

Final Report

Livelihood Feasibility Analysis in 6 Unions of 3 Sub-Districts and 1 Ward of Chittagong City Corporation of Chittagong Districts under SCBID-B Project of CDD

Submitted to

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Table of contents

Acknowledgement

Executive Summary

Preamble

Abbreviation & Acronyms

1. Introduction

1.1 Background of the feasibility study

1.2 Objectives for feasibility study

2. Situation analysis

2.1 Status of PwDs in Bangladesh

2.2 Implication of PwD act

2.3 Existing support systems for PwDs

2.4 Social & Economic Impact of disaster resilient

2.5 Livelihood options for PwDs

3. Data Collection & Analysis

3.1 Methodology

4. Recommendations

5. Conclusions

Annexure – A: Disability Act Bangladesh 2013 (Bangla)

Tables:

Table I: Resource of Project Area (Sq. Km)

Table II: Number of Population and literacy Rate of Project Area

Table III: Percent-wise distribution of population by type of disability 2011 (Project Area)

Table IV: Geographical variation of disability in Bangladesh

Table V: Frequent Disaster in the project areas

Table VI: Impact of the disaster in the project area

Table VII: Quantity of Field Activities

Table VIII : Types of Disaster Occurrence and Frequency

Table IX : Respondents Frequency Distribution

Table X: Type of disaster and frequency in the project area

Table XI: Adaptation activity

Table XII: Impact in the daily life due to disaster

Table XIII : Impact on Disaster

Table XIV: Income Generating Activities people with disability and marginalized people

Table XV: Income Source of the Respondent

Table XVI: Localized financial organizations/Non-government organizations

Table XVII : Types and sources of vocational training received

Table XVIII: Profitable IGA according to local Context (Priority Based)

Table XIX: Effective IGA Activities for People with Disability (Priority Based)

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Executive Summary

Team Associates was assigned a feasibility study for the Strengthening Community Based Inclusive Development in Bangladesh (SCBID-B) project supported by CBM. The project has been implementing by the Centre for Disability in Development (CDD) in Chittagong district. The project has been organized by four of its partner organizations. The partner organizations are “Organization for the Poor Community Advancement” (OPCA) is working Fatikchhari upazila in two union parishads namely Narayanhat and Datmara. “Jugantor Samaj Unnayan Songstha” (JSUS) is working in Banskhali upazila of two union councils namely; Khankhabad and Sadhanpur. “Association for Women Empowerment and Child Rights” (AWAC) is working in Rangunia upazila of two union parishads, namely; Mariumnagar and ShonirvorRangunia and “Disability and Development Research Centre” (DDRC) is working in Ward No. 14, Chittagong City Corporation under Chittagong district.

The findings of the study team for disasters of the project locations are Cyclone, flash flood, Arsenic, Drought, Heavy Rainfall, Land Slide, Thunder storm, Earthquake, water logging, Sea bench erosion in Khankhabad & Shadhanpur. People with disabilities in the project areas are significantly affected by the disasters. The respondents understand natural disaster and preparedness measures. The respondents have been taken measures according to their own understanding and with limited knowledge.

Similarly, the respondents understand the impact of disaster, but unable to manage from themselves. Sometimes required help from neighbor or relatives. Due to disability and poverty people are not interested to help, eventually local government help with minimum response.

The general methodology followed for conducting feasibility study are Focus group discussions, Key informants interview, In-depth interview and Consultative Meeting, observation, Written document analysis and Questionnaire survey. Transect visit in the villages as well as meeting with support organizations such as JSUS, AWAC, DDRC and OPCA. For these purposes 328 samples are surveyed throughout the program which comprises 180 individuals in the FGD.

5.6% people in Bangladesh have a disability of one kind or another. Among the persons with disability the distribution also varied with different aspects i.e. physiological, location, gender, age, education etc.

The composition of People with Disability by different types and geographical variation gives a picture that in hill-tract areas people are highly affected by disability of more than one kind (multiple 31.3 percent). The visual impairment and physical impairment are most common (38.1 percent and 28.6 percent respectively) in Char or Haor areas. For coastal areas, most prevalent form of impairment is of physical (45.2 percent), though high percentage of prevalence of speech and hearing (both at 11.3 percent), and visual impairment (24.2 percent) is evident¹.

¹ Disability in Bangladesh; A Study on Prevalence's Handicap International and NFOWD, July, 2005

Preamble

Feasibility study is a prerequisite to project planning. Without this it would be like hitting a dart in the dark. Typically, a feasibility study brings out the pros and cons of a project. While such a study is more common in the production and industrial sector to primarily understand the marketability of the product that may give them an estimate of ROI. However, (Return on Investment) in the wake of greater environmental awareness and the greenhouse effect, feasibility study has also become a prerequisite to provide a safety valve for Government sanctions.

Feasibility study can also provide an estimate of social and political indicators. In the modern days, the compulsion is not only economic returns but also a socially accepted model without which a project can receive local threats and thus be in jeopardy.

This feasibility study is intended for one of the most vulnerable group – the People with Disabilities and Marginalized group. People with Disabilities and the marginalized group of people are always neglected from the society. The current study under reference is targeted towards looking into the options for livelihood that can be provided to People with Disabilities and marginalized group of people directly.

The study has been comprised in three Upazila's of Six unions and ward no. 14 of Chittagong City Corporation in Chittagong district with distinct parameters both of which through primary and secondary sources. They were (a) general assessment of People with disabilities, support systems and (b) looking into livelihood options of both farm and non-farm activities. (C) Develop Monitoring Guideline for Progress Tracking.

Abbreviations & Acronyms

DRR	Disaster risk reduction
CCC	Chittagong City Corporation
CCA	Climate change adaptation
CDD	Centre for disability in development
SCBID-B	Strengthening Community Based Inclusive Development in Bangladesh
OPCA	Organization for the Poor Community Advancement
JSUS	Jugantor Samaj Unnayan Songstha
AWAC	Association for Women Empowerment and Child Rights
DDRC	Disability and Development Research Centre
PWDs	People with Disabilities
MP	Marginalized persons
CBA	Cost Benefit Analysis
KII	Key Informants Interview
FGD	Focus Group Discussion
IDI	In-depth Interview
WHO	World Health Organization
YPSA	Young Power in Social Action (YPSA)

1. Introduction

Bangladesh

Bangladesh, officially the People's Republic of **Bangladesh**, is a country in South Asia. It shares land borders with India and Myanmar. Nepal, Bhutan and China are located near **Bangladesh** but do not share a border with it.

Bangladesh is a “Land of Stories”. Everything of this land tells a story; a story of Bangladeshi people and their heart. Not only the livelihood of Bangladeshi people is deeply rooted in this land, but also their life is deeply incorporated in this land.

This country has a very fertile alluvial soil which gives the country abundant crops every year. These lands are like our parents, our eternal guardian who take cares of us, nurture us with providing our primitive needs.

With a grand and resourceful Bay of Bengal at its south, Bangladesh is called the land of rivers. As a riverine country, about 700 rivers including tributaries flow through the country in which the souls and livelihood of Bangladeshi people are strongly connected.

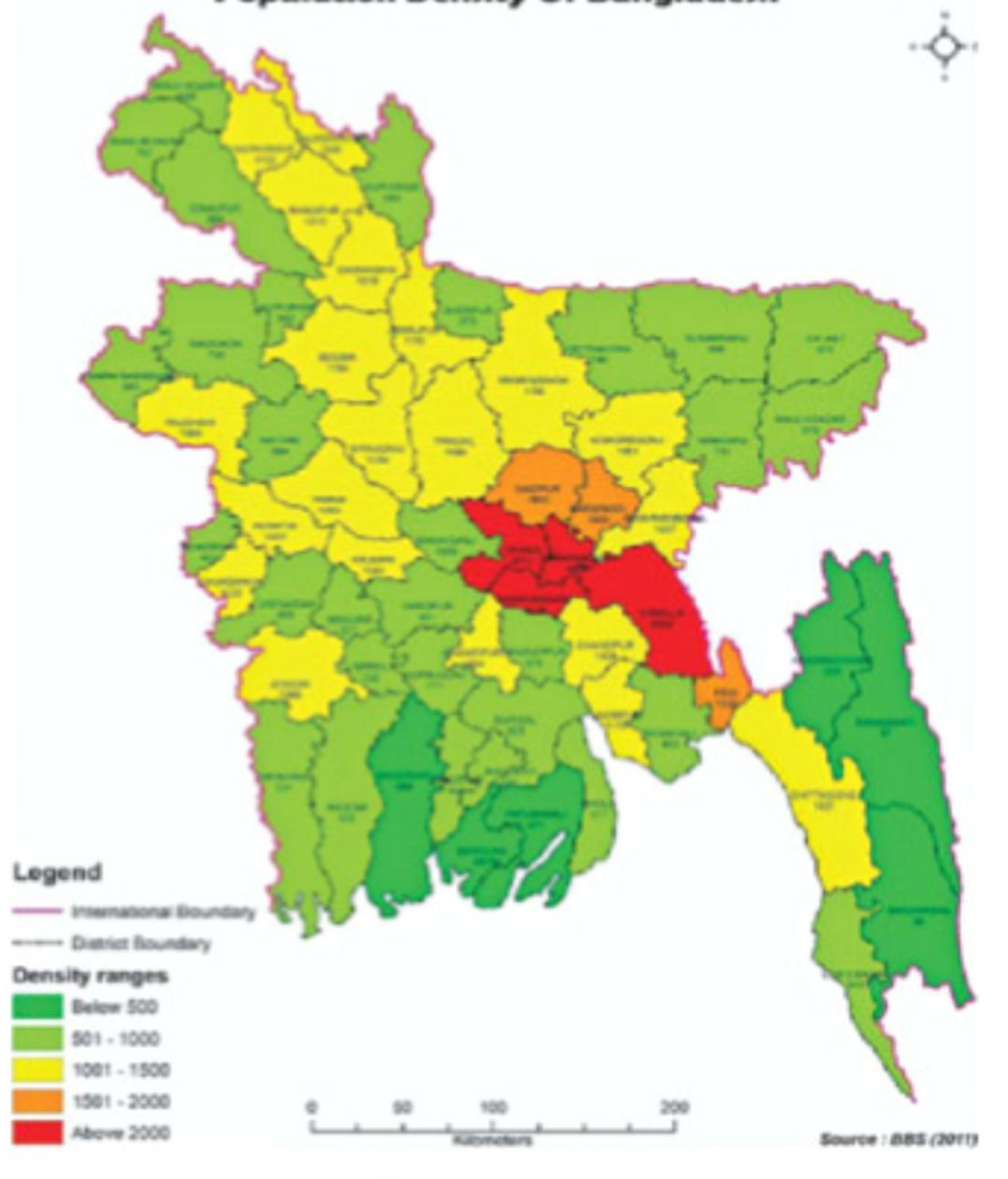
Bangladesh has an estimated population of 168,957,745 in 2016. Approximately 1.2% of the populations are living in disaster prone areas. Coping with disaster is a momentous task on its own. The total number of persons with disability in disaster prone areas of Bangladesh stands at 225,396. A staggering 11% of the disaster-prone populations are persons with disabilities².

