



MICRO-CREDIT FOR THE DISABLED PEOPLE OF BANGLADESH: A SOCIO-ECONOMIC INQUIRY

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ABSTRACT :

Disability is not only the problem of Bangladesh but is also a global crisis. Particularly, it has emerged as a serious problem for developing countries like Bangladesh as the traditional support for the disabled have failed owing to poverty, industrialization, urbanization and other reasons. As a result, millions of disabled are leading a miserable life in and outside the family. To uplift the life of the disabled, different services are offered for them in Bangladesh. Micro credit is one of them. It is a comparatively new program for the disabled. The present article has been written on the basis of a primary study to focus on the socio-economic perspective of the recipients and non-recipients of micro-credit among the disabled people. The study reveals that most of the recipient and non-recipients of micro credit among the disabled have a poor socio-economic background. Specifically, in terms of their education, occupation, income and expenditure. An increase in coverage and amount of micro credit is being recommended in the present article for ensuring the welfare of the disabled.

KEYWORDS : *Micro-Credit, Disabled, Socio-economic background, Industrialisation.*

INTRODUCTION

Disability is a common phenomenon among mankind all over the world especially in the developing countries. Disability has got mass attention after the declaration of the International Disabled Year 1981; the Disabled Decade 1983-1992 and the third December of every year being considered as the International Disabled Day by UNO. UNO declared another Disabled Decade for the Asia and the Pacific region from 1993 to 2002 (Sarker and Hossain, 2000:268). As a global concern, disability has also got significant consideration in Bangladesh. The socio-economic scenario of the disabled in Bangladesh isn't good, although the country has observed two UN declared decades for the welfare of the disabled. Approximately 16 million people of Bangladesh are disabled in some way or the other and 74 percent of them living in rural areas (Dulal, 1995:1). Majority of the disabled are dependent on begging. Moreover, the disabled are being treated as an unproductive force in society. They are considered as a curse to the family and to the society. The disabled, especially women, children, and those in rural areas remain disproportionately undereducated, unemployed,



and poor. So, for the upliftment of the disabled and to improve the situation in Bangladesh Social Service Department and many NGOs extended their programmes from the early sixties. With the increasing number of disabled, the existing services are being considered as insufficient for their welfare. Along with these services, micro credit has become a widely accepted tool for the improvement of the disadvantaged groups such as the poor, the elderly, the orphans, the

disabled, and so on, all over the world. On the basis of the effectiveness of micro credit to overcome the problematic situation of destitute people, the Government of Bangladesh initiated the micro credit program in 2002 for the disabled. From then, it has been creating a positive impact in the field of disabled welfare. However, there have been no intensive studies on micro credit, specially related to the disabled. Hence, the present study has been conducted to find out the impact of micro credit on the welfare of the disabled as well as its potentiality. It is hoped that this study will be able to provide an effective guideline for formulating policy and to upgrade the programmes for the disabled. It can also be expected that the traditional attitudes about disability will improve and the attempt to include the disabled into the mainstream of our national development may get accelerated.

METHODOLOGY

The present article is based on an empirical study. The study was conducted to inquire into the socio-economic condition of the recipients and non-recipients of micro credit among the disabled. The study has been conducted in Pabaupazilla which is part of the district of Rajshahi, Bangladesh. The respondents of this study consist of two categories; one is the disabled who have received micro credit from the social service department in Paba Upazilla and another are the disabled who live in the upazilla but did not receive the micro credit from the social service department. There are 2,652 disabled in Paba Upazilla according to survey conducted by USS, Paba. Among them, 134 disabled have been receiving micro credit. All the recipients (134 disabled) of micro credit have been included in this study. The remaining disabled are 2512 in number. From them, 134 disabled have been randomly selected for the study for making a comparison between the disabled with micro credit and the disabled without of micro credit. Hence, the total number of respondents (Disabled with Micro credit (DMC) of 134 and Disabled without Micro credit (DMC) of 134) is 268 in the present study.

