Towards Disability Inclusion

A Handbook for Inclusion of Persons with Disabilities in Government Programmes and the Apparel Industry

About this Handbook

This handbook is intended for people in management positions to guide them to facilitate disability inclusion in their organisations. The book explains some of the key terms associated with disability that are essential for managers to understand and analyse the context and plan for disability inclusion. The handbook provides a brief on the disability context in Bangladesh and points out the policy obligations and business case as to why disability inclusion should be considered by the industry and government sectors.

The handbook highlights the key principles, which must be considered while planning disability inclusion, regardless of the context, and provides a list of possible actions that might be considered by the concerned ministries and industries to facilitate disability inclusion in development initiatives.

BREAKING
THE BARRIERS TO
DISABILITY
INCLUSION

Credits

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Preface to the Second Edition

Persons with disabilities in Bangladesh have been facing marginalisation in all aspects of their lives. A lack of awareness compounded with wrong beliefs and social stigma have been preventing them from living a life with dignity. They are deprived of the opportunity to enrol in education and, as they grow older, in employment and/or job opportunities. Where they were cared for, it has always been in the form of charity and welfare. The situation is changing nowadays.

During the past few decades, several organisations have been addressing issues concerning persons with disabilities. For about two decades, the Government of Bangladesh (GOB) has also taken disability issues into account. During the past decade, considerable progress has been achieved and the government and non-government sectors have started to address disability issues in a united manner and from a human rights' perspective.

Bangladesh was one of the pioneering countries to ratify the Convention on the Rights of Persons with Disabilities (CRPD) and the Optional Protocol. Five years later, GOB enacted the Rights and Protection of Persons with Disabilities Act, 2013, which has been constructed in the spirit and content of CRPD. A new window of opportunity has been opened for persons with disabilities of this country to finally see their rights and fundamental freedoms being established.

The Ministry of Social Welfare and other ministries and departments have started addressing issues concerning persons with disabilities in their respective programmes. But due to the lack of proper information, most of these programmes are yet to address the issues within a human rights framework – they are mostly still charity and welfare-based.

Besides the Ministry of Social Welfare and a number of concerned NGOs, the private sector, which is by far the largest employment sector in the country, is also yet to wake up adequately to make room for persons with disabilities. They are beginning to show interest but again lack proper information or actual guidance. Disability is a complex issue. While it is a part of human diversity, there is a wide range of diversity within disability itself. Making a disability inclusive environment requires technical know-how and a plethora of special specific skills.

In recent years, both the government and the private sector are showing interest to include persons with disabilities in their programmes and initiatives. This inclusion handbook has been prepared as a simple guide to assist them towards that end. We have printed this revised version of the handbook to meet the interests in disability inclusion among relevant stakeholders of the government and private sector, especially of the ready-made garment industry. For any further support or any additional information required, we will always be at your side.

We believe that this handbook will help many stakeholders, including the government and private sector, to design new strategies to enhance sustainable skills development and livelihood opportunities for persons with disabilities. We assume that government and private initiatives to promote disability inclusive employment opportunities will go a long way in enhancing self-esteem of persons with disabilities and make them equally productive citizens of Bangladesh.

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1. Introduction

1.1 Background

Bangladesh is striving to become a middle-income country by the year 2021. The policies, plans, programmes and resource allocations by the government are expected to aim at achieving this goal. However, it can be assumed that this goal will only be realised if all sections of the nation's people are meaningfully engaged and included in its development journey. The large number of persons with disabilities in Bangladesh needs to be an integral part of this process. Their inclusion must be considered as a non-negotiable agenda. Although the Ministry of Social Welfare is considered the focal ministry for disability related issues in Bangladesh, it is now well accepted that disability is a cross-cutting issue and a concern for all ministries, departments and agencies of the government. Increased awareness and knowledge of disability inclusion among key government actors and an enabling environment promoting inclusion are pre-requisites for persons with disabilities to participate in development programmes and to effectively contribute to the development initiatives in the country.

The Bangladesh ready-made garment (RMG) sector has earned US$24.5 billion from exports in the fiscal year 2013-2014[1]. Approximately 4 million workers are presently engaged in this sector. According to Vision 2021 of the RMG sector[2], export earnings are expected to reach US$50 billion[3].