1.1 Background of the feasibility study

Centre for Disability in Development (CDD) initiated a project Strengthening Community Based Inclusive Development in Bangladesh (SCBID-B) in April 2016 supported by CBM. The project is implementing by four partner organizations 1) “Organization for the Poor Community Advancement” (OPCA) in Fatikchori upazila in two union parishad, 2) “Jugantor Samaj Unnayan Songstha” (JSUS) in Banskhalia upazila in two union parishad, 3) “Association for Women Empowerment and Child Rights” (AWAC) in Rangunia upazila, in two union parishad and 4) “Disability and Development Research Centre” (DDRC) in Chittagong City Corporation under Chittagong district. The aim of the project is to carry out “People with disabilities and marginalized communities have improved health, education, skill, livelihood and influence in communities. The project will continue up to December 2019.

² World Population Review, Bangladesh Population 2016, 18 July 2016

Population Density Of Bangladesh

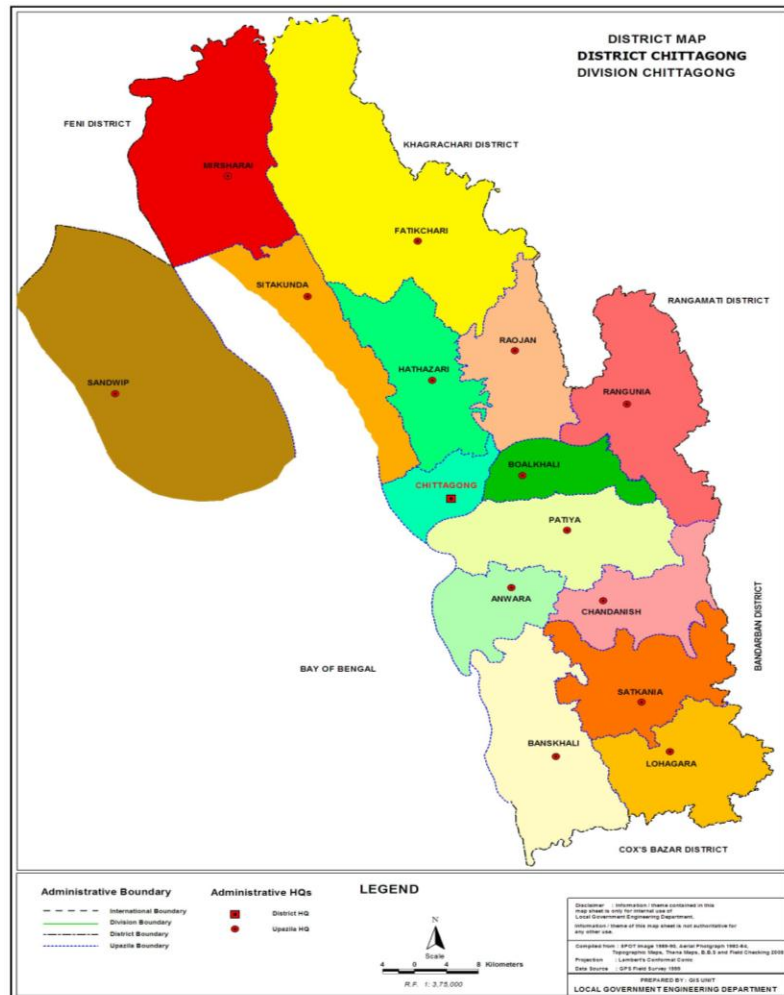


Chittagong District at a glance

Administration: The area of Chittagong is 5282.92 Sq. Km. It is a divisional Headquarter also. There is a city corporation; 10 Municipalities in Chittagong district named Chandanaish, Banskhali, Baroiarhat, Sandwip, Mirsharai, Rangunia, Satkania, Raozan, Patya and Shitakunda. The number of Upazilla (sub district) in Chittagong district is 14, named- Mirsarai, Shitakunda, Rajan, Sandwip, Rangunia, Fatikchhari, Hatahazari, Patya, Anowara, Chandanaish, Boalkhali, Baskhli, Lohagora and Satkania containing 194 Unions, 890 Mauzas and 1267 Villages outside of metro area.

Population: The total population of Chittagong district is 76,16,352 (Male- 38,38,854 and Female- 37,77,498), Sex ratio 102:100, Population Density 1442/Sq Km and annual growth rate is 1.40%.

Literacy: The Literacy Rate of Chittagong district is 58.90% (Male- 61.10% and Female- 56.70%). School attendance rate is 52.30% for 5 to 24 years age group.



Project Area

1. Ward No. 14, Chittagong City Corporation at a glance:

The name of Ward No. 14 is Lalkhan, Chittagong City Corporation situated at Chanmari, Lalkhan Bazar, Khulshi, Chittagong. Total Population: 44783, Male: 23881 and Female: 20902, male 59.79%, female 50.83%. The average literacy rate is 55.55%;

Main sources of income Agriculture 33.53%, non-agricultural laborer 4.30%, commerce 16.22%, industry 0.99%, service 17.61%, transport & communication 3.43%, construction 1.32%, religious service 0.44%, rent & remittance 8.48% and others 13.68%.



The Ward No. 14, which is surrounded by the Karnaphuly River and the Bay of Bengal from two different sides. Because of the unplanned Hill Cutting the Greeneries from the hills are being destroyed and the hills are being leveled for developing housing settlements in the concerned areas. As a result, the drainage systems, canals and the river Karnaphuly are becoming silted. Flash Floods are occurred during the monsoon period which is creating Environmental and Health problems. Recently the government has imposed a Ban on the unauthorized Hill Cutting. As a result, Hill Cutting has been reduced to a considerable extent in the city and adjacent areas.

The common natural and manmade disasters in the Ward No.14 are water-logging, flood/flash flood, cyclone, salinity, tidal surge, land/hill slide and earthquake.

2. **Banshkhali** (Bengali: বাঁশখালী) is an Upazila of Chittagong District in the Division of Chittagong, Bangladesh

Demographics

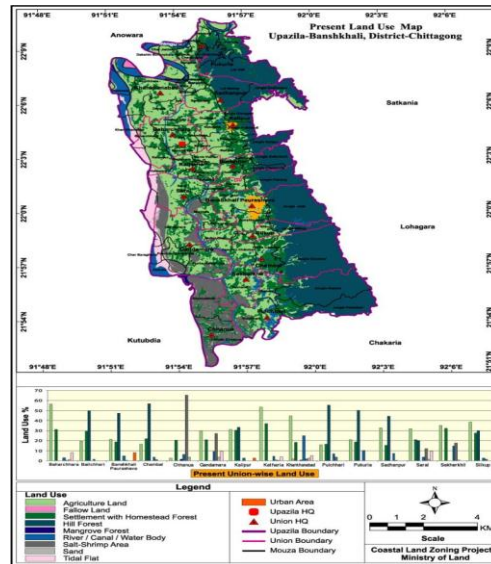
Banshkhali upazila had a population of 320,339 (as of 1991 Bangladesh census), male 52.07% and female 47.93% of the population. The population aged 18 or over was 151,875. It has 55,609 households and a total area of 376.9 km². The literacy rate is of 22.6% (7+ years), against the national average of 32.4%.

Geography

Banshkhali Upazila is located at 22.04851112°N 91.941616°E. The Banshkhali upazila bounded by Anwara and Sangu on the north, Chakaria on the south, Lohagara and Satkania on the east, Kutubdia and Bay of Bengal on the west. There is a canal named "Shonaichari" which is locally known as "Honaichari". Businessmen from Chakaria used to buy bamboos from this area and used Shonaichari canal to pass these bamboos to another area. At that time, local people observed that Shonaichari canal filled with bamboos. Banshkhali is named after this historical event.

Banshkhali has 15 Unions/Wards, 72 Mauzas/Mahallas, and 111 villages, Primary School - 412, High School-39, Madrassa-66 and College-5.

West part of the Banshkhali is located in the Bay of Bengal. The coastal area is prone to natural disaster. The common natural and manmade disasters in the project area Khankhabad and Shadhanpur union are Flood, Fire, Land/hill Slide, Flash Flood, Thunder storm, Cyclone, Tidal Surge, Salinity, switch gate, embankment, river erosion, Elephant countering and Season change.



3. **Fatikchhari** (Bengali: ফটিকছড়ি) is an Upazila of Chittagong District in the Division of Chittagong, Bangladesh.

Demographics

Fatikchhari upazila had a population of 388,013, in 65,861 households, males 50.1% and female 49.9% the population. The population aged 18 or over was 182,250. The literacy rate is 32% (7+ years) against the national average of 32.4% literate.

The population is a mix of Bengali Muslims and Hindus, Buddhists (all bearing the title Barua); Tripura, Chakma, Mogh (these tribal groups are gradually retreating into the CHTs and are becoming rare in the upazila); and Manipuri and Uria (mainly tea garden workers).

Geography

It is one of the largest Upazilas of Bangladesh. It is a fertile valley between the Sitakunda Hills and the Hills of the Chittagong Hill Tracts. These two hill ranges become one at the northern most point of the upazila and they widen apart as they proceed southwards.

It is surrounded by Tripura (India) to the north, Hathazari and Kawkhaliupazila (Rangamati District) to the south, Ramgarh, Manikchhari, Lakshmichhari, and Raozanupazilas on the east, Mirsharaj and Sitakunda upazilas on the west.

