

POLICY ADVOCACY FOR ENTREPRENEURS WITH DISABILITY



Policy Advocacy for Entrepreneurs with Disabilities: Leave No One Behind

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Abbreviations:

CMSME	:	Cottage, Micro, Small and Medium Enterprise
a2i	:	Aspire to Innovate
G2B	:	Government to Business
SPS	:	Service Process Simplification
TIN	:	Tax Identification Number
VAT	:	Value Added Tax
ICT	:	Information and Communication Technology
SDG	:	Sustainable Development Goals
PWD	:	Person with Disabilities
MOC	:	Ministry of Commerce
MOI	:	Ministry of Industries

Table of Contents

Chapter 1: Introduction	1
1.1 Background of the Study	1
1.2 Objectives of the Study	1
1.3 Methodology of the Study.....	1
1.4 Scope of the Study	2
1.5 Reason to Choose the Sector	2
Chapter 2: Entrepreneurs with Disabilities: Scenario Analysis	3
2.1 Addressing Disabilities through Act	3
2.2 Addressing Disabilities in 8 th Five Years Plan	4
2.4 Addressing Disabilities in SDGs	6
2.5 Institutional Fragmentation to Protect the Right of PWD.....	7
Chapter 3: Findings of the Session	8
Chapter 4: Constraints & Pain Points Faced by Entrepreneurs with Disabilities	10
Chapter 5: Policy Advocacy for the Entrepreneurs with Disabilities	11
Chapter 6: Concluding Remarks	13
Annex-I: Participant List	i

Chapter 1: Introduction

1.1 Background of the Study

The contribution of the manufacturing sector to the national economy is 35%. Among these SMEs contributes 25%. It is told that 7.8 million of employment are generated by these sectors. But it is expected that the number is higher than the old one. At present 99% of the industry and business of Bangladesh are under the CMSME sectors. 70% of the economic activities of Bangladesh are controlled by this sector as well. 80-85% of the employment to the total industrial sector is contributed by CMSMEs. SME sector supplies 30-35% of the total demand for internal industrial items in Bangladesh. Players/entrepreneurs of the business environment in Bangladesh are classified as “Cottage, Micro, Small, Medium and Large”. Among them, entrepreneurs from large industries have enough vocal and strength to reach their voice/demand/need, etc. to the regulatory authority. In contrast, entrepreneurs from CMSM are not enough capable to have the same access to the government. In that point of view, the government is identifying the potential and promising CMSM sectors to identify their pain points while conducting business and availing G2B services as well as designing a suitable way forward to make the overall system simplified and user friendly.



The government wants to facilitate the entrepreneurs with disabilities through structured and harmonized policy assistance to ensure their contribution to the national economy. It is estimated that 10% of the population are living with a disability and they are one of the most vulnerable groups in Bangladesh. Entrepreneurs with disabilities face several socioeconomic constraints while conducting business. In that regard, Aspire to Innovate (a2i) program of the ICT Division with the assistance of Access Bangladesh Foundation organized a daylong session where entrepreneurs with disabilities expressed their concerns and constraints as well as placed their valuable remarks to have a better business environment through fiscal, monetary and policy assistance.

1.2 Objectives of the Study



- To portray a scenario analysis of a social and business environment for the persons and entrepreneurs with disabilities;
- To find out the constraints & pain points faced by entrepreneurs with disabilities;
- To put a data-driven and fact-based policy advocacy to ensure a better business environment for entrepreneurs with disabilities

1.3 Methodology of the Study



To prepare the report on “Policy Advocacy for Entrepreneurs with Disabilities: Leave No One Behind”, required data are collected from primary and secondary sources. Later on, validation of the collected data is ensured to make it realistic. The report focused on identifying constraints & pain points faced by entrepreneurs with disabilities as well as put a data-

Chapter 2: Entrepreneurs with Disabilities: Scenario Analysis

2.1 Addressing Disabilities through Act

The Government of the People's Republic of Bangladesh signed the United Nations Convention on the Right of Persons with Disabilities. In that respect, the government implemented an act namely Disability Rights and Protection Act 2013 to ensure the right and protection. The act identifies the types of persons with disabilities as-