CONCEPTUAL CLARIFICATION OF THE KEY CONCEPTS

Micro Credit: Generally micro credit refers to small amount of money, which is provided to disadvantaged groups without any mortgage. Micro credit is determined into the following criteria: micro, or very small in size, target users – micro entrepreneurs and low-income households' utilization, the use of funds - for income generation, and enterprise development, terms and conditions - most terms and conditions for micro credit loans are flexible and easy to understand, and suited to the local conditions of the community. The amount (5,000/= to 15,000/=) of money, which is provided by the USS office under the Ministry of Social Welfare (SWM) to the disabled, will be considered as micro credit in this study.

Disabled: Generally, disability refers to some restriction or lack of ability to perform a particular activity e.g. walking, running etc. It is an umbrella term meaning the state of a person suffering from psychic abnormalities or loss of a certain organ physiologically or that in anatomical structure wholly or in part, inability to perform actively in the way that may be considered normal. The nature of disability may be related to vision, hearing, speech or many kinds of physiological disabilities (Sarker and Hossain, 2000:266). According to the Indian law, the persons with Disabilities (Equal opportunities of right and full participation) Act, 1995, as per Article-2, "disability means (i) blindness (ii) low vision (iii) leprosy cured (iv) hearing impairment (v) locomotion disability (vi) mental retardation (vii) mental illness (United Nations, 1997: 52). The three terms "Impairment" "disability", and "handicap" are quite interrelated and thus used in many different ways to cover a vast range of human conditions. Still in this part of conceptual analysis and attempt is made to define these terms separately, (a) Impairment is any loss or abnormality of psychological, physiological, or anatomical structure or function. (b) Disability is any restriction or lack (resulting from an impairment) of ability to perform an activity in the manner or within the range considered normal for a human being; (c) Handicap is a disadvantage for a given individual, resulting from an impairment or a disability, that limits or prevents the fulfilment of a role that is normal (depending on age, sex, social and cultural factors) for the individual" (United Nations, 1989:10). According to the Disability Welfare Act-2001 of Bangladesh, the disabled are classified into sighted disabled, physical disability, intellectual disability,

hearing impaired (deaf), speaking impaired (dumb), multiple disability and disability recognised by the concerning authority (GOB, 2001:3). In this study, those who have physical (anatomical and visual deformities) disability and received micro credit for their self-reliance will be considered as disabled.

FINDINGS AND DISCUSSION

Disability is an increasing problem in the world as well as in Bangladesh. More than a billion people are estimated to live with some form of disability, or about 15 per cent of the world's population (Razzak, 2012:3). According to the WHO (World Health Organization) Survey of 2002-2004, around 785 million (15.6%) persons aged 15 years and older live with a disability, while the WHO Global Burden of Disease Study, 2004, estimates a figure of around 975 million (19.4%) persons. Of these, the World Health Survey (WHS) estimates that 110 million people (2.2%) have very significant difficulties in functioning, while the Global Burden of Disease (GBI) estimates that 190 million (3.8%) have "severe disability" – the equivalent of disability inferred for conditions such as quadriplegia, severe depression, or blindness (Ferdous, 2012:126). The collected primary data of the present study have been analysed and the findings have been presented in this section.

Age: Age is an important factor to assess the physical ability of the people. Those who are young in age, are more capable to work compared to those who are old. Hence, to identify the age status, the researcher asked the respondents about their age. They were not able to mention their actual age. They mentioned their age by using the different memorable events like year of marriage, birth of first child etc. The researcher tried to estimate their age to see their physical appearance. Table - 1 presents the data about the age of the respondents.