There is no particular geographical place in the Upazila called Fatikchhari, rather the entire upazila takes its name from one small all-season rivulet known as Fatikchhari Khal that originates in the Sitakunda Hills on the West and enters the Upazila at Bhujpur Union before

joining the River Halda, the longest river in Fatikchhari Upazila that runs through the upazila along almost its entire length. Dhurung is its second longest river. There are some small rivers (khals) originating from the hills both on the eastern and western flanks, all being tributaries of the Halda flowing southwards to the sea. Among them are Gazaria, Fatikchhari, Baramasia, Mandakini, Balukhali etc. In between the two hill ranges, Fatikchhari consists of flat farmland annually affected by flash floods caused by heavy rainfall in the hilly catchment areas and the water being drained by several small rivers and the Halda.

The common natural and manmade disasters in these two unions Narayanhat and Dantmara are Arsenic, Flash Flood, Drought, Heavy Rainfall, Land/hill Slide, Thunder Strom, Earthquake, Cyclone.



4. **Rangunia** (Bengali: রাঙ্গুনিয়া) is an Upazila of Chittagong District in the Division of Chittagong, Bangladesh

Geography

Rangunia upazila is located in between 22°18' and 22°37' north latitudes and in between 91°58' and 92°08' east longitudes. It has 46,176 households and a total area of 347.72 km².

It is bounded by Chandanaish Upazila on the south; Patiya Upazila, Boalkhali Upazila, Raozan Upazila & Kawkhali Upazila of Rangamati District on the west; Kawkhali Upazila of Rangamati District on the north and Kaptai Upazila & Rajasthali Upazila of Rangamati District and Bandarban Sadar Upazila on the east.

Population

According to the 2011 Bangladesh census, total population of Rangunia Upazila was 340,000; male 169,596, female 170,404; Muslim 78%, Hindu 15%, Buddhist 6% and others 1%. Indigenous communities such as chakma and marma belong to this upazila. Total Voter 240,715; male 124,263 & female 116,452.

Due to unplanned hill cutting by the people there are land/hill slide in the rainy season. In Rangunia there are common natural and manmade disasters occur every year. The common natural and manmade disasters in the project area Shonirvor Rangunia and Mariumnagar union are Flash Flood, Drought, Heavy Rainfall, Land/hill Slide, Season change, Thunder storm, Earthquake and Cyclone.

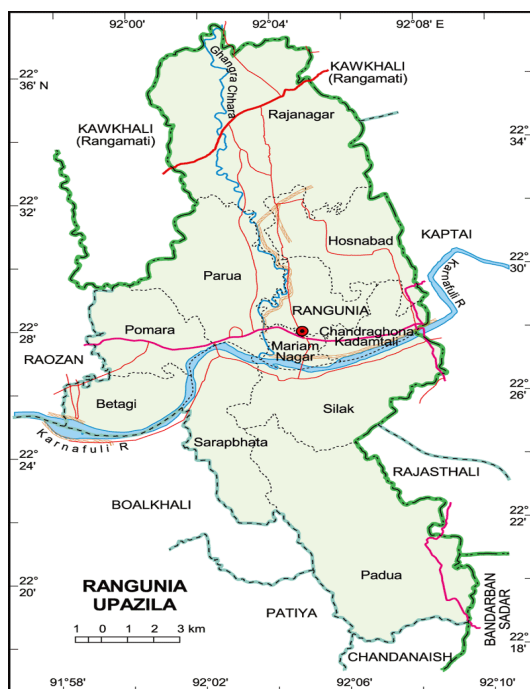


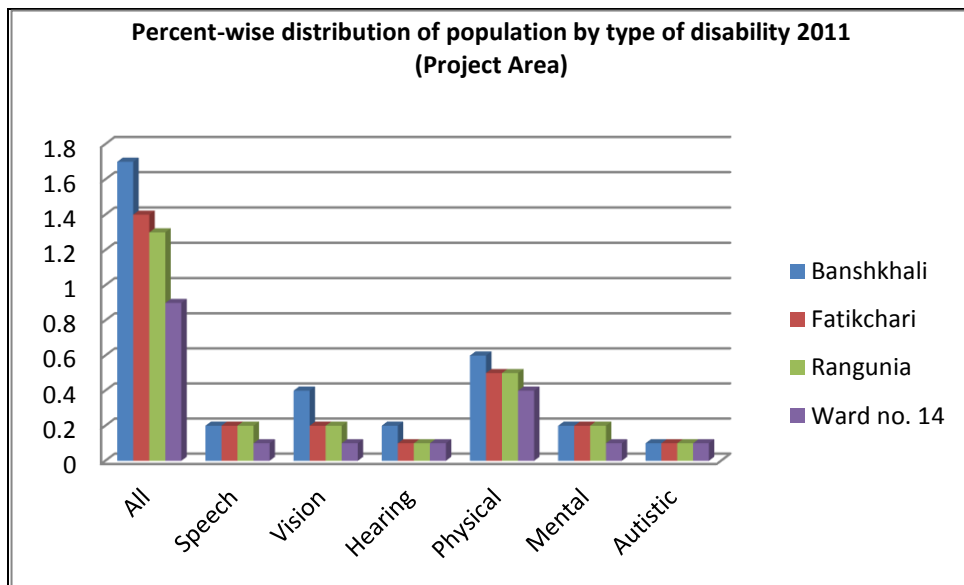
Table I: Resource of Project Area (Sq Km)

Name of the Area	Total Area	Land Area	Reserve forest	Riverine Area
Banshkhali	376.9	285.63	79.33	6.09
Fatikchhari	773.54	472.82	300.72	0
Rangunia	361.53	248.17	106.47	6.89
Chittagong City Corporation	304.54	301.89	2.65	0
Total	1816.51	1308.51	489.17	12.98

Table II: Number of Population and literacy Rate of Project Area

Upazilla	Total Population	Male	Female	Literacy Rate
Banshkhali	431162	212011	219151	37.4
Fatikchhari	526003	259730	266273	51.4
Rangunia	339004	168412	170592	48.9
Ward No.14	44783	23881	20902	68.8
Total	1340952	664034	676888	51.625

Table III: Percent-wise distribution of population by type of disability 2011 (Project Area)								
Upazilla	Total Population	All	Speech	Vision	Hearing	Physical	Mental	Autistic
Banshkhali	431162	1.7	0.2	0.4	0.2	0.6	0.2	0.1
Fatikchhari	526003	1.4	0.2	0.2	0.1	0.5	0.2	0.1
Rangunia	339004	1.3	0.2	0.2	0.1	0.5	0.2	0.1
Ward no. 14	44783	0.9	0.1	0.1	0.1	0.4	0.1	0.1
Total	1340952	5.3	0.7	0.9	0.5	2.0	0.7	0.4



1.2 Objectives for feasibility study

The overall objective of SCBID-B project is to develop facilities for “People with disabilities and marginalized communities improved health, education, skill, livelihood and influence in communities where CBR is applied as a strategy within community development.” Result 5 of the project is “Enhanced economic condition and disaster resilience of community including persons with disabilities and other marginalized groups through adaptation and diversification of livelihood and community based disability inclusive disaster risk reduction initiatives.”

Objectives of the Study

1. To identify and map suitable and sustainable disaster resilient livelihood options for the persons with disabilities and other marginalized low-income families at six unions (Narayanhat, Datmara, Khankhanabad, Shadhanpur, Mariumnagar, ShonirvorRangunia) and 14 number Ward under Chittagong City Corporation of Chittagong district.
2. To conduct Cost Benefit Analysis (CBA) of the disaster resilient, sustainable livelihood options.
3. To identify and map available credit opportunities (e.g. loan from the bank, cooperatives, microfinance, and related public and private institutes) in the local communities for the people with disabilities and other marginalized low-income families and understand the procedure of accessing the services.
4. To analyze the marketing opportunities and challenges for persons with disabilities and marginalized low-income families.
5. To identify the existing skills and knowledge of persons with disabilities and other marginalized low-income families.
6. To develop a plan on Progress Tracking.

A feasibility study, was requested to be taken up so as to assess the capacity of People with Disabilities as well as capacity building issues, types of income generating People with Disabilities are interested in or engaged in, various types of supports (technical, marginal, marketing etc.) required sustainability issues so on.

2. Situation analysis

2.1 Status of People with Disabilities in Bangladesh

Poverty creates disability and disability creates poverty. People with disabilities are often among the poorest of the poor. The World Bank estimates that disabled people make up to 15 – 20% of the poor in developing countries. In Bangladesh, most people with disabilities live in the rural area and consists those family who are always in crisis. They, also sometimes their families, are often excluded both from their communities and development initiatives. The most vulnerable are women and children with disabilities.

The number of people with disabilities in Bangladesh is high enough to merit special attention. Based on an assessment of the available figures and estimates by WHO and World Bank for developing countries an overall disability prevalence of about 10% of the population remains a valid working estimate. The prevalence of disabilities in children below 18 years can be estimated to 6% and for the age group above 18 years the prevalence to about 14% or corresponding to 3.2 million children with disabilities and 10.2 million adults with disabilities.

Bangladesh is one of the most densely populated countries in the world, with about 160 million people and 57.5 million children below 18 years of age³. Despite notable progress in poverty reduction, over 31 per cent of Bangladeshi households still live below the national poverty line⁴. The country has one of the world's highest rates of adolescent motherhood – 30 per cent of adolescent women aged 15-19 are mothers. Bangladesh is also one of the world's most disaster-prone countries, with 97.1 per cent of its area and 97.7 per cent of its population at risk of multiple hazards. The impact of such hazards plays out in reduced food intake, reduced levels of sanitation and hygiene, limited health expenditures and withdrawal of children from school for work⁵.

Hardly any government initiative can be found in Bangladesh to address the person with disabilities at the pre-and during disaster period. Similarly, the post disaster rehabilitation initiatives are also generalized and do not offer any special assistance for the Persons with Disability.

Situation Analysis on Children with Disabilities In Bangladesh

Data on children with disabilities in Bangladesh are limited and often are not reliable or underestimate the prevalence due to varying dysfunction for disabilities ranges from 1.4% to 9% of the population, according to surveys conducted by the government in the last decade.

³Government of Bangladesh, Bangladesh Population and Housing Census 2011.

⁴Government of Bangladesh, Bangladesh Household Income and Expenditure Survey 2010.

⁵UNICEF, Bangladesh Country Programme Document 2012-2016, 2011.

It is estimated that the proportion of children with disabilities ranging from less than 14% to 17.5%. Given the estimated child population of 57.5 million, the number of children with some form of disability could range from 805,000 to 10 million.

In 2006 WHO estimated that nearly 200 million children worldwide have disability and that a disproportionate number live in developing country. A 2007 review of literature in low-and middle-income countries reported child disability prevalence from 0.4% to 12.7% depending on the study assessment tool.