1. Autism or autism spectrum disorders
2. Physical disability
3. Mental illness leading to disability
4. Visual disability
5. Speech disability
6. Intellectual disability
7. Hearing disability
8. Deaf and blindness
9. Cerebral palsy
10. Multiple disabilities
11. Other disability

Table: Statistics on Persons with Disability

Sex	Autism	Physical Disability	Longterm Disability	Visual Disability	Vocal Disability	Intellectual Disability	Hearing Disability	Hearing and Visual Disability	Cerebral Palsy	Multiple Disability	Down Syndrome	Others	Total
Female	25131	417711	36130	142262	69132	76927	37302	4668	38126	92714	2279	6794	949176
Male	39747	772052	53488	197463	93324	104225	47593	5930	60030	128291	2844	9572	1514559
Third Gender	63	1239	89	114	106	240	60	4	30	129	7	617	2698
Total	64941	1191002	89707	339839	162562	181392	84955	10602	98186	221134	5130	16983	2466433

Source: Disability Information System available at dis.gov.bd Retrieved on 29 January 2020

To protect the right of persons with disabilities several committees like the National Committee, District Committee, Upazila Committee, City Committee, etc. would be formed based on the Disability Rights and Protection Act 2013.

The government has taken the following 16 activities to protect the right of persons with disabilities-

1. Detection
2. Assessment & Planning
3. Health Services
4. Language & Communication
5. Accessibility
6. Sharing Information and Information & Communication Technology
7. Mobility
8. Habilitation and Rehabilitation
9. Education & Training
10. Employment
11. Social Security
12. Freedom from Violence, Access to Justice and Legal Aid
13. Natural Disaster, Risk, and Humanitarian Emergencies
14. Sports, Cultural Activities and Recreation
15. Awareness
16. Organization

Bangladesh has come a long way in terms of promoting and protecting the rights of persons with disabilities (PWD). Both the UN Convention on Rights of Persons with Disabilities and the Beijing Proclamation on the Full Participation and Equality with Disability in Asia and the Pacific Region have been ratified. A 5-year National Disability Action Plan in 2006 was also implemented, making all relevant ministries responsible for undertaking various initiatives to include and protect PWD.

Persons with Disabilities and networks of persons with disabilities need more support to create opportunities for them to speak about the issues affecting their lives. The value of the disability benefit is Taka 700 per month. There are some programs for skill development. A disability information system has also been established under the Department of Social Services.

2.2 Addressing Disabilities in 8th Five Years Plan

The government has proposed the following strategies and actions for the betterment of persons with disabilities in the 8th Five Years Plan-

1. The Rights and Protection of the Persons with Disabilities Act, 2013 (RPPD) will be implemented to ensure international standards on disability rights as set out in the Act. The National Coordination Committee for Persons with Disabilities will be strengthened to monitor and coordinate activities of different ministries/divisions in the implementation of the Act. Requirements of the poor and vulnerable, including women and children, will be prioritized in all activities and implemented.
2. The Government will ensure full implementation of the Disability Benefit schemes proposed in NSSS during the Eighth Plan. The Government will ensure that every child certified as having a severe disability will be provided with a regular transfer, known as the Child Disability Benefit. This will extend the current Child Disability Grant that is managed by the Ministry of Social Welfare.

