

Impact of Disabled Allowance as Social Safety Net: A Study on Shibchar Upazila in Bangladesh

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Abstract: This present study explores the socio-economic impact of the financially insolvent disabled allowance as a social safety net program with reference to beneficiaries living in Shibchar Upazila of Madaripur District in Bangladesh. Data have been collected from the respondents who get disability allowance from Upazila social services office. The study also takes into account the social security concerned 'key informant interviews' for its analysis. The study finds that though the allowance money has increased the purchasing capability of the disabled people but it does not change their status in the households or in the society. But unlike before the disabled people are not thought to be burden in their families. Timely and regular distribution of the allowances by the Upazila social services office satisfies beneficiaries. The respondents recommend to increase the amount of allowance money. Mobile fund transfer system and introducing disability density map could enhance the credibility of the program. If the disabled people are given proper training along with allowance, they will be able to involve themselves in income generating activities and that would be an appropriate initiative for the socio-economic progress of the disabled people.

Key words: Social safety net, disabled allowance, social services, social security, Bangladesh.

I. INTRODUCTION

Disability-inclusive development refers to an essential condition for a sustainable future of the world (United Nations, 2019). One billion persons or 15% of the world population are suffering from disability and they are integral part of the sustainable development goals (United Nations, 2015, 2019). Hence, assistance or allowances to persons with various types of disabilities is an important issue of social security and development across developed and developing countries of the world.

Disability allowance is one of the important of social safety net programs of the government of Bangladesh (Department of Social Welfare, 2013). Article-15 (D) of the constitution of the Bangladesh supports the social security for its citizens including disabled (Government of Bangladesh, 1972). Bangladesh National Disability Policy 2015 endorses the rights and protection of the disabled people (Ministry of Social Warfare, 2015). The allowance program was started in the fiscal years 2005-2006 with monthly allowance of Taka 200 in cash for financially insolvent disabled (Department of Social Welfare, 2013). The main intension of the disabled allowance under social security program is to enhance the

socio-economic conditions of the financially insolvent disabled in the society (World Bank, 2016).

This study understands disabled as "any person who is physically, psychologically, and/or mentally not functioning properly due to social/environmental barriers. Any person who can't take part actively in the society is considered to be disabled" (Government of Bangladesh, 2013). The legal framework of Bangladesh endorse various types of persons with disability that include autism spectrum disorder; physical disability, mental illness leading to disability, visual disability, speech disability, intellectual disability, hearing disability, deaf-blindness, cerebral palsy, down syndrome, and multiple disability (Government of Bangladesh, 2013).

According to Household Income and Expenditure Survey 2016, at national level, 6.94 percent people are suffering from some sort of disability where 6.27 percent are male and 7.59 percent are female (Bangladesh Bureau of Statistics, 2016: 111). According to Report on Bangladesh Sample Vital Statistics 2019, the 'crude disability rate' is 8.4 percent. (Bangladesh Bureau of Statistics, 2019). However, it is estimated that 10 percent of the population of Bangladesh are living with various types of disability (Center for Disability and Development, 2020). As disabled are not generally capable enough to do regulator work, special assistants from government are required for the well-being of them in the society.

The Upazila (sub-district) social services office under the department of social welfare of the ministry of social welfare is responsible to prepare the list of disabled and provide allowance to the financially insolvent disabled people in Bangladesh. There is 'Upazila Committee on Disability' which is composed with 14 members and the UNO Upazila Nirbahi (executive) Officer (UNO) is the chairperson of this committee for overall coordination and management of disability at Upazila level (Ministry of Social Welfare, 2015). The eligibility and conditions of the beneficiaries include: (i) Be a permanent resident of the area concerned; (ii) registration and identity card as disabled should be obtained from the social services office.; (iii) persons with disabilities whose annual income is not more than 36000 TK.; (iv) the applicant must be acutely handicapped in financial status; and (v) all types of disabled persons over the age of six should be

considered as a nominee for allowance (Department of Social Welfare, 2013)

It is expected that the proper utilization of disabled allowance will help to create an enabling living environment for the beneficiaries in their own family as well as in the society. Thus, it is equality important to understand beneficiaries' opinion on the impact of disability allowance on the socio-economic development of disabled, and about the service quality of the Upazila social services office. In this perspective, the specific objectives of the study are to explore the utilization of disability allowance money by the beneficiaries; to explore the perceived impacts of disability allowance in the life of the beneficiaries at family level; and at beneficiary level in the social context; to assess the changes brought by the allowance program contributing to economic inclusion and purchasing capability; and finally to explore the satisfaction of disabled with the allowance amount and with the Upazila social services office.