Situation Analysis on Disabilities by Sex

During the study it found that about 39.39% people are disabled of total participation. It is also found significantly the rate of disability is more in male than female and the rate is 58.82% in male and 41.18% in female. Why this is happening? At this question it found that males are more unconscious and irresponsible to their health care and family care activities. It also found that disability rate is more in those families who are always in crisis than the solvent family.

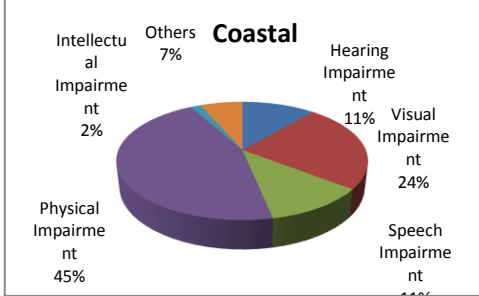
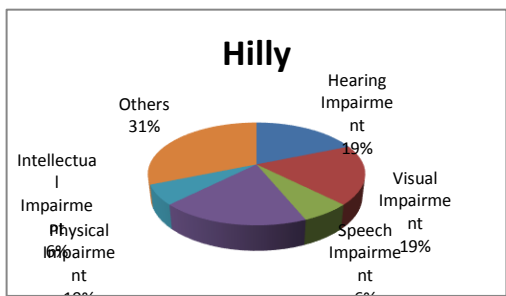
Demographic Data on Disability in Bangladesh

- It has been estimated 16 million people in Bangladesh or 10% of total population existing with People with Disability. Among them 6% are below 18 years old and 14% are above who are more than 18 years old.
- According to Household and population census-2011 conducted by BBS the disability rate in Bangladesh is 1.4%.
- Rapid assessment on disability-2010, it estimated 8.9% people of Bangladesh who are potentially or impotently suffering from disabilities.
- Household and Experimental survey conducted by BBS: A study in prevalence: Handicap International; 5.6% people are suffering from disabilities.
- World health survey conducted by WHO, 16.2% or 31.9% people of entire world are People with Disability.
- Disability prevalence and KAP study: 5.6% people in Bangladesh have a disability of one kind or more.
- Disability prevalence and KAP study the highest rate of disability in Khulna division (38%) and respectively in Chittagong division (30%).

Table IV: Geographical variation of disability in Bangladesh

Area	Hearing	Visual	Speech	Physical	Intellectual	Others
Hill	18.8	18.8	6.3	18.8	6.3	31.3
Coastal	11.3	24.2	11.3	45.2	1.6	6.5
Plain	19.5	33.0	3.3	26.2	7.3	14.0
Char	16.7	38.1	-	28.6	7.1	14.3

Source: Disability in Bangladesh; A study on prevalence's Handicap International and NFOWD, July, 2005



Major Causes of Disability:

- Main immediate causes of disability among the children are rated and/ or inaccessible health care, poor nutrition, inadequate water and sanitation and accidents.
- Health care rate-71%
- Inadequate nutrient intake-41% (Stunting among in the wealthiest households is 26%)
- Calcium deficiency- 47% (1-15 years)
- Injury (Accident and casualties) – 21.18%; disability prevalence of 4.1%, and injuries were the cause of 17% of all disabilities. (Source: WHO)

More than 68.9% People with Disability meet with doctor for food deficiency over year. They have bad condition of household, decent housing, hygiene and sanitation facilities.

Key statistics on disability

The following statistics illustrate the situation facing people with disabilities across the globe:

- Approximately 10-15% of the world's population lives with a disability
- People with disabilities constitute the world's largest minority
- An estimated 80% of people with disabilities live in developing countries
- An estimated 15-20% of the world's poorest people are disabled
- No rehabilitation services are available to persons with disabilities in 62 countries
- Only 5-15% of people with disabilities can access assistive devices in the developing World
- Children with disabilities are much less likely to attend school than others.
- People with disabilities tend to experience higher unemployment and have lower earnings than people without disabilities
- People with disabilities often die prematurely
- For every person who has impairment and/or disability, 4 to 5 other family members are also affected- particularly in developing countries where families tend to be larger and more interdependent.

Category wise Distribution of People with disabilities in Bangladesh (as per WHO)

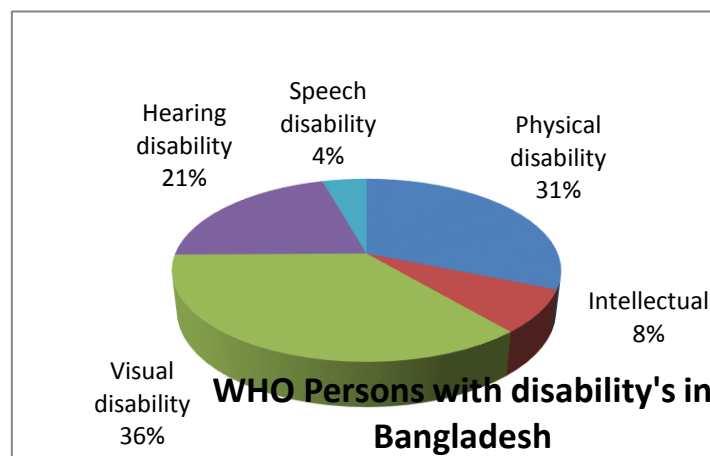


Table V: Frequent Disasters in the project areas

Upazila	Union/ Ward	Type of Disasters (natural and manmade)
Banshkhali	Khankhanabad and Sadhanpur	Flood, Fire, Land Slide, Flash Flood, Thunder storm, Cyclone, Tidal Surge, Salinity, Elephant disturbance, livestock diseases and crops diseases.
Fatikchhari	Narayanhat and Datmara	Arsenic, Flash Flood, Drought, Heavy Rainfall, Land Slide, Thunder storm, Earthquake, Malaria, Cyclone, livestock diseases and crops diseases.
Rangunia	ShonirvorRangunia and Mariumnagar	Flash Flood, Drought, Heavy Rainfall, Land Slide, Thunder storm, Earthquake, Cyclone, Tidal Surge, Salinity, cattle stealing, livestock diseases and crops diseases.
Chittagong City Corporation	Ward No. 14	Flash Flood, Drought, Heavy Rainfall, Land Slide, Thunder storm, Earthquake, Cyclone, Tidal Surge, Salinity, Water logging, Diarrhea.

Table VI: Impact of the disaster in the project area

Upazila	Union/ Ward	Type of Disasters	Immediate consequences	Possible impairment / disability
Banshkhali	Khankhanabad Sadhanpur	All disasters	<ul style="list-style-type: none"> - Malnutrition - Vitamin A deficiency - Psychological shock - Loss of medicines (for diabetes, epilepsy, etc.) 	<ul style="list-style-type: none"> · Developmental delay · Visual impairment or blindness · Psychological disorders · Worsened existing disability · Increased risk of developing new disability
Fatikchhari	Narayanhat and Datmara	Flood	<ul style="list-style-type: none"> · Drowning 	<ul style="list-style-type: none"> - Water Born Disease - Vector Born Disease
Rangunia	Shonirvor Rangunia and Mariumnagar	Tornado, Thunder storm, Earthquake, Cyclone, Land/Hill Slide	<ul style="list-style-type: none"> · Trauma · Bodily injury (+/- infection) · Head injury · Burn 	<ul style="list-style-type: none"> · Paralysis, spinal cord injury · Limb loss/amputation · Physical/intellectual disability · Limb deformity
City Corporation	Ward No.14			

2.2 Implication of People with Disability act

There is a close relationship between poverty & disability. Malnutrition, unaware of ANC & PNC, weak mothers, inadequacy in immunization, accidents, overcrowded homes etc. contribute to the incidence of disability. Whether disability is accepted as an ordinary part of human existence or it is unacceptable at it threatens the convenience of able bodied is the issue how disability is viewed. The liberation of disabled people is ultimately a question of justice & rights ensured in law, made real by the improving relationship that come from a genuine understanding by the rest of the society.

The recent **Bangladesh Persons with Disability Welfare Act-2001** has offered the disabled people in Bangladesh, the legal power to check the complex issues of People with disabilities. Although it is important to realize that legislation alone cannot radically change the fabric of a society in a short span of time; it can nevertheless, increase accessibility of the People with disabilities to education & employment, to public buildings & shopping centers to means of transport & communication. The impact of well-directed legislation in the long run would be profound & liberating. The greatest achievement of the legislation is that disability has become a civil rights issue. Discrimination against People with disability must be compromised or stopped. The act has placed People with disability at par with other citizens. It has established responsibilities on the society to make adjustments for People with disabilities so that they can overcome various practical, psychological, social, technological hurdles created by their impairment. Protection of the rights of People with disabilities was long overdue and the act has clearly spelt it out.

2.3 Existing support systems for People with disabilities

The distinct feature of the People with disability Act is the provision for statutory safeguard authorities with judicial power, in the form of President at national level, and District Committee at district level. The disabled persons are defined as:

- I. "Disability" means any person who,
 - a. is physically crippled either congenitally or as result of disease or being a victim of accident, or due to improper or maltreatment or for any other reasons became physically incapacitated or mentally imbalanced, and
 - b. as a result of such crimpenes or mental impliedness, -
 - i. has become incapacitated, either partially or fully; and
 - ii. is unable to lead a normal life.
- II. Any person having disability described hereunder shall be included in the meaning and scope of the definition under subsection (I) of this section.
 - a. "Visual impaired" means any person who has, -
 - i. No vision in any single eye, or
 - ii. in both the eyes, or

- iii. visual acuity not exceeding 6/60 or 20/200 (Snellen) in the better eye even with correcting lenses; or
- iv. limitation of the 'field of vision' subtending an angle of 20. (degree) or worse;
- b. Physically handicapped refers to person who has, -
 - i. lost either one or both the hands, or
 - ii. lost sensation, partly or wholly, of either hand, or it is so weaker in normal condition that the situations stated under subsection I (a) and (b) are applicable to his case; or
 - iii. lost either one or both the feet, or
 - iv. lost sensation, partly or wholly, of either or both the feet, or it is so weaker in normal condition that the situations stated under subsection I (a) and (b) are applicable to his case; or
 - v. has physical deformity and abnormality, or
 - vi. has permanently lost physical equilibrium owing to neuro-disequilibrium; or
- c. has "hearing impairment" meaning one's loss of hearing capacity in better ear in the conversation range of frequencies at 40 decibels (hearing unit) or more, or damaged or ineffective otherwise; or
- d. has "speech impairment" meaning loss of one's capacity to utter/ pronounce meaningful vocabulary sounds, or damaged, partly or wholly, or dysfunctional; or
- e. has "mental disability" meaning,-
 - i. one whose mental development is not at par with his chronological age or whose IQ (Intelligent Quotient) is far below the normal range, or
 - ii. has lost mental balance or is damaged, partly or wholly; or
- f. has multiple disabilities, that is one who suffers from more than one type of above stated impairments; or
- g. any other type of impairment to be defined and declared by the Coordination Committee.