3. The Government will develop a mechanism to identify the severe disability among children, which will not only include children with physical disability but also other disabilities like autism, cognitive, mental, sensory impairment, etc. It is estimated that there will be around 350,000 children eligible for the scheme. Mechanisms will also be established to remove children with disabilities from the street, making the Child Disability Benefit conditional on children not involved in begging. A system of penalties will be introduced for those who employ children as beggars.
4. The current disability grant managed by the Ministry of Social Welfare will be reformed into a scheme that provides a regular transfer to all poor and vulnerable citizens of Bangladesh with a severe disability. The scheme will be accessible to all poor and vulnerable people aged 19-59 years with a severe disability and, at 60 years, they will transition to the Citizens' Pension. The Government will design robust measures for identifying the severe disability and will establish an appeals mechanism for those who feel that they have been unfairly excluded.
5. The introduction of a reformed Disability Benefit will mark a significant change in the lives of the poor and disabled citizens to be better able to enter the labor market and access credit so that they can invest in small businesses. The Ministry of Social Welfare will complement the Disability Benefit by providing additional support to recipients by ensuring access to vocational education and small business schemes and eliminating discrimination in the labor market.
6. Along with an expansion of integrated education programs for visually impaired children, existing institutions for hearing impaired and mentally retarded children will be expanded. New institutions will be established to provide access to more children with disabilities at primary, secondary and tertiary levels. A collaborative effort involving the government, NGOs and the private sector will be encouraged to expedite an expansion of existing institutions, establish new institutions and undertake teachers' training on disability.
7. Action will be taken in the health sector to: (i) strengthen early detection of symptoms of disability and provide primary medical rehabilitation; (ii) undertake a nutrition programme for pregnant women; (iii) appoint trainee doctors, nurses and other caregivers to deal with disability issues; and (iv) introduce support services of assistive devices and equipment at health centres.
8. Measures will be taken so that persons with disabilities can have access to all physical facilities and information and communication. Inclusion of persons with disabilities in various national and community level decision-making processes that affect their lives will be ensured. Services like early detection and timely medical intervention, fitment of artificial aids and appliances, educational services in special and integrated schools, vocational rehabilitation including micro-credit will be provided to persons with disabilities through community-based rehabilitation program.
9. As persons with disabilities are predominantly poor and marginalized in society, it is necessary to support the organizing of people with disabilities to make them 'visible' and to empower them to make their voices heard. Some persons with disabilities require specialized support services, assistive devices and job modifications but, more

importantly, the right to decent work needs to be recognized. Such an approach can ensure meaningful participation of persons with disabilities in the development process.

2.4 Addressing Disabilities in SDGs

Disability is referenced in various parts of the SDGs and specifically in parts related to education, growth and employment, inequality, accessibility of human settlements, as well as data collection and monitoring of the SDGs, for instance:

Goal 4 on inclusive and equitable quality education and promotion of life-long learning opportunities for all focuses on eliminating gender disparities in education and ensuring equal access to all levels of education and vocational training for the vulnerable, including persons with disabilities. In addition, the proposal calls for building and upgrading education facilities that are child, disability and gender sensitive and also provide safe, non-violent, inclusive and effective learning environments for all.

In Goal 8: to promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all, the international community aims to achieve full and productive employment and decent work for all women and men, including for persons with disabilities, and equal pay for work of equal value.

Closely linked is Goal 10, which strives to reduce inequality within and among countries by empowering and promoting the social, economic and political inclusion of all, including persons with disabilities.

Goal 11 would work to make cities and human settlements inclusive, safe and sustainable. To realize this goal, Member States are called upon to provide access to safe, affordable, accessible and sustainable transport systems for all, improving road safety, notably by expanding public transport, with special attention to the needs of those in vulnerable situations, such as persons with disabilities. In addition, the proposal calls for providing universal access to safe, inclusive and accessible, green and public spaces, particularly for persons with disabilities.

Goal 17 stresses that in order to strengthen the means of implementation and revitalize the global partnership for sustainable development, the collection of data and monitoring and accountability of the SDGs are crucial. Member States are called upon to enhance capacity-building support to developing countries, including least developed countries (LDCs) and small island developing states (SIDS), which would significantly increase the availability of high-quality, timely and reliable data that is also disaggregated by disability.

Goals Target	Description
4.5	By 2030, eliminate gender disparities in education and ensure equal access to all education and vocational training for the vulnerable, including persons with disabilities, indigenous peoples and children in vulnerable situations
4.a	Build and upgrade education facilities that are child, disability and gender sensitive and provide safe, nonviolent, inclusive and effective learning environments for all

8.5	By 2030, achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value
10.2	By 2030, empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion, economic or another status
11.2	By 2030, provide access to safe, affordable, accessible and sustainable transport systems for all, improving road safety, notably by expanding public transport, with special attention to the needs of those in vulnerable situations, women, children, persons with disabilities and older persons
11.7	By 2030, provide universal access to safe, inclusive and accessible, green and public spaces, in particular for women and children, older persons and persons with disabilities
17.18	By 2020, enhance capacity-building support to developing countries, including for least developed countries and small island developing States, to increase significantly the availability of high-quality, timely and reliable data disaggregated by income, gender, age, race, ethnicity, migratory status, disability, geographic location and other characteristics relevant in national contexts