It is evident that the age range of the highest proportion (61.2 percent) of the respondents remains in the year of 20 to 30, followed by the age group of 30 to 40 (17.5 percent), 40 to 50 (13.8 percent), 50 to 60 (4.5 percent) and 60 to 70 are 3.0 percent. The average age of the total respondents are 32.17 percent. It indicates that on an average, the respondents are young aged. If the both respondents are considered, the average age of the recipient group is higher than the non-recipient group, 32.7 and 31.6 years respectively. The standard deviation is also higher for the recipient respondents compared to non-recipient respondents, 12.52 and 12.01 respectively.

Table -1: Age of the Disabled by Categories

Age (Year)	Categories of the Disabled				Total	
	Recipient of Micro Credit		Non-recipient of Micro Credit		N	%
	N	%	N	%		
20-30	80	59.7	84	62.7	164	61.2
30-40	27	21.0	20	14.9	47	17.5
40-50	15	11.2	22	16.4	37	13.8
50-60	07	5.2	05	3.7	12	4.5
60-70	05	3.7	03	2.2	08	3.0
Total	134	100	134	100	268	100
<i>Mean</i>	32.72		31.65		32.18	
<i>STD</i>	12.522		12.015		12.259	

Source: Field Survey

Religion: Religion is a system of beliefs and rituals with reference to the sacred which binds people together into social groups. It is (or may be) the most influential factor in keeping pace in a society and turning it into a good social environment. The table2 represents the distribution of the respondents by their religious affiliation. Majority of the respondents in both categories are Muslims. It is clear to see that 93.3 percent of the respondents are Muslims followed by the 4.5 and 2.2 percent respondents who are Hindus and Christians

respectively. It is to be mentioned here that Bangladesh is Muslim dominated country (about 88 percent people are Muslim) and Hindus are the second most followed religion (about 10 percent). Naturally, the national situation is reflected in the present study.

Table - 2: Religion of the Disabled by Categories

Religion	Categories of the Disabled				Total	
	Recipient of Micro Credit		Non-recipient of Micro Credit			
	N	%	N	%	N	%
Islam	128	95.5	122	91.0	250	93.3
Hindu	5	3.7	7	5.2	12	4.5
Christian	1	0.7	5	3.7	6	2.2
Total	134	100	134	100	268	100

Source: Field Survey

Marital Status: Marriage is an important part of life. It is cultural phenomenon which sanctions a more or less permanent union between partners, conferring legitimacy on their offspring. The disabled are a more vulnerable group in our society compared to other groups in terms of their marital status. The marital status of the respondents is shown in Table - 3.

It is depicted from the table 4.3 that most of the disabled are unmarried (51.9 percent), followed by 40.3 percent married, 3.4 percent divorced, 2.9 percent widow/widower and 1.9 percent separated respectively. If this category is considered, the highest percentages (49.3 percent) of recipients are married. Rest of the recipients are disabled, 45.5 percent are unmarried, 1.5 percent divorced, 2.2 percent widower/widow and 1.5 percent is separated. On the other hand, most (58.2 percent) of the non-recipient disabled are unmarried and only 31.3 percent are married. It is interestingly seen that the non-recipients who are disabled are more likely to be unmarried compared to the recipients who are disabled. It is 58.2 percent and 45.5 percent respectively. If being unmarried is considered as a sign of vulnerability, it can be said that the non-recipients who are disabled are more vulnerable than the recipients who are disabled.

Table - 3: Marital Status of the Disabled by Categories

Marriage	Categories of the Disabled				Total	
	Recipient of Micro Credit		Non-recipient of Micro Credit			
	N	%	N	%	N	%
Married	66	49.3	42	31.3	108	40.3
Unmarried	61	45.5	78	58.2	139	51.9
Divorced	02	1.5	07	5.2	09	3.4
Widow	03	2.2	04	0.3	07	2.6
Separated	02	1.5	03	2.2	05	1.9
Total	134	100	134	100	268	100

Source: Field Survey

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Educational Status: Education is the most important component of the human resource development. Education plays an important role to develop a nation. It is an indicator of the social status. Most of the respondents of this study were found to be illiterate. It is 38.4 percent in both categories (Table - 4).