Government of the Peoples' Republic of Bangladesh created a National Steering Committee for Neuro developmental Disabilities and Autism comprised of eight relevant ministries which have developed convergent and strategic action plans based on their existing budgets and scope of services. This committee is guided by The National Advisory and a Technical Guidance Committee composed of both parents and experts. Two specific legislations have been enacted in this regard in recent years: the National Trust Act for Neuro developmental Disabilities 2013 and Disabled Persons Right and Security Act 2013.

Attachment - A

2.4 Social & Economic Impact of disaster resilient

Chittagong city is situated on the bank of Karnaphully River and the city is surrounded by rich natural resources like the green Hilly Terrain and the Bay of Bengal on the west. Chittagong is the Second Largest city, Prime Sea Port and the heart of all commercial and business activities in Bangladesh.

At present the Chittagong city is experiencing a Rapid Urban Growth- as a result of which a lot of Urban problems mostly related to Unplanned Urbanization such as- Unemployment, Environmental Pollution, Traffic Congestion, Absence of Solid Waste Management, Unplanned Hill Cutting, Lack of Sewerage System, Water Logging, Lack of Power and Water supply, Lack of Civic Facilities and Amenities etc. are taking critical shape in the city.

Chittagong city is a city of Hills, which is surrounded by the Karnaphuly River and the Bay of Bengal from two different sides. Because of the unplanned Hill Cutting the Greeneries from the hills are being destroyed and the hills are being leveled for developing housing settlements in the concerned areas. As a result, the drainage systems, canals and the river Karnaphuly is becoming silted. Flash Floods are occurred during the monsoon period which is creating Environmental and Health problems. Recently the government has imposed a Ban on the unauthorized Hill Cutting. As a result, Hill Cutting has been reduced to a considerable extent in the city and adjacent areas.

2.5 Livelihood options for People with Disabilities

Livelihood is a means by which life is sustained. Livelihood designates the means of assistance – be it paid jobs, self-employment, business ownership, accumulated wealth, support of family, network of community, Government assistance, so on and so forth. Sufficient and sustainable livelihood for all people with disabilities in the given area is the aim of all those who are concerned regarding equal opportunities and protection of rights of People with Disabilities.

Sufficient means adequate income to enable People with Disabilities to meet their basic needs, including nutrition, housing, clothing etc and participation in the community with dignity. Sustainability is the capacity of natural and social systems to survive and thrive together over long term. What is sufficient in providing for people's wants often is in tension with what can be sustained over time. Sustainability has implications for how we evaluate economic activity in terms of its ongoing effects on the well being of both nature and human. Effects to provide sufficient livelihood must be sustainable economically. Status of employment i.e. paid jobs is depressing in general all over the world.

In these situations, how can people with disabilities find and keep employment? Even without accurate figures on the size of the problem in developing countries, it is obvious that people with disabilities are more exposed to unemployment than the rest of the population. In many urban areas the chances of their remaining without work are five times more than for others. Even where people with disabilities have access to good vocational rehabilitation services geared to finding the right sort of job, they can still expect to meet physical, cultural and social barriers, which place them at a disadvantage. With reduced income opportunities, their family and social lives are also severely limited. The outlook is worse for disabled women, who are among the most disadvantaged groups in Asian society. They have fewer opportunities for vocational training and are discouraged by their family members to leave the home and often denied education.

- Vocational training

Vocational training gives people with disabilities a sense of equality when competing for employment particularly in urban areas. Traditionally, the training takes place in separate special centers in an urban setting. People with disabilities from rural areas are either recruited, or are attracted to these training centers. This migration brings with it problems of adjustment to urban life, high cost of living and difficulties in finding affordable accommodation. Often the vocational skills they acquire are likely to be of limited value in their rural home life and members of the family may not perceive an improved work potential in Bamboo (timber), Cane and handicraft training. In addition to the vocational training people with disability are also received training on tailoring, mobile servicing, computer servicing, photocopier operation, furniture (crafting) and fixture.

- Self-employment

The vast majority of people with disabilities live in rural areas, we must evolve strategies to take rehabilitation services and livelihood programmes to the rural areas. Self-employment, properly tackled is a viable income generation option for many people with disabilities. The person with disabilities makes the decision and assumes a responsible and creative role in the enterprise. It usually involves the whole family, who provide the support, security, and often times the skills needed by the person with disabilities. In most developing countries the extended family still plays a major role.

These enterprises are located in or near the house so that mobility problems and transport costs are substantially reduced. Village based enterprises use readily available materials that have a local demand. Bamboo (timber) & cane, hogla made materials. They are therefore appropriate in that they produce goods which poor people need at prices they can afford.

There are JSUS, OPCA, DDRC and AWAC and many NGOs working in the area of disability. Most of these organizations are engaged in service delivery providing education, distributing aids and appliances and imparting vocational rehabilitation.

In addition, most of the People with Disabilities live in rural areas while most of the NGOs are based in urban areas. Life patterns in rural areas have a lot of bearing on agriculture and agro industry systems. The People with Disabilities therefore need to capitalize on any special capacity such as; cook to start a restaurant, skills or knowledge to prepare fast food with different qualities in order to start a livelihood and be productive members of the mainstream.

A Sustainable Livelihoods Approach (SLA) is an accepted method for improving understanding of livelihoods and supporting people to build their capacity and resilience in the face of disaster and climate change risk. It draws on the main factors that affect people's livelihoods and the typical relationships between these factors. It can be used in planning new development activities and in assessing the contribution that existing activities have made to sustaining livelihoods.

Department of Social Services

The Department of Social Services is the implementing wing of the Ministry of Social Welfare and has offices up to the remote Upazilla (sub-district) level across the country. Disability is only one amongst many different vulnerable target groups they address. However, as the name of the ministry itself suggest, the DSS treats disability as a welfare & charity issue and not as a rights issues. As such, even though they are responsible for the 64 integrated education programs (one in each district) for the children with visually impairments, and the other handful of special schools for the children with visual, hearing & speech, intellectual and physical disabilities, all their work is still from a charity perspective. In all their educational institutions combined together, they can cater to less than 1,300 children with disabilities every year, where a large number of those few seats also remain vacant due to negligence of the concerned authorities.

Apart from education, the DSS also runs a handful of rehabilitation programs for people with different types of disabilities from different centers located across the country. For the last few years (since 2003), along with women victims of acid violence, the DSS had initiated a micro-credit program for people with physical disabilities. Under this scheme, recipients would get a soft loan amounting BDT 10,000 at 0% interest (however paying a 5% service charge) with a 6 months breathing period, henceforth paying back the loans in 10 quarterly equal installments. A committee at the local Upazilla level has been formed for selecting the recipients and monitoring the scheme. But in most cases, this has become politicized and the truly deserving persons with disabilities are not being able to access these loans.

Under different other safety net schemes the DSS distributes Vulnerable Group Feeding (VGF) and Vulnerable Group Development (VGD) cards amongst destitute people. They also have monthly allowances for aged people and widows. Even though the DSS claims that the people with disabilities are prioritized during the selection of these beneficiary groups, in most of the cases local political leaders use these schemes amongst their 'vote-banks' and so the disabled people lose out.

Another program is the introduction of a monthly allowance scheme from the 2005-2006 fiscal year specifically for people with severe disabilities, under which a total of 250,000 people currently receive a monthly allowance of BDT 300 from the DSS.

Under yet another scheme, introduced from the 2008-09 fiscal year, the DSS provides an education stipend to students with disabilities in different levels of formal education. So far, about 13,000 students with disabilities in different educational levels, from primary level education to post-graduate higher level education across the country are covered under this scheme.

3. Data Collection & Analysis

3.1 Methodology

The first meeting was held with Team Associates and Centre for Disability in Development (CDD) in Genda, Savar, Dhaka on May 20, 2017.

The second meeting was held with Team Associates and Centre for Disability in Development (CDD) in Genda, Savar, Dhaka on May 20, 2017.

A four members including Team Leader and Deputy Team leader visited Chittagong from May 29 to 31, 2017. During the field visit they met with CDD staff of Chittagong and visit Rangunia and Fatikchhari upazila and test the questionnaire.

On June 4 Team Associates organize training for the field investigators and on June 7 mock drills was arranged for the questionnaire.

The feasibility study included the following methodology:

- Literature review
- Collection of primary data through field visits, focus group discussion with stakeholders, key informants interview (KII) and in-depth interview (IDI) with service provides in the NGO sector as well as Government officials with specific focus on livelihood issues, capacity building components, sustainability issues, supports required.
- Consultative meetings was held with key actors at Upazila level such as; Agriculture Extension Officer, Fisheries Officer, Youth Development Officer, Women Affairs Officer, Livestock Officer, Project Implementation Officer (PIO), Upazila Disaster Management Committee (Uz-DMC), Social Welfare Department, BRDP, Bank, PUB, Union Disaster Management Committee (UDMC), Citizen Forum, and personnel from related private and nongovernmental organizations and other stakeholders.

The primary data was collected through:

- Focus group discussion was held with a group (10 to 12 persons) of male and female **People With Disabilities** (all types of disabilities) + **Family members/ Caregivers**
- Focus group discussion was held with a group ((10 to 12 persons) of male and female **People With Disabilities** (all types of disabilities) + **Family members/ Caregivers**
- **Focus group discussion** was held with Marginalized group (10 to 12 persons) (**agriculture, fishing, grocery, day labor & Others**)
- Focus Group Discussion was held with Children and adolescent from local schools (age group 13-18)

The four focus group discussions were aimed at identification of the expectations and interests of People with Disabilities regarding livelihood issues as well as their existing capacities.