2.5 Institutional Fragmentation to Protect the Right of PWD

Government is very much willing to protect the right of PWD. Every year government allocate funds and budget to cover PWD under the social safety net program. List of parent ministries and government agencies who work for protecting the rights of disabilities are-

<u>Parent Ministries:</u>	<u>Government Agencies:</u>
<ol style="list-style-type: none"> 1. Ministry of Social Welfare 2. Ministry of Women and Children Affairs 3. Ministry of Youth and Sports 4. Ministry of Disaster Management and Relief 5. Ministry of Public Administration 6. Ministry of Health and Family Welfare 7. Ministry of Local Government, Rural Development and Co-operatives 8. Ministry of Finance 9. Ministry of Commerce 10. Ministry of Industries 11. Ministry of Planning 	<ol style="list-style-type: none"> 1. Prime Minister' Office 2. National Board of Revenue 3. Customs Authority 4. NGO Affairs Bureau 5. Planning Division 6. National Disabled Development Foundation

Besides, there are number of NGOs work for the development of persons with disabilities. Moreover, development partners and donor organizations like World Bank, UKAID, USAID, AUSAID, UN etc. donate funds in that respect.

Chapter 3: Findings of the Session

We have tried to present the data collected from several disabled entrepreneurs to get a fair idea about the real experience of the constraints faced by the disabled entrepreneurs in their business. From that structure we got the opportunity to focus primarily on any challenges or problems that could facilitate the maximum number of services as well as bring the maximum number of disabled entrepreneurs under the service. It is noted that the entrepreneurs with disabilities are picked up randomly.

Analysis:

Person No	Disabilities	Constraints / Pain Points / Challenges														
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
Pers -1	Physical disability	✓	✓	✓	✓	✓	✓	✓			✓	✓		✓	✓	✓
Pers -2	Mental illness			✓		✓	✓	✓	✓			✓	✓	✓		✓
Pers -3	Visual disability	✓	✓	✓	✓	✓	✓	✓			✓	✓		✓		✓
Pers -4	Speech disability	✓	✓	✓	✓	✓	✓		✓			✓	✓	✓	✓	✓
Pers -5	Intellectual disability			✓		✓	✓	✓	✓	✓	✓			✓		✓
Pers -6	Hearing disability	✓		✓	✓	✓	✓	✓				✓	✓	✓	✓	✓
Pers -7	Deaf blindness	✓		✓	✓	✓	✓	✓			✓	✓		✓		✓
Pers -8	Multiple disability		✓	✓	✓	✓	✓	✓				✓		✓		✓
Pers -9	Visual disability	✓		✓		✓	✓	✓			✓	✓		✓	✓	✓
Pers -10	Physical disability	✓		✓	✓	✓	✓		✓			✓		✓		✓
Pers -11	Deaf blindness			✓	✓	✓	✓	✓			✓	✓		✓		✓
Pers -12	Physical disability		✓	✓		✓	✓	✓				✓	✓	✓		✓
Pers -14	Visual disability	✓		✓	✓	✓	✓	✓			✓	✓		✓	✓	✓
Pers -15	Intellectual disability			✓		✓	✓	✓	✓	✓		✓		✓		✓
Pers -16	Deaf blindness	✓	✓	✓	✓	✓	✓	✓			✓	✓		✓		✓
Pers -17	Physical disability			✓		✓	✓					✓		✓		✓
Pers -18	Multiple disability	✓		✓		✓	✓	✓		✓	✓	✓		✓	✓	✓
Pers -19	Visual disability	✓	✓	✓	✓	✓	✓	✓				✓	✓	✓		✓
Pers -20	Intellectual disability			✓		✓	✓	✓	✓	✓	✓	✓	✓	✓		✓

Note: [Definition (a); Policy Recognition (b); Bank Finance (c); Micro Finance (d); Information (e); Infrastructure (f); Education (g); Social Barriers (h); Family Assistance (i); Awareness & Outreach (j); Trade License (k); Dedicated Cell (l); Individual Loan (m); Quota in FSP (n); Market Access (o);]

Observation:

In Scatter density analysis (highlighted yellow and red) it is observed in two different ways for possible intervention of service process simplification or policy advocacy so that the G2B services can reach in easier way to the entrepreneurs with disabilities.