It is seen in table 4 that most of the respondents in the recipient category are illiterate (29.9 percent), followed by 22.4 percent of the respondents who can sign their name, 27.6 percent of the respondents who have completed their primary education, 12.7 percent with secondary education, 4.5 percent with higher secondary education and 3 percent having other category in terms of education. On the other hand, the non-recipients who are disabled and are illiterate constitute the single largest majority (47 percent), followed by 18.7 percent of the respondents who are literate, 15.7 percent primary educated, 9.7 percent secondary educated, 7.5 percent higher secondary and only 1.5 percent having others education. Others include Bachelor degree, Madrasha, etc. On the above discussion, if one considers literacy as the sign of being in a better position in life, it can be commented that the respondents of this study are enjoying a better status in their educational attainment. Because it indicates that the 61.6 percent respondents are educated.

Table -4: Educational Status of the Disabled by Categories

Education	Categories of the Disabled				Total	
	Recipient of Micro Credit		Non-recipient of Micro Credit			
	N	%	N	%	N	%
Illiterate	40	29.9	63	47.0	103	38.4
Only can sign	30	22.4	25	18.7	55	20.5
Primary	37	27.6	21	15.7	58	21.6
Secondary	17	12.7	13	9.7	30	11.2
H.S.C	06	4.5	10	7.5	16	6.0
Others	04	3.0	02	1.5	06	2.2
Total	134	100	134	100	268	100

Source: Field Survey

Occupational Status: Occupation is an important indicator to know the economic condition of a person. Especially occupation or employment of the people with disability which is one of the most powerful indicators of socio-economic status. Generally, disabled people continue to remain excluded from employment or occupational facilities, they are identified as 'hard-core poor' people who are rarely included in integrated development programmes (Thomas, 2003:2). In this study, table 5 shows the occupational status of the respondents. It is seen that the disabled are engaged in different types of occupations. Highest proportion (26.9) of both categories is day labour followed by 23.1 percent who are businessmen, 20.1 percent are beggars, 07.5 percent are housewives, 6.0 percent are maid servants, 05.6 percent are farmers, 4.1 percent are service holders and 06.7 percent belong to other occupational categories respectively. Categorically, it is seen that most of the recipient respondents are engaged in business (31.3 percent), followed by 23.9 percent day labour, 14.9 percent of the disabled are engaged in beggary. It may be mentioned here that 71.6 percent of the recipient respondents are serving physical labour to earn something. On the other hand, most of the non-recipient respondents (29.9 percent) are day labour, among the other respondent's 25.4 percent are beggars, 14.9 percent are engaged in business, 08.2 percent are servants, service holder farmers and engaged in other occupations are 03.7, 03.0, and 09.7

respectively. The findings indicate that the non-recipient respondents are more vulnerable compared to recipient respondents.

Income: Income is an important indicator to identify the socio-economic status of a person. However, it is difficult to know the actual amount income. This is so because people generally keep it as confidential; they aren't interested to disclose their income. However, statistical information of the respondents is shown in table - 6. Where it is seen that, 84.7 percent of the total respondent's income is between BDT.1000 to 4000 thousand. 13.1 percent of the respondents earn only BDT. 4000 to 8000 thousand. Mean income of the respondents are tk.3108 only. Categorically mean income of the recipient disabled is tk. 3331 only whereas the non-recipient's average income is BDT. 2885 only.