The industry is only expected to grow in Bangladesh with start-up of new factories and expansion of current ones. It will create opportunity for large-scale employment, which needs to be inclusive of persons with disabilities. To enable sustainable employment for persons with disabilities in the RMG sector, it will require creation of a disability inclusive work environment within the garment factories at the levels of policy, people and workplace.

The Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) and the Centre for Disability in Development (CDD) have jointly conducted a study[4] on relevant policy documents and programmes of selected ministries of the government, which include the Ministry of Women and Children Affairs, Ministry of Social Welfare, and Ministry of Labour and Employment, to review status and identify actions that will facilitate disability inclusion within different programmes of the government. Simultaneously, efforts were also taken with the RMG sector to observe disability inclusion practices and identify opportunities for inclusion, especially targeted at employment of persons with disabilities in the factories. During implementation of these two initiatives it was identified that a simple handbook with information and guidelines on disability inclusion targeted at managers and policy makers can support disability inclusion efforts in the government and RMG sectors.

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1. http://www.bgmea.com/bd/Dhaka_Apparel_Summit_from_Dec_7-9. Retrieved on Nov 27, 2014
2. http://bangladeshaccord.org/bangaldesh. Retrieved on November 27, 2014
3. http://www.bgmea.com.bd/home/media/Bangaldesh_RMG_2021_50_Billion_USD_in_50_Years.
4. CDD and GIZ. Disability Inclusiveness at Policy and Program Level in Selected Ministries of Bangladesh: A Review of Laws, Policies and Programmatic Frameworks of Ministry of Social Welfare & Children Affairs, Ministry of Social Welfare and Ministry of Labour & Employment. October 2014.

1.2 Types of Disability

The Rights and Protection of Persons with Disabilities Act, 2013 enacted by the Government of Bangladesh lists the following types of disabilities:

Autism or Autism spectrum disorders	Mental illness leading to disability	Visual disability
Hearing disability	Deaf-Blindness	Cerebral palsy
Physical disability	Speech disability	Intellectual disability
Down syndrome	Multiple disablity	Other disability

Source: GOB Rights and Protection of Persons with Disabilities Act, 2013. Dhaka, Bangladesh

2. Disability and Inclusion

2.1 Understanding Key Terms of Disability and Inclusion

Understanding key terms associated with disability and inclusion assists us to identify barriers to disability inclusion and to effectively address these barriers for promoting inclusion within industries and government policies and programmes.

2.1.1 Definition of Disability

"Disability" results from the interaction between persons with long-term and/or permanent physical, mental, intellectual or sensory impairments[5] and the attitudinal and environmental barriers[6] that hinder their full and effective participation in the society on an equal basis with others[7]. Persons with different kinds of disabilities are found in society.

2.1.2 Disability Mainstreaming and Disability Inclusion

Disability mainstreaming is the process of assessing the effects for persons with disability of any planned action, including laws, policies, management or operational policies in any organisation or institution or programme and at all levels. It is a strategy for making the concerns and experiences of persons with disability an integral part of the entire institution so that they have equal access to and benefit equally from its operations and that inequality is not created[8].

5. Impairments are problems in body functions or structures as a significant deviation or loss (WHO, http://www.who.int/classifications/icf/training/icfbeginnersguide.pdf)
6. The barriers that persons with long-term impairment encounter in society are discussed in 2.1.3
7. UN Convention on the Rights of Persons with Disabilities, http://www.un.org.disabilties/conventionfull.shtml. Accessed on Feb 2, 2015.
8. Adapted from Albert, Bill; Dude, A.K. and Riis-Hansen, T.C: "Has Disability Been Mainstreamed into Development Cooperation?" Disability Knowledge and Research Programme (2005). Retrieved from http://r4d.dfid.gov.uk/PDF/outputs/Disability/thematic_main_ex.pdf

"Disability inclusion" is the result of the process of disability mainstreaming and describes a situation in which persons with disabilities are fully included and equally treated like any other person.

