondents respectively. While we have seen the average age of the respondents is 22.86 years. We have found approximately similar types of living area of the respondents. While 67.14% people live in rural area and the rest of the 32.86% live in urban area.

Table 1.1: Demographic Information of the respondents

Indicators	Frequency	Percentage
Age		
26	6	8.82%
25	8	11.42%
24	11	15.71%
23	12	17.14%
22	19	27.14%
21	10	14.29%
20	2	2.86%
19	2	2.86%
*Avg:22.86	Total =70	
Living Area		
Rural	47	67.14%
Urban	23	32.86%

Total	70	100
Religion		
Islam	66	94.29%
Hindu	4	5.71%
Total	70	100
Sex		
Male	50	71.43%
Female	20	28.57%
Total	70	100

People of several religions belong to Bangladesh but most of the people belong to Muslim community which is about 91.04% people, and 7.95% percent of population belongs to the largest minority the Hindu community (BBS, 2022). Our study shows similar type of trend where 94.29% respondents were from Muslim community and the rest of the 5.88% people belong to the Hindu community.

It is evidently clear that most of the students with disability belong to the male group and the difference is prominently high. While 71.43% of the respondents were male, only 28.57% of the respondents were female. The ratio of male and female respondents is 5:2. So, it is clear that less numbers of female students with disability can bring them in the phase of tertiary education in comparison with their male counterpart.

Dependency ratio in Bangladesh is significantly high nearly half of its population dependent on others who are involved with income. 53% of total population is considered as dependent (World Economics, 2019). We found in 48.57% of family has 1-3 dependent members and 51.42% family has 4-7 dependent members.

Table 1.2: Family Information of the respondents

Indicators	Frequency	Percentage
Dependent family members		
1-3	34	48.57%
4+	36	51.42%
Total	70	100
Number of Earning Members		
1	49	70.00%
2	16	22.86%
3	4	5.71%
4	1	1.43%
Total	70	100
Depends on whom		
Father	45	64.28%
Brother	17	24.28%
Sister	3	4.28%
Father & Brother	1	1.42%

Father & Mother	1	1.42%
Father & Aunt	1	1.42%
Self	2	2.85%
Total	70	100

Most commonly dependent members depend on father it is seen that 64.28% of dependents depend on solely father’s income. The second most important role is played by the brothers of family, 24.28% of dependent members depend on their brother. And very least number of dependent members depend on both father and mother, both father and brother and both father and aunt as their support, which is jointly 4.26%. We also found that students with disability can be self-dependent 2.85% respondents reported as self-funded.

It is also clear that most of the time there’s only one earning member in family. Data shows that most of the families have only one earning member, the amount is 70%. And 22.06% of families have 2 earning member. And the rest of the 4.28% of percent family have 3 or 4 earning members.

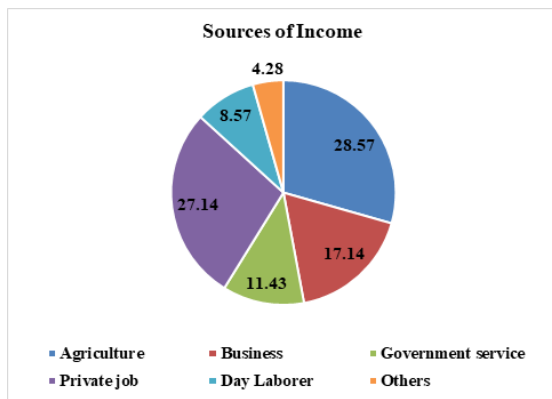


Figure 1.1: Sources of income of the respondent’s family

Study shows that, close to 50% of Bangladesh’s population is primarily employed in agriculture (FAO, 2015). We have found 28.57% family’s main income source is agriculture. So, it is common that most of them are from rural areas and agriculture is their main source of income. Overall, 27.14% families are found engaged in private jobs while 17.14% are engaged with business. It also includes small, medium and large business, but most of them are small business. 11.43% respondents’ family does government services and 8.57% as day laborer. Only 4.28% respondents’ families were engaged with other sorts of activities for income. It shows that mixed nature of income sources of the respondents’ family whereas agriculture in its peak.

Coverage of the Student Stipend Programme

Table 1.3: Coverage and regularity of the government student stipend programme

Indicators	Frequency (N=70)	Percentage
Get the government student stipend	31	44.29%
Don’t Get the government student stipend	39	55.71%
Total	70	100
Regularity of stipend programme		
Regular	22	70.96%

Irregular	9	29.04%
Total	31	100
Reasons of Irregular		
Non-cooperation of the authority	2	22.22%
Incomplete application	1	11.11%
Others*	6	66.67%
Total	9	100

***Others** Due to allowance stipend was cancelled; didn't fill the digital form of student stipend programme; administrative fault.