Study Area

This section describes the justification of selected case and study area. In this study, *Shibchar Upazila* (sub-district) of *Madaripur* district was selected purposively on the basis of theoretical arguments that related to the economic condition and vulnerability of this study area. According to to Shibchar Upazila Social Services Office, Shibchar, Madaripur, 4482 persons are registered as physically challenged until November, 2020. Among these 4482 people, 4316 persons are enlisted for financially insolvent disability allowance program with Upazila Social Services Office for the year 2020-2021. They are from various demographic backgrounds. So, studying on registered disabled in this Upazila could contribute to generalize the impact of disabled allowances as well as social safety net programs in Bangladesh.

II. DATA COLLECTION

Now we discuss about tools and techniques of data collection. The data for this study has been collected from primary and secondary sources. The primary data were collected from targeted beneficiaries and key informant interviews (KII). The data from the beneficiaries and key informants provided the information about the impacts and implications of the program. For primary data, at first, a list of beneficiaries was collected from the concerned Upazila Social Services Office. From the official list of beneficiaries, 45 beneficiaries were selected at random basis. Survey method was used to collect data. Likewise, other survey research a standardized questionnaire was used to collect information. Sample beneficiaries were interviewed through structured questionnaire in person and over telephone. However, some autistic respondents and mentally challenged people have had some problems answering the questions. For those cases, their guardians helped them answer the question which could have changed or manipulated the actual answer. Collecting data from some respondents over phone might have also some impact on the answers.

The primary data has also been collected through key informant interviews (KII). The 10 KIIs include Shibchar Upazila's social services officer, women affairs officer, rural development officer, youth development officer, Upazila Nibahai (executive) officer, The mayor of Shibchar municipality, the headmaster of a local school for autistics and handicapped, two NGO workers and a researcher of the same field for their opinions about allowances for the financially insolvent disabled program. It is important to note that primary data collector follows social distance and health safety guidelines due to Covid-19 pandemic situation in Bangladesh.

Secondary resources were mainly used to understand the concept of social safety net programs and special emphasize on cash transfer programs (allowances for the financially insolvent disabled program) by analyzing different research works done by previous scholars. The review of the literature is facilitated in chalking out the conceptual and theoretical understanding of this study. The secondary sources of data include *Upazila* social services office of Shibchar as well as government websites and publications, legal documents, World Bank report, non-government organizations (NGOs) report, previous studies etc.

Data Analysis

This section describe the method uses in data analysis. This study solely relies on descriptive mode of statistical analysis of data. The essence of this study is to convert large quantities of data into condensed forms to facilitate easy interpretation and understanding for general readers. The collected data were articulated in tabular form, presented by charts and graphs and transcribed into texts. Results are presented through narrative text, and simple logical reasoning.

III. FINDINGS OF THE SURVEY

Demographic profile of the disabled people

In this section various demographic features of the beneficiaries taking disabled allowances are analyzed. It shows that about 64% beneficiaries are male and about 35% are female (Table-1).