Table - 5: Occupational Status of the Disabled by Categories

Occupation	Categories of the Disabled				Total	
	Recipient of Micro Credit		Non-recipient of Micro Credit		N	%
	N	%	N	%		
Day labor	32	23.9	40	29.9	72	26.9
Business	42	31.3	20	14.9	62	23.1
Beggary	20	14.9	34	25.4	54	20.1
House wife	13	09.7	07	05.2	20	07.5
Servant	05	03.7	11	08.2	16	06.0
Farmer	11	08.2	04	03.0	15	05.6
Service	06	04.5	05	03.7	11	04.1
Others	05	03.7	13	09.7	18	06.7
Total	134	100.0	134	100.0	268	100.0

Source: Field Survey

Table - 6: Monthly Income of the Disabled by Categories

Income	Categories of the Disabled				Total	
	Recipient of Micro Credit		Non-recipient of Micro Credit		N	%
	N	%	N	%		
1000-4000	110	82.1	117	87.3	227	84.7
4000-8000	21	15.7	14	10.4	35	13.1
8000-12000	02	1.5	02	1.5	04	01.5
12000-16000	01	0.7	0	0.0	04	0.4
16000-Above	0	.0	01	0.7	01	0.4
Total	134	100	134	100	268	100
Average BDT.	3,331/=		2,885		3108	
St.Deviation	1861		2271		2084	

Source: Field Survey

If income is considered as tool to indicate a better position of the disabled in society, it can be said that the recipient group of the disabled are in better position compare to non-recipient group of the disabled. In terms of monthly income, the non-recipient respondents are in a vulnerable position.

Family size: The family is by far the most important primary group in society. It may play the vital role to control and balanced development of society. Historically, it has been transformed from a more or less self-contained unity into a definite and limited organisation of minimum size, consisting primarily of the original contracting parties. On the other hand, it continues to serve as a total in community for the lives born within it, gradually relinquishing this character as they grow toward adulthood (MacIver & Page, 1964; 238). Similarly, if the family is considered as a broken, its inmates may be unsecured and vulnerable. Hence, it was significant to know the family structure. It is evident from Table 7 that the family size of recipient and non-recipient disabled is different. The average number of family member of the recipient disabled is 3.64 and 3.77 for the non-recipient disabled. There is a slight difference between two categories of respondents.

It is also seen that the highest proportion (64.2 percent) of recipient respondents' family consists of more than three members, rest of them are 1 to 2 members (17.9 percent), 5 to 6 (17.2 percent) and 0.7 percent responds have 7 to 8 family members. On the other hand, the highest number (49.3 percent) of non-recipient respondents have 3 to 4 family members, followed by 27.6 percent, 21.6 percent and 1.5 percent, who have 5-6, 1-2 and 7-8 family members respectively. Overall, most of the respondents have 1 to 4 (76.5 percent) family members and 23.5 percent have more than 5 members in their family. The average percentage of family members is 3.71. Earlier, it was narrated that (table 3), about 52 percent of the respondents are unmarried, they are living with their parents or guardians. In terms of more than 5 family members, it is higher among the non-recipient disabled compared to the recipient disabled. It is 29.1 percent for the non-recipients and 17.9 percent for the recipient disabled. If the more family member is considered as more family burden, it can be concluded that the non-recipient disabled are experiencing a higher amount of family burden compared to the recipient disabled.

Table - 7: Family Members of the Disabled by Categories

Family Members	Categories of the Disabled				Total	
	Recipient of Micro Credit		Non-recipient of Micro Credit		N	%
	N	%	N	%		
1-2	24	17.9	29	21.6	53	19.8
3-4	86	64.2	66	49.3	152	56.7
5-6	23	17.2	37	27.6	60	22.4
7-8	01	0.7	02	1.5	03	1.1
Total	134	100	134	100	268	100
Mean	3.64		3.77		3.71	
St.Deviation	1.100		1.398		1.257	

Source: Field Survey

Housing Condition: Housing is a vital variable that indicates the socio-economic status of people. Housing in general means a habitable shelter, but it is not merely a shelter or a house alone. In its wider connotation, it embraces the total living environment including dwelling units, lands, environs, the neighbourhood and other services and utilities required for the physical, social, psychological, and economic wellbeing of the inhabitants. Housing is one of the six basic human needs and access to safe adequate housing is guaranteed by the constitution of the People's Republic of Bangladesh (Article-15) and the United Nations Universal Declaration-1948 (Choudhury, 1999). Everybody tries to build a shelter in terms of housing by his earnings within the time at least of his late age. Although, the disabled people are low income groups and have little capability to make a healthy shelter for living. Table-5.8 shows the types of housing of the respondents. The highest proportion (68.7 percent) of housing condition is kancha, followed by 26.1 percent semi pacca, 4.1 percent pacca and 1.1 percent others. Between the two categories of respondents it is clear to identify that 72.4 percent non-recipient respondents live in kancha (floor made with clay or mud, roof with straw or like

this and wall of muddy/straw/jute stick).