If we focus on challenges, it is observed that Bank Finance (c); Micro Finance (d); Information (e); Infrastructure (f); Education (g); Trade License (k); Individual Loan (m); Market Access (o); are the most common faced constraint or pain points by the entrepreneurs with disabilities.

If we focus on a specific group of entrepreneurs with disabilities to facilitate by more G2B services those can be simplified by SPS, it is observed that entrepreneurs with Physical disability, Visual disability, Speech disability, Hearing disability, Deaf blindness are the most problematic groups who are facing more challenges than the other disabilities in case of availing G2B services.

So, if we focus and prioritize for intervention to simplify or reform any constraints / Pain Points / Challenges it would be better to think about Bank Finance (c); Micro Finance (d); Information (e); Infrastructure (f); Education (g); Trade License (k); Individual Loan (m); Market Access (o); not only to facilitate with the maximum number of services as well as bring the maximum number or group of entrepreneurs with disabilities under this service.

Chapter 4: Constraints & Pain Points Faced by Entrepreneurs with Disabilities

No	Issue	Constraints/Pain Points
1.	Definition	Several policies define the CMSMEs and large industries along with the definition of women entrepreneurs. But the definition of entrepreneurs with disabilities is not stated in the policy.
2.	Policy Recognition for Entrepreneurs with Disabilities	Policy recognition is highly required to provide structured policy assistance for entrepreneurs with disabilities. The government has implemented the Right and Protection Act for Person with Disabilities, 2013 to protect the right of PWDs. But there is no specific act to facilitate the entrepreneurs with disabilities.
3.	FSP amid Pandemic	The government declared 27 financial stimulus packages to recover from the economic crisis caused by the pandemic. Among these several FSPs were dedicated to recovering the confidence in the business environment. No FSP was declared dedicatedly to addressing the challenges faced by entrepreneurs with disabilities.
4.	Bank & Micro Finance	Entrepreneurs with disabilities are not bankable as well as not under the micro-financing scheme because of their volume of business transactions. Constraints to avail financing to operate the business is one of the major pain points. Banks and microfinance organizations are not willing to provide loans to entrepreneurs with disabilities.
5.	Access to Information	Persons with disabilities are not aware of all of the information disseminated by the government. In most cases, PWDs depend on NGOs in that respect. There is a lack of a well-structured information dissemination mechanism.
6.	Ease of Physical Infrastructure	Most of the government offices are not infrastructural accessible to the persons with disabilities to avail G2B services. Ramp facility is not available in most of the offices.
7.	Education	More than 80 percent of children with disabilities are not in education. Constraints in access to infrastructure, access to educational equipment, transport, teaching capability make the situation worse. On the other hand, demand based schooling system for children with disabilities is not available all over the country.
8.	Social Barriers	Social views towards the PWDs demotivate them and push them to the backstage of society and the economy. Most of the time society addresses the PWDs with negligence.
9.	Family Assistance	In rural areas, persons with disabilities are treated as a burden and curse for the family. The financial conditions of the families do not allow them to spend money for treatment and educational purposes.
10.	Awareness & Outreach	There is the absence of awareness and outreach programs to ensure knowledge empowerment among the entrepreneurs with disabilities on business and trade procedures.
11.	Trade License	A new license fee and renewal fee to avail of a trade license is a burden for entrepreneurs with disabilities. There is no special treatment for them to avail trade license.
12.	Dedicated Cell in Government Agencies	A dedicated cell in every government office to facilitate entrepreneurs with disabilities is yet to establish. There is fear among the entrepreneurs to visit and avail services from the government offices.
13.	Individual Loan	Entrepreneurs with disabilities are entitled to avail of group loans instead of an individual loan from the youth ministry. Such a provision limits the business opportunity of entrepreneurs with disabilities.
14.	Logistics & Marketing Access	Entrepreneurs with disabilities are not physically able to source raw material from the cheapest sources by visiting the market. On the other hand, they face problems to reach their products to the final consumers of remote places.
15.	Presence in Digital Commerce Platform	Because of the low knowledge of internet and digital marketing, their presence in the digital/e-commerce platform is very much limited. They are constantly missing the opportunity to grab online market access.