- A meeting was held with four (4) partner NGOs separately the discussion brought forth pertinent issues regarding networking. Strengths and weakness of NGOs were also understood to some extent.
- Discussion with the Project Director of CDD, the project coordinator of disability livelihood project, coordinator health project and coordinator of overall livelihood project.
- Discussions with CDD president and executive body.
- Interactions with different departments of Government officials at upazila level provided much needed insight information regarding Government initiatives, assistance and support for livelihood issues of People with Disabilities and marginalized people.
- Literature review provided much needed information on initiatives taken by Government of Bangladesh as per People with Disability Act.

Table VII: Quantity of Field Activities

Upazilla	Union	FGD (PERSONS WITH DISABILITIES)** F	FGD (PERSONS WITH DISABILITIES) M	FGD MP** (Mix)	FGD Childre n	KII	IDI	CM
Fatikchhari	2	2	2	1	-	10-12	5	1
Banskhali	2	2	2	1		10-12	5	1
Rangunia	2	2	2		1	10-12	5	1
City Corporation Ward No.14	1	1	1		1	10-12	5	1
Total	7	7	7	2	2	40-48	20	4

A total 18 focus group discussion was held in six unions and ward no. 14.

Findings
and
Analysis of the feasibility study

Introduction

Bangladesh is one of the world's most vulnerable countries to natural hazards and disasters. Its geographical location makes it subject to annual monsoon floods and cyclones, but there are also a number of other risks the country has to cope. As it is considered to be the country most affected by climate change, the risk is increasing for major hydro-meteorological disasters to occur. Widespread poverty and an extremely high population density add to the country's vulnerability to disasters. Livelihood and development of Bangladesh's already under intense pressure due to disasters and climate change.

Centre for Disability in Development (CDD) has been working in six union parishads of three upazilas and Chittagong City Corporation ward no.14 with four partner organizations focuses on the Strengthening Community Based Inclusive Development in Bangladesh (SCBID-B) in the district of Chittagong.

Orientation on Disability and Research Methodology

To conduct the feasibility study appropriately intensive orientation training was organized by Team Associates and Centre for Disability in Development (CDD) for all field investigators and research team members. The training took place at CDD head office, Genda, Savar, Dhaka on June 03, 2017.

Orientation on Disability

A one-day orientation was held for the study team members and investigators at Centre for Disability in Development (CDD) Genda, Savar, Dhaka. The training was imparted in two phases. The **1st phase** of ½ day orientation training dwelt on number of issues relating to disability including (a) understanding, definition and causes; (b) type and kinds of disabilities; (c) situation analysis on disability; and (d) perception and prevailing attitude.

Phase 1: The 1st phase of the orientation on disability issues training was conducted by CDD resource persons to all 8 field investigators. Participants from the Centre for Disability in Development and members of research team were also present during the orientation sessions.

Training on Research Methodology

The **second phase** of ½ day training on Research methodology held for field investigators. The discussion were survey methodology with focus group discussions, key informants interviews, In-depth interview and consultative meetings.

Phase 2: Mr. Nurul Amin Bagmer, Team Leader and Pulak Raha, Deputy Team Leader conducted the 2nd part of the session. The sessions focused on issues relating to survey questionnaire, particular ways of collecting quantitative and qualitative data, rapport building,

sample selection strategies, mock test of filling questionnaires and ways to conduct focus group discussion.

Data Collection and Questionnaire

In line with the objectives of the study, draft data collection questionnaire were developed. In developing the data collection questionnaire care has been taken to use local vocabulary as much as possible to subsequently ease communication with the sample respondents. The questionnaire included Interview schedules, observation checklist, structured and semi-structured questionnaires, consultative meeting and case study.

The questionnaire was developed and has been pre-tested to assess suitability in collecting the relevant information and to find out problems relating to actual administration of the same. Pre-testing of the questionnaire took place in Rangunia and Fatikchari Upazila, Chittagong. On the basis of the pre-test results, the draft questionnaire has been finalized. The pre-testing teams included, among others, the members of the core research team and three field investigators. This ensured understanding of the field situation, comprehension level of the field staff as well as respondents and thereby quality of the final data collection questionnaire.

Data Collection

All 8 field investigators have undertaken field survey in respective 4 locations during June 09, 2017 to June 13, 2017. The field investigators contacted local partner NGOs to the respondents and obtained the desired information fairly and accurately by explaining the objectives of the study to the respondents and following the methodology of research set at training sessions. For qualitative information related to the study, 18 Focus Group Discussion (FGD) were accomplished in 4 locations by field investigators. Two focus group discussions (one with men and one with women) were conducted with project beneficiaries to find out how people with disability people were benefitting from their self-help livelihood program. These discussions were useful to supplement the learning derived from individual interviews with the beneficiaries and caregivers. A total of 190 participants (10 in each group) participated during these discussions. Fourteen (14) Male and female, two marginalized mix group and two children and adolescent group FGD were taken in six union parishads of three upazilas and ward No.14 in Chittagong City Corporation.

For the Key Informants Information the investigators interviewed (44) different people e.g. Union Chairman, Religious leader, Teacher, Assistant Agriculture extension officer/livestock officer/Youth/Women and Children Officer/Social Welfare Officer, BRDP, PUB, Bank, NGO representative, FWV/SACMO, Bazar Committee members, WDMC/UDMC Representative, Local bank representative and Micro credit NGO representatives following the systematic sampling approach for each one respondent to get the desired information of the whole persons with disability and marginalized members.

The In-depth Interview (IDI) study (25) respondents were taken from different groups e.g. People with disability, Family members/care givers, traders – Static/floating, training organizations.

The 8 Field investigators for six unions in three upazilas and City Corporation, ward No.14 visited four locations each in their respective areas, facilitating field survey. Field investigators conducted focus group discussions in all these locations. The members of research team were in constant touch with the field investigators so that investigator could obtain clarifications and instructions on the definitions and difficulties encountered in carrying out the field work under the actual operation conditions. The filled in questionnaires, validated by the field investigators have been submitted to the research team on June 18, 2017. The research team had also extensive discussions on the issues that could not be captured in the set questionnaires. The issues raised in the discussion have been incorporated in the report.

Consultative Meetings

Finally 4 (four) Consultative Meeting was conducted at upazila office by the Team Leader in three upazilas. At Ward no. 14 Chittagong City Corporation was held in partner organization DDRC office. The participants were from Union Chairman, Religious leader, Teacher, Assistant Agriculture extension officer/livestock officer/Youth/Women and Children Officer/Social Welfare Officer, BRDP, PUB, Bank, NGO representative, FWV/SACMO, Bazar Committee members, WDMC/UDMC Representative, Local bank representative and Micro credit NGO representatives following the systematic sampling approach for each one respondent to get the desired information of the whole persons with disability and marginalized members.

The feasibility study showing that the project area is prone to various hazards, e.g. flood/ flash flood, Crop disease, Land slide, Cyclone, River erosion, Animal disease, Drought, Fire, Thunder Storm, tidal surge, heavy rainfall, Earthquake, Cold wave, water logging and Arsenic. People with disabilities and the marginalized people in the project areas are significantly affected by the disasters. The respondents understand natural and manmade disasters and its impact. Accordingly they have been taken measures to their own understanding and preparedness measures with limited knowledge. These presumably will be on the increase in the near future due to increasing vulnerability and changing climate effects.

Table VIII : Types of Disaster Occurrence and Frequency

Name of Disaster	Frequency	percentage
Flood	5	9.80%
Flash Flood	5	9.80%
Crop Disease	5	9.80%
Land Slide	4	7.84%
Cyclone	4	7.84%
River erosion	4	7.84%
Animal Disease	4	7.84%
Drought	4	7.84%
Fire	3	5.88%
Thunder storm	3	5.88%
Tidal Surge	2	3.92%
Heavy Rainfall	2	3.92%
Earthquake	2	3.92%
Cold wave	2	3.92%
Water logging	1	1.96%
Arsenic	1	1.96%
Total	51	100.00%

Table IX : Respondents Frequency Distribution

Upazila	Union	FGD (PWD, Parents /Caregiver)	FGD (MP & Children)	IDI	KII	PWD	Male	Female
Banshkhali	Sadhanpur	18	10	6	10	15	9	6
	Khankhanabad	20				13	8	5
Fatikchari	Dantmara	22	11	9	14	17	10	7
	Narayanhat	20				15	7	8
Rangunia	Showmirvor Rangunia	20	16	5	10	12	6	6
	Mariumnagar	24				19	13	6
City Corp	Ward-14	15	14	5	10	11	7	4
Total		139	51	25	44	102	60	42

Table X: Type of disaster and frequency in the project area

Upazila	Union/ Ward	Type of Disasters	Occurrence Frequency		
			High	Medium	Low
Banshkhali	Khankhanabad Sadhanpur	Flood, Fire, Land Slide, Flash Flood, Season changed, Thunder storm, Cyclone, Tidal Surge, Salinity, river erosion	Cyclone, Flash Flood, Salinity, Tidal Surge	Flood, Animal Disease, Crop Disease	Thunder storm, River Erosion
Fatikchari	Narayanhat Dantmara	Arsenic, Flash Flood, Drought, Heavy Rainfall, Land Slide, Season changed, Thunder storm, Earthquake, Cyclone	Flood/Flash Flood, Land Slide, Thunder storm, Season change,	Arsenic, River Erosion, Cyclone	Earthquake, Cold Wave, Crop diseases
Rangunia	ShonirvorRangunia Mariumnagar	Flash Flood, Drought, Heavy Rainfall, Land Slide, Season changed, Thunder storm, Earthquake, Cyclone, Tidal Surge, Salinity	Flood, Cyclone, Disease of Crops	Fire, Tidal Surge, cold wave	Earthquake, Special Disease
City Corporation	Ward No. 14	Flash Flood, Drought, Heavy Rainfall, Land Slide, Season changed, Thunder storm, Earthquake, Cyclone, Tidal Surge, Salinity, Water logging, Diarrhea	Cyclone, Water Logging, Salinity, Tidal Surge	Drought, Heavy Rainfall, Thunder storm	Earthquake, Flood

Table shows that most the people with disabilities and marginalized people have good understanding for the frequent disaster and with the frequency in their area. These are Cyclone, Water Logging, Salinity, Tidal Surge, Drought, Heavy Rainfall, Thunder storm, Earthquake, Flood, river erosion, cold wave, Season changed, etc. Coping with disaster is a momentous task on its own. In the case of people with disabilities the scenario is far more difficult. The people with disabilities are more likely to experience economic and social disadvantages than those without disability.

The respondents realize that season change is a new hazard which makes everything changed due to climate change effects. The following adaptation activities may be requires for future.