Table -8: Types of Houses of the Disabled by Categories

Types of house	Categories of the Disabled				Total	
	Recipient of Micro Credit		Non-recipient of Micro Credit			
	N	%	N	%	N	%
Kancha	67	64.9	97	72.4	184	68.7
Semi Pacca	43	32.1	27	20.1	70	26.1
Pacca	03	2.2	08	6.0	11	4.1
Others	01	0.7	02	1.5	03	1.1
Total	134	100	134	100	268	100

Source: Field Survey* Others include the rail station, bus stand and floating.

Electric Facilities: Electricity is an important parameter of the status of the development of a community. It is considered as the sign of improved socio-economic status. It is used as a source of light, instrument of recreation, and as the means of standard of living. It is depicted from the table 9 that majority of the respondents (56.3 percent) in both categories have no electric facilities in their household and only 43.7 percent respondents enjoy the electric facilities.

Table - 9: Opinion of the Disabled about the Electric Facilities in their House by Category

Electricity	Categories of the Disabled				Total	
	Recipient of Micro Credit		Non-recipient of Micro Credit			
	N	%	N	%	N	%
Yes	72	53.7	45	33.6	117	43.7
No	62	46.3	89	66.4	151	56.3
Total	134	100.	134	100	268	100
<i>Chi-Square</i>	<i>Value=11.92D.F=1 Significance=.001</i>					

Source: Field Survey

If category is considered, it is found that the highest proportions of the recipients are enjoying the electric facilities and rest of the respondents is not able to enjoy this facility. It is 53.7 and 46.3 percent respectively. On the other hand the highest proportion of the non-recipient disabled are not able to consume the electric facilities and the small proportion of the respondents enjoy this facility. It is 66.4 and 33.6 percent respectively. If the consumption of electric facilities is considered as the sign of better socio-economic status, findings can be drawn that the recipient disabled are in a better position compared to the non-recipient disabled.

Property Ownership: Property rights are fundamental rights of human beings. Property refers to something which is privately owned. Nicholas, Stephen, and Turner state that property is usually conceived in sociology as a collection of rights over both inanimate (land, houses etc.) and animate (animals, people) objects (Nicholas, Stephen and Turner, 1988:197). So it is necessary to know about the property ownership of the disabled to assess their socio-economic status. Opinion of the respondents is presented in the table 10. Data indicate that maximum disabled (61.9 percent) have the ownership of property and only 38.1 percent disabled are property less. On the basis of category, property less situation is severe for the non-recipient

disabled. There is a little difference between the recipient and non-recipient disabled. As the value is 1.58, degree of freedom 1 and significance .208. Hence, this difference is not statistically significant.

Table - 10: Whether the Disabled have the Property or Not by Categories

Opinion	Categories of the Disabled				Total	
	Recipient of Micro Credit		Non-recipient of Micro Credit		N	%
	N	%	N	%		
Yes	88	65.7	78	58.2	166	61.9
No	46	34.3	56	41.8	102	38.1
Total	134	100.	134	100	268	100
<i>Chi-Square</i>	<i>Value=1.58</i>		<i>D.f=1</i>		<i>Significance=.208</i>	

Source: Field Survey

With regard to the nature of their ownership related to property, respondents (Table - 11) have ownership of different kinds of property. It is noticed that almost all (98.8 percent) the disabled have homestead property, followed by 29.5 percent who have cultivable land, 2.4 percent have garden, 1.2 percent have ponds and others respectively. Categorically, it is almost same situation with regard to their ownership of the property.