We have found only 44.29% students with disability get the government student stipend. This is not even the half of the total respondents. It indicates that the government stipend for the students with disability failed to cover majority numbers of students who are considered as disable. Whereas only 10% of the population is considered as physically challenged (Sakib, 2020) amongst them very few numbers of population can avail themselves towards higher education. Primary school enrolment rate in Bangladesh is 97 percent while only 11 percent of children with disabilities received any form of education. And the concerning fact is that amongst the fewer number of people 55.71% students with disability, don't get the government student stipend which means more than half of the students don't get the government student stipend for the person with disability. As many of them are from rural area they face a lot of hardship to bear their expenses. Again, one important statement came from the KIIs Dr. Ashraful Alam, Nazmus Sakib and Tanvir Ahmed in this regard. They pointed out that–

“Normal students can get the opportunity easily to involve themselves in income generating activities like part time jobs or tuitions. But for the students with disability this is not easy at all.”

There's another problem we found that nearly one third of the respondents don't get the stipend regularly (29.04%). They reported several causes, 22.22% don't get the stipend regularly because of non-cooperation from authority. Some 11.11% were postponed due to incomplete application. 62.5% altogether mentioned several causes like student stipend was cancelled later due to disability allowance, didn't fill the digital form for the student stipend and administrative fault are the main causes which is mentioned in others section.

Table 1.4: Reasons behind not to get stipend

Reasons not to get stipend	Frequency (N=70)	Percentage
Lack of information	8	20.51%
Not eligible/ Don't have recognition as disable	7	17.94%
Troubles/difficulties to get the stipend	5	12.82%
Administrative causes	4	10.25%
Didn't feel the necessity	3	7.69%
Due to disability allowance respondent was disqualified	6	15.38%
Others*	6	15.38%
Total	39	

***Others** Applied but weren't selected; stipend quota was filled of particular area; Lengthy process; Shows negligence; Noncooperation.

From our 70 respondents we see that most of them don't get the government student stipend. They have mentioned various reasons behind not getting the stipend. We have found of the respondents don't get the stipend due to the lack of information. This is nearly 20.51%. According to KIIs Dr. Ashraful Alam, Rakib Hasan, & Tanvir Ahmed mentioned that-

“Lack of sufficient information about the stipend is one of the main obstacles for the students with disability to get the government student stipend.”

Another major concerning issue about the fact that why 15.38% don't get the government student stipend because they get disability allowance. Again, this allowance in amount is nearly of the student stipend's amount. In this regard KIIs Tanvir Ahmed, President of PDF, DU said

“The student with disability who studies at university is obviously having the right to get the student stipend because they admitted the University with their merit and they deserve this award to continue their higher education as a support from government.”

We have found that the same 17.94% respondents don't get the student stipend because they don't get the recognition of disability in spite of being physically handicapped. Again, 12.82% of respondents think that there are some troubles or difficulties to get the stipend. Respondents also face Another Similar type of problem; 10.52% respondents don't get the stipend because of administrative troubles. In this regard KIIs Rakib Hasan added that

“From the point of view of the physically challenged students' non-cooperation or misbehavior from the employees of social service department is also factor which out obstacle to get the stipend.”

Effectiveness of Government stipend program for student with disabilities

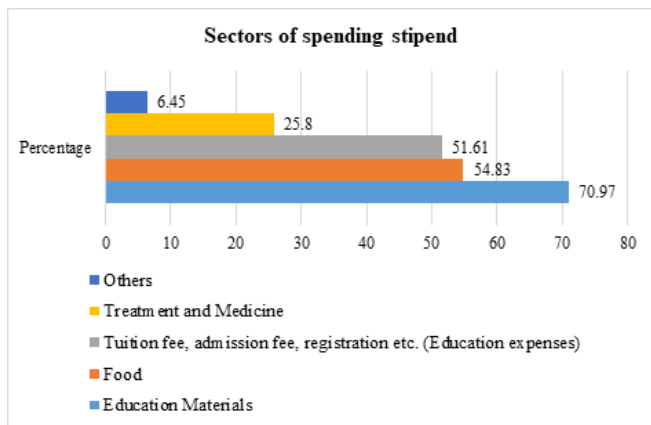


Figure 1.2: Sectors of spending stipend money by the respondents

*Others- Transportation cost; Savings.