Chapter 5: Policy Advocacy for the Entrepreneurs with Disabilities

Disability is a part of biodiversity. Not all disabilities are visible. In some cases, disability is not endurance. Rather, temporary disability is observed in different cases. There are notable numbers of disabled people in Bangladesh. It is found in many research that a lot of disabled people are poor or members of low-income groups. Time demands to eradicate the poverty of disabled people and develop their standard of life. It is necessary to take initiative to eradicate poverty and develop their standard of life by the appropriate goal-oriented plan of health, education and training. Policy advocacy to facilitate entrepreneurs with disabilities are tabled-

No.	Issue	Policy Advocacy	Implementing Authority
1.	Industrial Policy	Specific investment incentives and policy assistance along with a definition of entrepreneurs with disabilities should be declared in the National Industrial Policy to ensure policy recognition of this promising business group.	Ministry of Industries
2.	Export Policy	The export policy should contain clear directives on the export incentives and export benefits for the organizations owned by entrepreneurs with disabilities.	Ministry of Commerce
3.	Import Policy Order	In the import policy order, de-minimis value, import ceiling, import procedure, etc. should be relaxed for the entrepreneurs with disabilities.	Ministry of Commerce
4.	SME Policy	There should be a separate definition of CMSMEs and large industries that are owned by entrepreneurs with disabilities.	Ministry of Industries
5.	Digital Commerce Policy	To ensure accessibility and presence of entrepreneurs with disabilities in the digital/online/e-commerce marketplace, specific guidelines/provisions should be accommodated in the Digital Commerce Policy.	Ministry of Commerce
6.	Cash Incentive/ Export Subsidy	Cash incentives/export subsidies should be declared for the organization led by entrepreneurs with disabilities to attract them to international trade.	Ministry of Finance, Ministry of Commerce, Bangladesh Bank
7.	Trade License	Trade license fees should be declared at a minimal amount for entrepreneurs with disabilities. Besides, the provision of annual renewal frequency should be considered to reduce the cost of doing business.	Ministry of Local Government, Rural Development and Cooperatives
8.	Special Business & Trade Education	Ministry of Education in collaboration with the Ministry of Social Welfare may introduce a special business and trade-related education system/training facility to ensure knowledge empowerment among the entrepreneurs with disabilities.	Ministry of Education, Ministry of Social Welfare
9.	AV Assistance to avail Information on Citizen Charter	Several times, entrepreneurs with disabilities are not able to access the information of the citizen charter because of their disabilities. In that respect ICT Division and a2i may assist the Ministries to prepare Audio Video Tutorial to ensure accessibility of information.	ICT Division, a2i
10.	Infrastructural Issue	All the government offices should be physically accessible by establishing a ramp, escalator etc. Besides, the issue “infrastructure accessible for entrepreneurs” should be considered while designing the structure of a building, restroom, washroom, etc.	Ministry of Housing and Public Works
11.	Assistance to Market Access	OI and MOC may jointly conduct product and market research to inform entrepreneurs with disabilities on the suitable market access through the best product.	Ministry of Industries, Ministry of Commerce
12.	Dedicated Cell/ OSS	There should be a dedicated cell or one-stop service centre in every government office to provide services to entrepreneurs with disabilities in the shortest possible time. Most importantly, such a cell or centre should be established on the ground floor of the office building.	Cabinet Division
13.	Dedicated FSP	A dedicated FSP should be declared to facilitate the entrepreneurs with disabilities to cope up with the adverse situation caused for pandemic.	Prime Minister’s Office, Ministry of Finance