Table - 11: Nature of Property of the Respondents by Categories

Nature of Property	Categories of the Disabled				Total	
	Recipient of Micro Credit		Non-recipient of Micro Credit		N	%
	N	%	N	%		
Homestead	87	98.9	77	98.7	164	98.8
Cultivable	29	33.0	20	25.6	49	29.5
Garden	2	2.3	2	2.6	04	2.4
Pond	01	1.1	01	1.3	02	1.2
Others	01	1.1	01	1.3	02	1.2
Total	121* (N=88)		101* (N=78)		222* (N=166)	

Source: Field Survey*Multiple Responses

Table: 12. Family's Economic Condition of the Disabled by Categories

Economic Condition	Categories of the Disabled				Total	
	Recipient of Micro Credit		Non-recipient of Micro Credit		N	%
	N	%	N	%		
Surplus	01	0.7	03	2.2	04	1.5
Easy Going	58	43.3	66	49.3	124	46.3
Deficit	75	56.0	65	48.5	140	52.2
Total	134	100.	134	100	268	100

Source: Field Survey

Economic Solvency of Family: The modern civilised society is highly characterized by the basis of economic statuses. It is generally believed that in almost every society, economic condition plays a vital role in determining social status. For this realisation, a question was asked to the disabled about their economic

solvency. It is clearly shown in the table 12 that a mentionable number of disabled (52.2 percent) are economically insolvent.

If the category is considered, majority (56 percent) of the recipients are in an economically easy going position, followed by 43.3 percent and 0.7 percent recipients who are disabled and are carrying out their life in an economically deficit and surplus manner. Conversely, majority of the non-recipient (49.3 percent) disabled are in an economically easy going status. Only an insignificant proportion of the respondents are carrying out their life in surplus position. It is 2.2 percent. If the economic insolvency is considered as the indication of vulnerability in their livelihood, the recipient disabled are slightly vulnerable compared to the non-recipient disabled.

Table 13: Measures to Fulfill the Deficits of the Respondents by Categories

Means to fulfill their Deficit	Categories of the Disabled				Total	
	Recipient of Micro Credit		Non-recipient of Micro Credit		N	%
	N	%	N	%		
Starving	23	30.7	41	63.1	64	45.7
Govt. assistance	10	13.3	06	9.2	16	11.4
Relative's help	39	52.0	36	55.4	75	53.6
NGO loan	10	13.3	11	16.9	21	15.0
Borrowed from the shop	58	77.3	64	98.5	122	87.1
Others	01	1.3	01	1.5	02	1.4
Total	140* (N=75).		162* (N=65)		302* (N=140)	

*Multiple Responses, Source: Field Survey

The disabled who faced the problem of economic deficiency in the family were asked as to how they survived or coped with the deficit situation. A great similarity is seen (table 13) between the recipient and non-recipient disabled in terms of the coping mechanism. It is found that all respondents had minimised this situation by starving (45.7 percent), government assistance (11.4 percent), relative's help (53.6 percent), NGO loan (15 percent), borrowed from the shop (87.1 percent) and others (1.4 percent). If the starving is considered as the indication of worst situation, it may be commented that the non-recipient disabled (63.1 percent) are in the worst position compared to the recipient disabled (30.7 percent).

CONCLUSION

Based on the above discussion, it can be concluded that the overall socio-economic scenario of the disabled people is not so good in Bangladesh. It is mentionable that the recipient disabled are slightly better off compared to the non-recipient disabled in terms of their socio-economic condition. The present study indicates that the loan recipient disabled are better off in the variables of age, occupation, marital status, monthly income, family size compared to the non-recipient disabled. On the basis of the findings of the present study, necessary policy should be taken to uplift the socio-economic condition of the disabled people in Bangladesh.

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