Table XI: Adaptation activity

Hazard or effect	Impact	Adaptation activity
Intense rainfall	<ul style="list-style-type: none"> • increase frequency / severity of floods • damage to housing, infrastructure and livelihoods 	<ul style="list-style-type: none"> • improvement of drainage in rural and urban areas • promotion of raised-bed agriculture • relocation of critical infrastructure and housing away from flood prone areas.
Storm	<ul style="list-style-type: none"> • Damage to housing, infrastructure and livelihoods 	<ul style="list-style-type: none"> • Introduction/strengthening of early warning systems to alert exposed populations • Designate of safe places for shelter and storage during storms
Changed seasonality	<ul style="list-style-type: none"> • Farmers uncertain about when to cultivate, sow and harvest 	<ul style="list-style-type: none"> • Increased productivity of existing livelihood activities • Facilitation of resources for livelihood diversification • Promotion of crops diversification and mixing • Provision of user friendly, accessible and reliable climate and weather forecasts.

Table XII: Impact in the daily life due to disaster

Upazila	Union/ Ward	Type of Disasters	Impact
Banshkhali	Khankhanabad	Season changed, Flood, Fire, Land Slide, Flash Flood, Thunder storm, Cyclone, Tidal Surge, Salinity	Food, Health, Sanitation, Movement, Transportation, Salinity, Shortage of Drinking Water, Scarcity of Raw Materials, Education, Epidemic, Loss of lives, Loss of Livestock, Loss of Property, Damages of House and land, Damages of Road and Barrage, Loss of Land due to land Slide
	Sadhanpur		
Fatikchari	Narayanhat	Season changed, Arsenic, Flash Flood, Drought, Heavy Rainfall, Land Slide, Thunder storm, Earthquake, Cyclone, Malaria	
	Dantmara		
Rangunia	ShonirvorRangunia	Season changed, Flash Flood, River erosion, Drought, Heavy Rainfall, Land Slide, Thunder storm, Earthquake, Cyclone, Tidal Surge, Salinity	
	Mariumnagar		
City Corporation	Ward No. 14	Season changed, Flash Flood, Drought, Heavy Rainfall, Land Slide, Thunder storm, Earthquake, Cyclone, Tidal Surge, Salinity, Water logging, Diarrhoea	

Table XIII : Impact on Disaster (Priority Based)

Impacts	Response Frequency	Percentage
Home Damage	11	16.17
Movement	8	11.76
Low Income	8	11.76
Loss of Property	6	8.82
Food	6	8.82
Salinity	4	5.88
Road and Barrage	4	5.88
Price Hike	4	5.88
Education	4	5.88
Animal Food	4	5.88
Water	4	5.68
Disable	3	4.41
Health	2	2.94

People with disability and care givers Livelihood Pattern

The economic activities in the project area of Banshkhali, Fatikchhari, and Rangunia upazila and City Corporation Ward No. 14 are very limited. The number of people with disability and marginalized poor in the area is very high. It was also found that approximately 39.48% people with disability and marginalized people running their livelihood with small business.

Livelihood options are primarily labor services in agriculture sectors and farm services e.g. poultry (chicken /duck), cow rearing and milky cows for persons with disability and marginalized people. There are other sources of income included small business, vocational services e.g mobile services, bKash, flexi load, fax, computer, photocopy, and sometimes even begging. It was found that the income from such activities varied and are oriented with their capacity.

During the times of disaster livelihood options get further restricted. Many people from these areas migrate to nearby areas in search of livelihood to Chittagong and send back money for the families left behind. The problems for the persons with disability people folds higher due to communications are hampered (not friendly for people with disability), roads are flooded or damaged. Due to the fact movement becomes extremely difficult for physically and sight. Basic necessities such as Food, Health, Sanitation, Movement, Transportation, Salinity, Shortage of Drinking Water, Scarcity of Raw Materials (grocery/general store and vegetables), Education, Epidemic, Loss of Livestock, Loss of Property, Damages of House and land, Damages of Road and Barrage, Loss of lives, loss of house and Land due to land Slide.

Income Generating Activities

Findings from the individual interviews demonstrate that a significant number of households gained economic benefit from income generating activities in various ways. These include strengthening their small businesses, diversifying sources of income, accumulation of productive and non-productive assets and accumulating money for regular meals, medical expenses, and reinvestment in other IGAs, house repairs and construction of raised plinths of households as protection against flooding.

We found that (39.47%) of respondents are engaged in small businesses (such as general store⁶/grocery shop⁷, betel leaf and nut businesses, cloth businesses) were viable livelihoods options for people with disabilities. These required minimal physical effort and mobility and allowed disabled people to earn a regular income. Most of the respondents were able to run shops, cloth or firewood businesses from their home.

Those with visual impairments did better with handicrafts such as mat weaving. These activities benefit from technical and vocational training on different items to increase skills.

People with psychological disorders, behavioral problems and learning difficulties were more likely to be involved with unskilled work such as day labourer in agriculture sector and tree plantation. At the same time these people had to face a range of exclusionary attitude in their daily life. These individuals need more protection and support that will enhance their ability to cope and to give them a sense of self-worth and belonging. Families and communities also need awareness raising on psychosocial care and support to reduce discrimination and stigmatization and improve positive caring.

Table XIV: Income Generating Activities people with disability and marginalized people

Agriculture	Farm	Vocational	Business	Handicraft
Paddy	Chicken	Mobile Servicing	Small Business	Production
Potato	Duck	Computer Service	Handicraft Business	
Wheat	Cow Rearing	Flexi Load		
Vegetables	Milky Cow	Fax, Mailing, Photocopy		
Fruits				

⁶ All food items and cosmetics

⁷ All food items and different categories of kitchen items

Table XV: Income Source of the Respondent		
Name of the Activity	Response Frequency	Percentage (%)
Small Business	15	39.47%
Day Labourer	5	13.16%
Agriculture	5	13.16%
Handicraft	5	13.16%
Service	2	5.26%
Builders	2	5.26%
Farming	2	5.26%
Labour	1	2.63%
Driving	1	2.63%
Total	38	100%

(39.47%) of the people with disability and marginalized people are engaged in the small business. (13.16%) of them are engaged on day labourer, agriculture and handicraft.

Accessibility of Finance and Savings

It is very difficult that the people with disability and marginalized people in general practically no access in terms of finance and savings organizations like Bank. Local money lenders and limited local Micro finance institutions are the major sources of finance. Money lenders also play a prominent role in terms of providing credit to the people in general.

JSUS, OPCA, AWAC, BRAC, Prosika and ASA are the local micro finance institutions (MFIs) that were the major sources of micro credits, each of the MFIs have varied loan products. The people with disabilities as well as the marginalized people in the locality generally relied on such organizations. Savings tendency was prominent in the areas; savings is a primarily requisite as it is a coping mechanism during the disaster seasons. It was observed that most of the people with disabilities and their care givers tried to save; however, disserving also there due to unexpected medical bills related to the disabilities.

During the consultative Meeting it was found that there are government departments such as; Social Welfare Department, Women and Children Department, Agriculture, Fisheries and Livestock Department at upazila level provide short term loan for the people with disability, poor and marginalized people with small interest. As per discussion with the government departments people with disability are missing from the government knowledge due to non-communication and lack of information from these service providers.

In this discussion it was found that the government department is willing to support/assist people with disability if organization communicate in due time. They also suggest in future any individual or NGOs communicate with Local government department they are ready to provide/initiate /involve for future income generating activities. The government departments are agriculture, livestock, BRDB, Women and children, fisheries and social welfare.

Table XVI: Localized financial organizations/Non-government organizations

Name of the institutions	Activities type	Area of Work
BRAC	Education, Health, Micro Credit	All over
Proshika	Micro Credit	All over
Grameen Bank	Micro Credit	All over
Sajida Foundation	Education, WASH	All over
ASA	Micro credit	All over
Caritas	WATSAN	All over
Akti-Bari-Akti-Khamar	Micro Credit	All over
Gono Unnayan	Education	Banshkhali
Uddipan	Education and Micro credit	Banshkhali
JSUS	Micro Credit	Banshkhali
DDRC	Disability	City Corporation
YPSA	Social Work and MC	City Corporation
OPCA	Micro Credit, disability development	Fatikchari
Progati	Micro Credit	Fatikchari
Padakhep	Education and Micro credit	Fatikchari
Prottashi	Micro Credit, social work	Fatikchari
Mukti Pad	Micro Credit	Rangunia
AWAC	Micro Credit	Rangunia

Skills and Capacity

It was observed that the skills and capacity of the marginalized people, people with disability and their care givers are low. They did not have any proper skill development training such as; tree plantation, psci-culture, and handicraft. The study found that most of the activities undertaken by persons with disability from their own initiative and interest provided the appropriate capacity building training, financial assistance and tools.

It was observed that need for creating access to mainstream training program for skill and capacity development for the people with disabilities and marginalized people to increase their livelihood opportunities. The access and opportunity for both technical and vocational training are limited. One of the effective ways of enabling people with disabilities and marginalized people for livelihoods is to improve their access to informal training that is locally-based and create more access to microfinance institutes to engage them in self-employment. Such of training includes tailoring, poultry, garments, psci-culture, tree plantation, mobile repairing, photocopy operation and computer operation. The local government departments are providing training and financial support with minimum interest. The departments are agriculture, livestock, BRDB, Women and children, fisheries and social welfare.

Table XVII : Types and sources of vocational training received

Types of Vocational Training	Sources
Handicraft	NGO/Govt
Wood Crafting	NGO/Govt
Tailoring	NGO/Govt
Computer Servicing	NGO/Govt
Mobile Servicing	NGO/Govt
Photocoy	NGO/Govt
Bakery	NGO/Govt
Furniture	NGO/Govt
Agriculture	NGO/Govt
Farming	NGO/Govt

The following are alternate / tentative income generation activities can be undertaken as per initiatives for the persons with disability.