14.	ADP Allocation for Entrepreneurs with Disabilities	A proper budget should be allocated in ADP for entrepreneurs with disabilities to organize training, financing, knowledge empowerment, awareness and outreach, etc.	Ministry of Planning
15.	Attain SDGs	To implement the motto “Leave No One Behind”, there is no alternative to the inclusion and holistic development of entrepreneurs with disabilities. SDG wing of PMO should coordinate the issue to all the relevant ministries. Follow-up meetings should be organized biannually in that regard.	Prime Office
16.	Popularize Ek-shop	The Ek-shop mechanism could be the ultimate solution to remove the logistics and market access constraints faced by entrepreneurs with disabilities. Besides, that will ensure the security of payment. Training to accommodate the entrepreneurs to the ek-shop mechanism should be explored.	ICT Division, a2i
17.	Popularize e-banijjyo	e-banijjyo project provides 11 days long full-length training to create capable e-commerce entrepreneurs. Ministry of Commerce and NGO Affairs Bureau may work together to train potential and promising entrepreneurs with disabilities to popularize with e-commerce mechanism.	Ministry Commerce Affairs Bureau
18.	Product Fair	BSCIC, SME Foundation, NGO Affairs Bureau may jointly arrange trade fairs for entrepreneurs with disabilities to ensure domestic market expansion. EPB may facilitate entrepreneurs with disabilities to participate in international trade fairs as well.	BSCIC, Foundation Affairs Export Bure
19.	Association Membership	The cost/fee/charge to avail the membership of an association/chamber is too high to bear for entrepreneurs with disabilities. Ministry of Commerce may instruct business and trade-related chambers/associations to reduce the membership and renewal fee for entrepreneurs with disabilities.	Ministry Commerce
20.	Database for Entrepreneurs with Disabilities	SME Foundation with the technical assistance of a2i is preparing National SME Database to bring the SME sector into a single umbrella. That could be taken as an example to establish a National Database for Entrepreneurs with Disabilities.	Ministry of Commerce of Ministry Affairs Division
21.	Access to Bank Finance at Concession Rate	Amid the COVID-19 the government has granted bank loans to CMSMEs and farmers at the concessionary rate. Such a rate should be allowed for entrepreneurs with disabilities to avail of loans. Most importantly, initiatives should be taken to make them bankable.	Bangladesh Bank
22.	Credit Guarantee Scheme (CGS)	Bangladesh Bank's new credit guarantee scheme will enable small and medium-sized businesses to access the loans they need to cope with the economic impact of Covid-19.	Bangladesh Bank
		Bangladesh Bank has taken initiative to popularize the CGS all over the country. Bangladesh Bank may put special provisions to accommodate entrepreneurs with disabilities in the present CGS mechanism to bring them under credit guarantee scheme. Such an initiative will inspire scheduled banks to grant loans.	
23.	Micro Finance	Ministry of Finance should come forward with policy assistance to accommodate the entrepreneurs with disabilities under the micro-financing mechanism.	Ministry of Finance
24.	Guarantor Issue	To avail loan from the Ministry of Youth, entrepreneurs with disabilities are instructed to arrange a guarantor/introducer (1 st class gazetted officer). Such provision creates a hindrance to avail loan. The government may take initiative to simplify the provision of guarantor	Cabinet Division
25.	Awareness & Outreach Program	Cabinet division may issue an SRO by instructing all the relevant ministries to initiate awareness and outreach programs to ensure knowledge and information empowerment of entrepreneurs with disabilities. Development partners may work together in that respect.	Cabinet Division
26.	Strengthen Capability of NGOs	NGOs that work for the development of persons with disabilities, should get policy and financial assistance to strengthen their capacities. Such initiative will assist the government to achieve the targets to ensure a better life for persons with disability.	NGO Affairs Bureau