We wanted to know how the stipend is helping students with disability. For this reason, we have explored the sectors where the students spend their stipend money with multiple choice options. Amongst the 30 respondents we found 70.97% respondents spend their money in buying educational materials and 54.83% of respondents spend money in taking food. The concerning issue is that only 51.61% of respondents can spend the money in educational expenses like tuition fee, admission fee, registration fee etc. Treatment/medicine and transportation are also crucial factors of the students with disability. Only 25.80% of respondents can spend the money in medicine and treatment purpose while 6.45% of the respondents can spend the money in other sectors like transportation cost and savings. But the fact is that though they can

spend the money in various sectors but they can cover only few parts of them. In this regard KIIs Nazmus Sakib said,

“The students with disability can’t be able to meet their educational expenses they can only cover few of the parts of it as currently educational expenses are multiple times greater than the stipend amount.”

Table 1.5: How the stipend programme is helping to continue the education program?

Helping Indicators	Frequency (N=31)	Percentage
Buy education materials	25	80.64%
Use in transportation cost	18	58.06%
Exam fee	11	35.48%
Tuition fee	10	32.25%
Hostel/ Dormitory fee	3	09.67%
Others	17	54.83%

* Multiple Responses

* Others- Buy Food; Treatment; Savings.

For further investigations we have explored the fat crucially with some structured questions to know how the stipend is helping to continue the graduation program. Here we found a bit similar type of results like the sectors where they spend money. But to this time, we have found some more important issues. We have found that the stipend helps mostly respondents to buy education materials, which is the response of 80.64% respondents. Beside this we have found that the respondents mostly use their stipend in transportation cost. The cause behind it is that the physically challenged students’ need to spend more money in transportation for their mobility mentioned by KIIs Nazmus Sakib. We have found that the stipend supports 58.06% of the respondents to spend money in transportation. These two mentioned responses can be a reason why the stipend helps a smaller number of respondents to cover exam fee, tuition fee and dormitory fee and the responses are 35.48%, 32.25% and 09.67% respectively. Alongside the stipend helps some respondents to spend the money in buying food, treatments and savings which we included in the others section and the responses were 54.83%.

Table 1.6: Is the stipend money helpful in completing your higher education?

Indicators	Frequency (N=31)	Percentage
Is the stipend money helpful in completing your higher education?		
Yes	23	75.87%
No	7	24.13%
Total	30	100
Reasons for ‘No’		
Amount of stipend is low	7	100%
Increasing price of necessary commodities	6	85.71%
Education expense is far more than the amount	4	57.14%
Others*	1	14.29%
Total	18	

*Others- Irregular stipend

We have justified the effectiveness of the government student stipend through several phases. At the very beginning we justified whether the stipend is helpful in completing higher education. Most of the respondents came with the ‘Yes’ response and the percentage is 75.87%. In this regard we found similar sorts of opinion from Dr. Ashraful Alam. He said that-

“To complete the higher education of the students with disability stipend obviously plays some positive roles.”

On the other hand, only 24.13% respondents reported that the stipend is not helpful to complete the higher education. This sort of opinion basically depends on the financial condition of the students with disability said KIIs Rakib Hasan. The reason behind why the stipend is not considered as helpful to complete higher education is that the amount of stipend is very low. We have found the same type of opinion from all the KIIs of our study. And the data is also showing that all the respondents (100%) reported the amount of the stipend is not sufficient. 85.71% respondents said the price of the necessary commodities are high and 57% think that educational expenses are far more than those of stipend. There’s a low number of respondents stated the reason as the irregularity (space between the stipend delivery) of the stipend.

Table 1.7: Effectiveness & Satisfaction level of the respondents

Levels	Frequency (N=31)	Percentage
Effectiveness of stipend programme		
Slightly effective	11	37.93%
Moderately effective	08	27.58%
Effective	05	17.24%
Highly effective	04	13.80%
Not effective	02	6.89%
Total	30	100
Satisfaction of the respondents		
Slightly Satisfied	10	34.49%
Moderately Satisfied	09	31.03%
Satisfied	05	17.24%
Highly Satisfied	04	13.80%
Not Satisfied	02	6.89%
Total	30	100

We have found significant number of respondents think that the stipend is slightly effective which is 37.93% and 27.58% think it as moderately effective. So, it is apparently clear that the stipend is slightly too moderately effective to majority of the students which consists more than two third respondents. While only 17.24% respondents considered the stipend as effective. And it is also found that low numbers of respondents think that the stipend is highly effective, similarly low numbers of respondents denied the effectiveness of the respondents. The percentage is 14.80% and 6.89% respectively.