Table-1: Gender distribution of the beneficiaries

Gender	Number	Percentage
Male	29	64.44 %
Female	16	35.56 %

Source: Field Survey, November 2020

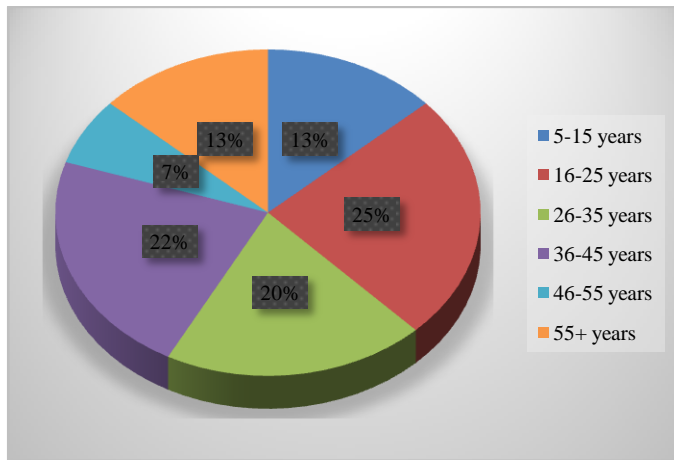


Figure-1: Age range of the beneficiaries

Source: Field Survey, November 2020

The age distribution of the beneficiaries shows that most of the disabled (67%) belong to the age group between 16 to 45 years (Figure-1). This study also finds beneficiaries having different types of disabilities (Figure-2). According to the chart, 33% beneficiaries are physically disabled. The second highest (20%) belongs to the visually challenged people. Other categories of disabilities include speech disorder (16%), mental illness (13%), hearing loss (9%) and autism (9%).

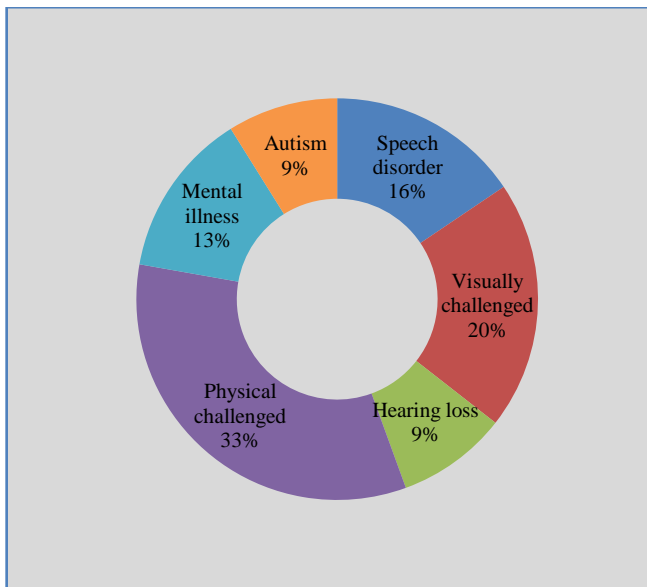


Figure-2: Types of disability of the beneficiaries

Source: Field Survey, November 2020

The beneficiaries have varieties of professional background despite having disabilities (Figure-3). Out of 50 disabled people 12 respondents (24%) are totally unable to work. A notable number of disabled people are student (28%). Other professional backgrounds of beneficiaries include agriculture cum home manger (10%), small business (8%), bagging (8%), agriculture (6%), auto-van driver (4%), and unemployed (2%).

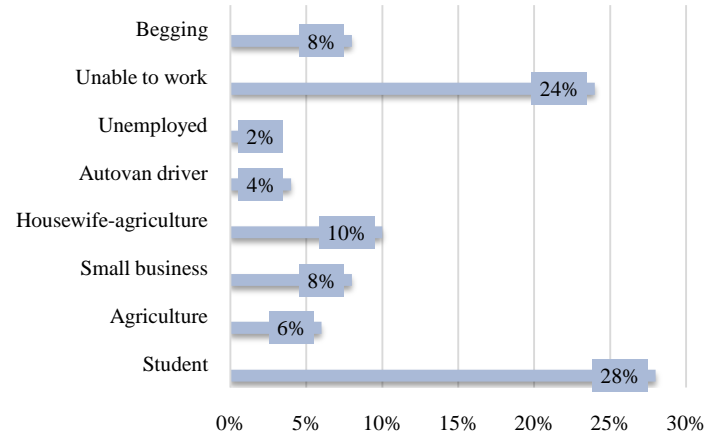


Figure-3: Profession of the beneficiaries

Source: Field Survey, November 2020

Utilization of disabled allowance

The utilization of disabled allowance by the beneficiaries is presented in Figure-4. According to the chart, in Shibchar, the students who get this allowance use that for study purpose and that is the highest number (26.67%) of beneficiaries. A good number of disabled (20%) are saving their allowance for future uses. A section of beneficiaries is using their allowance for food (15.56%) and shopping (15.56%). People who are in the 'Others' (22%) option for using the allowance money actually mentally ill or autistic who give their allowance money to person on whom they are depended on.