27.	Computer Literacy	In the era of 4IR&ICT, there is no alternative to computer literacy. Computer literacy will help persons with disability to be self-employed freelancers.	ICT Division, NGO Affairs Bureau, Ministry of Social Welfare
28.	Brandi Market Training	BSCIC is conducting training on branding and marketing knowledge empowerment. Such initiative should be replicated by the NGO Affairs Bureau and Ministry of Social Welfare to train entrepreneurs with disabilities.	NGO Affairs Bureau, Ministry of Social Welfare
29.	Expansi SSNP	Among the 120 SSNP, 7-9 are dedicated to the development of business. Expansion of the SSNP program should be considered while designing the ADP.	Ministry of Planning
30.	Individual Loan	Entrepreneurs with disabilities should be allowed individual loans instead of group loans to ensure a structured expansion of their business is.	Cabinet Division
31.	Engageme Private Sector	Prime Minister's Office should come forward to motivate private sectors leaders/chambers/associations to extend their support to bring entrepreneurs with disabilities to the main economic stream of the nation.	Prime Minister's Office, PSDPCC
32.	Dedicated Ministry	In 2021, New Zealand formed the Ministry of Disability to put a concentrated focus on the development of persons with disabilities. The government of Bangladesh may consider the example to put a dedicated focus on 10% of its total population.	Cabinet Division

Chapter 6: Concluding Remarks

Disable does not mean less or notable. To bring the persons with disability to the main economic stream of the economy, the first step should be the change of the existing social views towards the PWD. A positive mindset of society will be the best motivation for the PWD to come across the social and self-barriers. The government has taken wonderful initiatives to ensure and protect the right of PWDs. Now it is high time to take initiative to encourage the private sector to come forward to assist PWDs. PWDs are not the burden of society and the economy. They have enough potentials and strengths to ensure contribution from their end. Several government initiatives seem like a ray of hope to them. Implementation of fiscal and policy advocacy to provide a better business environment will inspire entrepreneurs with disabilities to engage in business. Government should ensure the participation of the representatives of the persons with disabilities as well as the representatives of the NGOs' who work for them while drafting policy/act/rules/order etc. We do believe that a harmonized and coordinated knowledge-sharing and empowering mechanism will bring the PWDs forward.

Annex-I: Participant List

1. Prasanjit Kumar Ghoshe, Entrepreneur With Disabilities , ACCESS Bangladesh Foundation
2. Sufia Khatun , Entrepreneur with disabilities , Access Bangladesh Foundation
Md. Azizul Haque Babu , Entrepreneur with disabilities, Access Bangladesh Foundation
3. Jony Akter, Member, Entrepreneur with disabilities, Access Bangladesh Foundation
4. Lata , Entrepreneur with disabilities, Access Bangladesh Foundation
5. Nilufa Begum, Entrepreneur with disabilities, Access Bangladesh Foundation
6. Zaman, , Entrepreneur with disabilities, Access Bangladesh Foundation
7. Shahinur, , Entrepreneur with disabilities, Access Bangladesh Foundation
8. Md. Ershad Hossain , , Entrepreneur with disabilities, Access Bangladesh Foundation
9. Hashina Akter Keya , General- Secretary , Jagroto Pratibondi Samajkallayan Samity
10. Shormi Roy ,General Secretary ,Person with Cerebral Palsy Foundation (PCPF),
Entrepreneur with disabilities, Ahona Randhanshala
11. Ayesha Ajter Mukta , Entrepreneur with disabilities Access Bangladesh Foundation
12. Md. Habibur Rahman Gazi , General Secretary Protibondhi Unnayan Parisad
13. Emran Hossain
14. Md. Suman Hossain ,President, Muktir Songram prtibondhi Unnoyon songstha
15. Yusuf Roman, Entrepreneur with disabilities, Access Bangladesh Foundation
16. Zahidul Islam Bakht, Entrepreneur with disabilities, Access Bangladesh Foundation
17. Md. Billal Hossain , Entrepreneur with disabilities, Access Bangladesh Foundation
18. Ananda Chandra Shil , Entrepreneur with disabilities, Access Bangladesh Foundation
19. Aklima Akter , Entrepreneur with disabilities, Access Bangladesh Foundation
20. Sakhina Mamtaz (Ruma), , Entrepreneur with disabilities, Access Bangladesh Foundation
21. Md. Rashedul Islam , Entrepreneur with disabilities, Access Bangladesh Foundation
22. Rafia Akter , Entrepreneur with disabilities, Access Bangladesh Foundation
23. Najmul Nahar Munmun , Entrepreneur with disabilities , Access Bangladesh Foundation
24. Shamim Kawser , Entrepreneur with disabilities, Access Bangladesh Foundation