Table XVIII: Profitable IGA according to local Context (PriorityBased)

Name of the IGA's	Response Frequency	Percentage (%)
Small Business	10	34.48%
Farming	7	24.14%
Cottage	3	10.34%
Poultry	2	6.90%
Tailoring	2	6.90%
Handicraft	1	3.45%
Agriculture	1	3.45%
Fisheries	1	3.45%
Hotel Business	1	3.45%
Garments	1	3.45%
Total	29	100.00%

Table XIX: Effective IGA Activities for People with Disability (Priority Based)

Name of the IGA's	Frequency	Percentage (%)
Small Business	43	28.86%
Farming	21	14.09%
Agriculture	16	10.74%
Cottage	13	8.72%
Computer and Mobile Servicing	12	8.05%
Tailoring	12	8.05%
Handicraft	9	6.04%
Poultry	8	5.37%
Fisheries	4	2.68%
Labour	3	2.01%
Vocational	3	2.01%
Service	2	1.34%
Hotel Business	2	1.34%
Garments	1	0.67%
Total	149	100.00%

Story -1:

Nizam is a 45 years old man. He is a physically challenged man. He lost his leg by an accident. Before this he used to work in food factory. When he became disabled he could not earn his livelihood properly. By this time he become father of two kids. That was very terrible for him to afford the expense such family. Then he went to Dhaka and took a higher training on first food making. He then return to his own village and set up a first food corner in the local market. At first he used to sell tea and coffee. It was going well. But day by day his expense become higher for his family maintenance as his kids were started to going school. His wife is also trained in tailoring. But due to scarcity of money she could not afford to buy any machine that will help to contribute something for their family. Nizam also said that during disaster situation become more harder for him cause he cannot move frequently. He cannot buy raw materials for running his business. Sometimes he need to closed his shop. He also mentioned that there is no credit options for those such like him, because the credit provider don't get any guarantee to repay the loan. But if there any chance to get some help or credit with special condition it will be very beneficial to them such like of people who are suffering from disabilities. At least they can stand up on their own position and they have not to depend on others mercy. it is very sorrowful for them. He believe every individuals have his own merit to do something for his survival. if govt and NGO's provide some special training for them on life skill and livelihood skill and provide some credit for them they will also able to contribute for his family, society and nation.

Story-2:

Moly is a 20 years old girl. She is suffering from sight impairment. She completed her HSC. She got married with Shohel who is also suffering from sight impairment. Moly lost her sight due to pneumonia when she was 3. She has a 2 years old kid. Due to disability she cannot do everything. But she has a great keen to learn computer. She is enough confident for her wishes. She believes that if she got any chance to get a computer skill training she will be able to contribute for her family. She also told her misery story, she has been selected for railway job, but due to blind and having no financial solvency she was not recruited finally. On the other hand her husband is a hafeez, but he is also jobless. Due to his deficiency nobody recruit him, he just earn a little through Immamoti. They lead their life in acute hardship. They have to depend on other family member mercy. Both of them are excellent in their field but they have no social acceptance. They claimed if they are taught with training according to their demand they are ready to show their excellency.

Story-3:

Abu is 27 years young man who is physically challenged who lost his leg due to polio. He could not receive any institutional education due to poverty. He lead his life through hardship. As a special needed person it is very hard for him to maintain his family cost although he has a small grocery shop at the front side of his house. His life become more hard during disaster and natural calamity. He cannot import raw materials for running his business. He have compete with same strength with others as equal for earn his livelihood. He claimed for some life skill development training. If he would be trained in any sort of technical work it will better for him to bear the family expense or if he would get any credit opportunity with special condition he might extend his business. He also expressed that during crisis he took loan with a higher rate from local Mahjan but it became tough for him to repay. As high rate of interest it cannot bring any advantage for him.

Story-4:

Rafiq is a 48 years old man who is a physically handicapped. He lost his left hand due to an accident. But he is now a successful business man in his locality. He has vegetable business in the local market. Beside this he also export seasonal fruits and vegetable to Dhaka and Chittagong. He also sells bamboo made case that are usually used for carrying Chicken, fruits, raw goods. Beside this he also co-ordinate local disable welfare cooperation. During discussion with him he said that, firstly he took loan from local microfinance institution and started vegetable business. After successful completion of his first attempt then he took more larger amount of loan and extend his business. Also, he is a powerful market controller in his locality. He also said that due to lack of life skill training and vocational training many

disable person like him cannot lead a standard livelihood. The local community is also unaware about them, they just think that they are really incapable to do something. They are burden for family and community. Among the rich family they hide it. It hampers their family status. According to Rafiq there is no special educational institution for PWD and facility for health care access. So they are depriving from their rights of education, health, social services. He strongly argued that no development will be effective and sustainable if we cast away one part of our population aside. We need the opportunity to explore our potentiality and belief that we are differently able.

Summary Findings From Story:

- Community people has a negative attitude towards Person with disabilities.
- People are still unaware about the merit and potentiality about Person with disabilities.
- Most of the disable person belong with poor family and they are always remain in crisis.
- They are socially and economically marginalized.
- There is no facility for special education and health care for person with disabilities.
- They are not able in general way but from the story we found that each person establish with their own strategy and capacity they are able in different way.
- There is no credit options for person with disabilities.
- They are depriving from social services.
- There is a scarcity of life skill training and livelihood skill development.
- They are most vulnerable during disaster and emergency situation and they have to depend on others help for survive.

Proposed (Cost recovery) 5 milky cow and 5 cow fattening project

A. Cow rearing & Beef fattening cost

Intervention	Number of cow/cattle	Unit price (TK)	Total amount (TK)	Comments
Cow Rearing (Friesian)	5	110000	550,000	
Beef Fattening	5	35000	175,000	
Cow shed including plinth raised cost	10	35000	350,000	Cow shed size-55fts X 21fts with accessible
Fodder cost (For 01 year)	10 (5 Cows & 05 cattle)	lumpsum	315,000	Straw, Green grass, grain (Pillate), UMS fodder etc.
Medicine cost (Vaccine, Deworming tablet)	10 (5 Cows & 05 cattle)	450	4,500	Support for one year. After the group will bear this cost by their own initiative.

Vermin compost preparation bed(02)	10	15000	150,000	Size-8X2.5X3.5 including shed
Cow boy salary	18	5000	90,000	Support will be paid by project for one year. After the group will fully managed by own initiative.
Total cost			1,634,500	

B. Production sell value of cow rearing & beef fattening- as given bellow

Intervention	Number of cow/cattle	Duration	Production (Appx)	Sell value (approx.)	Comments
Cow Rearing	5	1.5 year	Milk	540,000	Milk selling = 5-6 kgs X 10 cow @BDT. 50 per day; earn 150,000 taka per month and cows will give milk up to 6 months.
		1.5 year	5 calves	175,000	Appx. Each calf price is BDT 35,000
		1.5 year	5 cows	425,000	If they want to sell then the price will be 85,000 taka per cow.
Beef Fattening	5	6 months	N/A	1,125,000	Each bull price is BDT. 75,000 after 06 months. This is possible to sell bulls after every 06 months and in the whole cycle (one and half a year), three times would be the sale.
Cow dung	10 (5 Cows & 5 cattle)	1.5 year	20,000kgs Compost fertilizer	43,200	Per kg vermin compost@ BDT. 12, per cow gives avg. 8kgs cow dung per day and produce vermin compost 70% (Avg.) of total cow dung.
Total cost				2,308,200	

So, net profit is (B-A) = 2,308,200 - 1,634,500 = 673,700 taka. This profit is coming only for 1 year and 06 months.

4. Recommendations

- Identify and target marginalized poor in a disability-sensitive way.
- Identify and monitor the marginalized poor and disability status for each individual beneficiary.
- Recognize that individuals may experience a different poverty situation in comparison to the rest of their households.
- Adjust the poverty-line for households with disabled members to take into account extra costs due to disability.
- Provide motivational support to both individuals and their communities to embrace disability inclusive development.
- Provide outreach options for services.
- Use universal design measures for infrastructure (including wat-san initiatives) and communications.
- Make focused efforts on transport and public health.
- Ensure that persons with disabilities have access to education opportunities.
- Ensure credit options with special condition for access to independent financial activity.
- Include persons with disabilities directly in mainstream skills development, access to financial services, employment and work promotion initiatives.
- Ensure that disaster risk-reduction activities are responsive to the needs of marginalized poor and persons with disabilities.
- Ensure Climate change resilience livelihood skill development training for marginalized poor and persons with disability.
- Integrate disability dimensions into planned surveys – e.g. in national censuses, the demographic health survey.
- Individual entrepreneurship development for self-employment for which 16 different trades have been identified and given in the preceding chapter of market assessment.
- Improve interlink and coordination with government departments at upazila level such as, agriculture, livestock, BRDP, PUB, social welfare, women and children.

5. Conclusions

It is clear that disabled people are the most vulnerable and disadvantaged group in the working area. Disabled people face significant challenges in maintaining their livelihood activities. The most common limitation is an inability to do physical work over long periods due to physical impairments, which results in prospective employers not wanting to recruit or hire them. A number of respondents who had physical and mental disabilities experienced wage discrimination within the workplace. They are therefore deprived of employment opportunities and deprived of a fair wage.

It was found that in particular those who have visual, speech and hearing difficulties are deprived of special education and other opportunities. As disabled people are not getting access to proper education, they are unable to get skilled jobs, driving them further into poverty.

Findings also revealed that the ill health associated with their impairments often further erodes their income and assets, as they lose working days and have to spend money on treatment. Sometimes they are even forced to sell assets to pay for treatment costs.

People with disability are subjected to various types of discrimination and negative attitudes in their daily lives. In particular women with disabilities experience double discrimination. Respondents reported exclusionary and discriminatory attitudes displayed in verbal attacks, jokes or bullying. They reported exclusion from land inheritance. Children are also affected by the negative attitudes and behavior of family members and wider society, often through bullying, which leads to self-low esteem. Thus discrimination, social exclusion and isolation are a frequent part of life, for both the disabled person and their family. They are often neglected by their families, neighbors and community.

On a positive note however it is important to highlight that disability did not prevent the respondents from striving to be independent and contributing towards improving their families. The majority of respondents stated that they gained economic benefits from income generating activities in various ways. These included strengthening small businesses, diversifying sources of income, accumulating productive and non-productive assets, raising money for regular meals and medical expenses, and reinvesting in other IGAs, house repairs and the construction of raised plinths of households as protection against flooding.

Alternative arrangements with family members and relatives benefitted both people with disabilities and their family members and relatives. The self-help groups also showed how people with disabilities have been able to organize to claim their rights and entitlements.

Inclusion into income generating activities and skill development are two important ways of supporting extremely poor people with disability and marginalized people reducing their vulnerabilities. The involvement with income generating activities or the productive use of an asset provided people with disability the opportunity to improve their incomes and social dignity, and allowed them to strengthen their ability to cope with crises or shocks in a sustainable way.