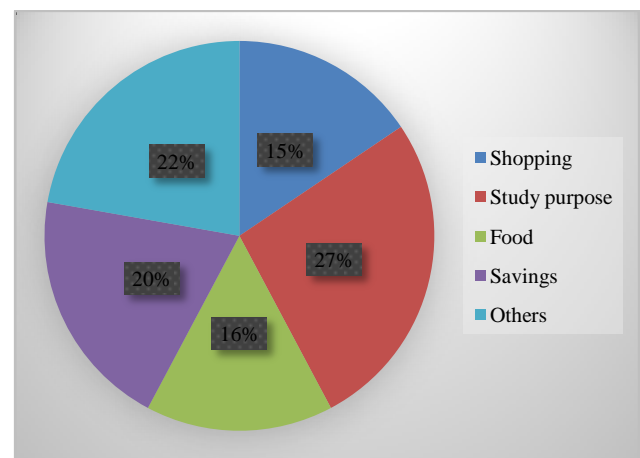


Figure-4: Utilization of disabled allowance

Source: Field Survey, November 2020

Perceived impact of disabled allowances on purchasing capacity, family and social status of beneficiaries

Table-4 shows the perceived impact of disabled allowances on purchasing capacity of beneficiaries, and changes the status of beneficiaries in their family and society. It shows that the allowance money has increased purchasing capability of the

beneficiaries as almost 67% disabled has said in favor of this statement. Only 3.33% people have said that their purchasing power did not increase by utilizing allowance money.

Table-4: Perceived impact of disabled allowance

Impact of allowance on beneficiaries	Yes		Not at all	
	Number	Percentage	Number	Percentage
Improvement of purchasing capability	30	66.67	15	33.33
Improvement of status within the family	17	37.78	28	62.22
Improvement of status in the society	13	28.89	32	71.11

Source: Field Survey, November 2020

The table also shows that the allowance money does not change the status of the disabled (62.22%) within their own household. However, over 37% respondents has said that their position had been better within their family as they are not being recognized as burden as before. They are getting stipend or receiving special allowances form government regularly. It is also important to note that most of the people (71.11%) have said that their social status is still unchanged even after receiving allowance money. Therefore, a disable person's status in his/her own society does not depend on whether he or she gets special allowance or not.

Satisfaction of beneficiaries with allowance amount and Upazila social services office

The satisfaction of beneficiaries with allowance amount and Upazila social services office is presented in Table-5. It shows that more than 86% disabled are satisfied with the allowance amount received from the government. Despite having satisfaction, about 90% respondents recommend to increase the allowance amount in future. Beneficiaries are also satisfied with the service provided by the Upazila Social Services Office of Shibchar, Madaripur as every respondent beneficiary gets full amount of allowance regularly. However, around 4% beneficiaries are not satisfied with the social services office despite no extra charge has to be provided by the beneficiaries for getting services.

Table-5: Satisfaction with allowance amount, and with Upazila social services office

Perception of beneficiaries	Yes		No	
	Number	Percentage	Number	Percentage
Satisfaction with allowance amount	39	86.67	6	13.33
Increasing allowance amount in future	40	88.89	5	11.11
Satisfaction with Upazila Social Services Office	43	95.55	2	4.45

Source: Field Survey, November 2020

IV. FINDINGS OF THE KEY INFORMANT INTERVIEWS

This section describes key informants opinions about the impacts of financially insolvent disabled allowances. In an interview, Upazila social services officer says that the physically challenged people are being helped economically by the allowance. He also says that this allowance is improving the socio-economic condition of disabled. Though he thinks at current situation the allowance is not that much but the allowance is helping the beneficiaries to buy their necessary things.

In another interview, Upazila rural development officer recommends that if the allowance amount is increased that will help to increase the lifestyle of the physically challenged people and increase their honor in the society, they live in. During interview, women affairs officer, Shibchar, thinks that the allowance for the financially insolvent disabled is a very important program under the social safety network programs and the government deserves appraisal for the program. She also thinks that the amount of the allowance is very low and also recommended to increase the amount. She thinks electronic fund transfer system should be introduced so that the beneficiaries do not need to come to the upazila complex every month which costs them much money. She recommends some extra facilities for the handicapped people along with the allowance money.

In an interview, youth development Officer of Shibchar, thinks this is a very important program. He recommends to increase the allowance amount and special education and healthcare program for them. Accordingly, Upazila Nirbahi (executive) office (UNO) emphasizes on establishing training centers for physically challenged people for ensuring training program for them so that they can turn into human resource for the country and their sustainable development can be ensured. The mayor of Shibchar municipality also suggests on founding training centers for the disabled people so that they can manage self-employment.