Table 1.8: Correlation between the income of the respondent’s family and the effectiveness of the stipend

Correlations			
		Total_Income	Effectiveness of the stipend
Total_Income	Pearson Correlation	1	-.277
	Sig. (2-tailed)		.138
	N	68	30
Effectiveness of the stipend	Pearson Correlation	-.277	1
	Sig. (2-tailed)	.138	
	N	30	30

We have measured the relationship between the income of the respondents’ family and the effectiveness of the stipend for the students with disability. We have found that there is a negative correlation between the income of the respondents’ family and the effectiveness of the stipend. Though, the ‘r=-.277’ value indicates that the relationship is low, certainly it is worthy to mention that if the income or the financial condition of the respondents’ family is lower the effectiveness of the stipend seems to be greater. The respondents who have lower income become more benefited with the money of the stipend.

In the context of effectiveness all the KIIs mentioned that the amount of the stipend is very low compared to the current economic condition. They also defined it as the cause why the effectiveness of the government stipend is not significant. Dr. Ashraful Alam said that-

“Effectiveness is the matter of measurement but yet there’s obviously some effectiveness of the stipend program”

We have found significant number of respondents think that the stipend is slightly satisfactory, which is 34.49% and 31.03% think it as moderately satisfying. It is indicating similar kind of result close to the effectiveness. Here it is also noticeable that more than two third respondents (65.52%) think that the stipend is slightly too moderately satisfying. Here we found the similarity between the number of respondents who reported that the stipend is satisfying and effective. And the same happened in terms highly satisfying and not satisfying responses.

Impacts of the stipend programme

Table 1.9: Acceptance or Status changes of the student with disabilities

Indicators	Frequency (N=31)	Percentage
Increase of Acceptance or Status after receiving this Stipend		
Yes	21	70%
No	9	30%
Total	30	100
Change of Acceptance or Status		
Family	21	80.76%
Relatives	2	9.52%
Society	2	9.52%
Peer groups	1	4.76%
Total	26	

Magnitude of Acceptance or Status		
Slightly Increased	13	61.9%
Moderately Increased	0	0
Increased	7	33.33%
Highly Increased	1	4.76%
Not Increased	0	0
Total	21	

*Multiple responses

Initially we have asked whether the respondents think that they found any change of their status or acceptance in family, relatives, society and peer groups. The noticeable matter is that majority of the respondents (70%) reported their status has increased and nearly all the respondents said their status increased in family. But the magnitude of change was not satisfying as 61.9% respondents reported their status has changed slightly. Only 30% respondents denied the change of status and acceptance. This change (increase) of status or acceptance is negligible towards relatives, society and peer groups. Same percentage of status change is seen in both society and relatives which is 9.52%. Only 4.76% reported their status has changed (increased) to the peer groups. While 61.9% of respondents reported their status just slightly increased 33.33% of respondents think that their status has just increased. Only 4.76% respondents think that their status has highly increased.

CONCLUSION & RECOMMENDATIONS

People’s Republic of Bangladesh Government is trying to work upon achieving SDG’s and trying to create social safety nets for the welfare of the people. Disable people are a different sector of society which should be considered equally in all sectors of the society. This study conducted mixed method approach aimed to figure out the effectiveness of government student stipend program for the students with disability. This study formed over all socio-economic condition of the physically challenged students who are pursuing higher education. The study explored the ways how the student stipend programme is being facilitated for the disable students for taking higher education from the University. The effectiveness of the government student stipend varies from beneficiaries to beneficiaries. But overall, it seems that the student stipend is not able to claim the full effectiveness of it. Moreover, the stipend is not much satisfactory among the students with disability considering the current socioeconomic condition and low coverage of the student stipend programme who are pursuing higher education from the University. Additionally, there are several challenges faced by getting the student stipend from the government like lack of information, longevity, non-cooperation from the government officer, rejection of application etc. which reduced the effectiveness of the government student stipend programme. Those challenges should be eradicated to ensure the commitment and make this service smooth to the students with disability.

- We strongly recommend that this amount of student stipend should be increased for the better welfare of this prospective marginal community.
- The application procedure of getting student stipend should be included in online system for the easiest accessibility of the students with disability for smooth functioning. It could be also a solution to avoid the inconvenience or unexpected responses or behavior of the social service officials and staffs.
- Longevity of the application procedure and complexity of the administration should be reduced because of this slow procedure the students lose their interests to get the student stipend.
- It is seen that the stipend money is provided with a space of three months. The stipend money can be provided on regular monthly basis so that the beneficiaries can get help more frequently.

- Spread the information of the stipend to the target people efficiently and increase the coverage of the stipend. In this regard teachers of the educational institutions could play vital role through providing information for the students with disability.

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