In another interview the head master of autistics and handicaps school in Shibchar thinks that the physically challenged people who are lagged behind are being helped by the allowance program and recommends to increase the allowance amount. During interview, the program associate, Nutrition International, an NGO working for better nutrition in Bangladesh, opines that the allowance should be increased to BDT 1000 per month. She thinks the beneficiaries' families should be given a head start otherwise so that they can arrange self-employment and they need not to go for begging anymore.

Project coordinator at Safety & Rights Society, an NGO working for improved working environment, thinks this allowance should be considered as the right of the physically challenged people. She also thinks the government should increase the budget for the social safety net programs with proper guidelines and ensure proper usage of the budget amount for the development of the beneficiaries. According to

a fieldworker and researcher with the Department of Social Work, Rajshahi University, most of the disabled people are satisfied with the service of the department of social Services with respect to the disabled allowances. She also hopes that the allowance amount will be increased in future. The disabled people need more than just an allowance. The whole social

system should be disabled people friendly. She thinks that the disabled people want to prove themselves with their own capabilities. They just need some aids from the society. Table-6.1 shows the summary of the key informant interviews of this study.

Table- 6.1 Summary of the key informant interviews

Key informant	Impact of disabled allowances	Suggestions for future improvement
Upazila Social Services Officer	Allowance is insufficient but it is helping the disabled to buy their necessary things	Sufficient allowance should be provided
Upazila Rural Development Officer	A good initiative for socio-economic development of disabled people	Better amount of allowance will increase the lifestyle of the physically challenged people
Upazila Women Affairs Officer	A very important program under the social safety network and the government deserves appraisal for the program. However, Taka 750 per month is insufficient for well-being of disabled people	Electronic fund transfer system should be introduced
Upazila Youth Development Officer	Important for social safety of disabled people	Along with allowance special education and healthcare program should be provided for them.
Upazila Nirbahi (executive) Office (UNO)	A successful safety net program that ensures the welfare of financially insolvent disabled	Important to establish training centers for physically challenged people
Mayor, Shibchar Municipality	Along with education allowances for students, the disabled allowances help the financially insolvent disabled	For self-employment a training center is required for disabled people
Headmaster, Shibchar School for Autistics and Handicaps	Physically challenged people who are lagged behind are being helped by the allowance program	The amount of allowance should be increased
Program Associate, Nutrition International	This is a successful program that helps the disabled families in our society	allowance should be increased to BDT 1000 per month
Project Coordinator, Safety & Rights Society	Good program and it should be considered as the right of the physically challenged people	Disability density map should be introduced for better outcome of the program
Fieldworker and Researcher, Department of Social Work, Rajshahi University	Most of the disabled people are satisfied with the allowances.	The allowance amount should be increased

Source: Key informant interviews, November 2020

V. CONCLUSION AND RECOMMENDATIONS

This study deals with the socio-economic impact of the financially insolvent disabled allowances as a social safety net program with special reference to beneficiaries living in Shibchar Upazila of Madaripur District in Bangladesh. Data have been collected from the respondents who get disability allowance from Upazila Social Services Office through semi structured questionnaire. The study also takes into account the social safety net related ‘key informant interviews’ for its analysis. The study finds that though the allowance money has increased the purchasing capability of the disabled people but it does not change their status in the households or in the society. But unlike before the disabled people are not thought to be burden in their families. Timely and regular distribution of the allowances by the Upazila social services office satisfies beneficiaries. However, if the disabled people are given proper training along with allowances, they will be able to involve themselves in income generating activities and that would be an appropriate initiative for the socio-economic progress of the disabled people.

On the basis of the findings of the survey and the key informants interview of the study, the following recommendations are made for effective disability allowance program as well as building a better social safety net system in Bangladesh:

- i. Sufficient allowance should be provided to the disabled people so that the lifestyle of the physically challenged would be improved. Therefore, this study recommends to increase allowance amount.
- ii. Electronic fund transfer system should be introduced. Mobile financial transaction system could be utilized for transferring allowance money to the beneficiaries on time.
- iii. For self-employment of the disabled people, need based skill development training center should be established at local level.
- iv. Disability density map should be introduced so that the disability allowance program covers each and every target people for better social security in Bangladesh.

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