2.1.3 Barriers to Inclusion

Physical infrastructures, communication methods, policies, laws and attitudes of people can create barriers that exclude persons with disabilities from society. These barriers can be grouped into the following four broad categories:

Physical / Environmental Barriers	Buildings, factories, schools, hospitals, transportation, roads, paths, etc. are generally not disability-friendly. Barriers generally faced in buildings include narrow entrances, narrow doors, slippery floors, pathways, stairs, inaccessible water sources, toilets, poor lighting, workplace arrangements, machines, equipment, switch boards, etc. The existing transport system in Bangladesh is not accessible to, or convenient for, persons with disabilities. This limits their mobility and prevents them from reaching different service facilities, including training institutes and RMG factories.
Communication Barriers	The written, spoken and/or printed information, including instruction manuals, leaflets, websites, meeting procedures and minutes, etc. are generally not friendly for persons with a visual disability, hearing impairment or an intellectual disability.
Policy Barriers	Policies, laws and by-laws either discriminate against persons with disabilities or the absence of such supporting policy documents fails to provide an enabling framework or working environment for them. These documents could include departmental and organisational policies such as programme implementation manuals, administration and human resources (HR) manuals, etc.
Attitudinal Barriers	These include negative labelling of persons with disabilities, social stigma and other forms of overt discrimination. It can also be over-protection, over sympathetic behaviour, etc. It is not uncommon for disability to be associated with cultural beliefs about sin, evil and witchcraft. Persons with disabilities often report that attitudes are the most disabling barriers of all.

2.1.4. Disability Specific Rehabilitation Services[9]

Persons with disabilities have rehabilitation service needs. These needs vary from person to person depending on their types and level of impairment. Rehabilitation services include therapy[10] and assistive devices[11] , etc. Rehabilitation services increase the functional capacity of persons with disabilities, which enable them to participate effectively in society.

A large number of persons with disabilities can benefit from rehabilitation services. The lack of such services is one of the main causes of exclusion. To facilitate the inclusion of persons with disabilities, it is imperative to remove barriers existing in society.

2.1.5 Discrimination on the Basis of Disability

"Discrimination on the basis of disability" means any distinction, exclusion or restriction on the basis of disability which has the purpose or effect of impairing or nullifying the recognition, enjoyment or exercise, on an equal basis with others, of human rights and fundamental freedoms in the political, economic, social, cultural, civil or any other field. It entails all forms of discrimination, including denial of reasonable accommodation.

What is Reasonable Accommodation?

"Reasonable accommodation" means necessary and appropriate modification and adjustments where needed in a particular case to ensure to persons with disabilities the enjoyment or exercise of all human rights and fundamental freedoms, on an equal basis with others, but not imposing a disproportionate or undue burden on the concerned authority.

What is Universal Design?

"Universal design" means the design of products, environments, programmes and services to be used by all people, to the greatest extent possible, without the need for adaptation or specialised design. "Universal design" shall not exclude assistive devices for particular groups of persons with disabilities where these are needed.

What is Accessibility?

"Accessibility" means that persons with disabilities get access, opportunity and treatment on an equal basis with others in all facilities and services available to the general public, including physical infrastructure, information, communication, transportation and information communication technology.

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9. Rehabilitation of people with disabilities is a process aimed at enabling them to reach and maintain their optimal physical, sensory, intellectual, psychological and social functional levels. Rehabilitation provides disabled people with the tools they need to attain independence and self-determination.
10. Examples are physiotherapy, occupational therapy, speech therapy, etc.
11. Examples are wheelchairs, crutches, white canes, hearing aids, etc.

2.2 The Disability Context

According to the Household Income and Expenditure Survey 2010, at least 9.07% of the entire population of Bangladesh are persons with disabilities[12]. The majority of the persons with disabilities are excluded from development.

Women with disabilities often experience abuse, neglect and hostility at the family, community and societal levels. In most cases, persons with disabilities are denied not only social and political rights but also basic human rights. They are often denied education, health care and job or employment opportunities. For example, out of about 4 million people working in the RMG industry, only a fraction of persons with disabilities are employed there. Their mobility is also seriously limited by the traditional patterns of building, transport, road construction and other infrastructures.

There is currently some evidence of participation of persons with disabilities in skills development efforts by different stakeholders in Bangladesh. Assessments have noted barriers in physical infrastructure, policies and attitudes towards the participation of persons with disabilities in skills training. So far, the successful examples of inclusion appear to be mostly isolated cases.

There are different quota systems in public sector employment at various tiers, but fulfilment of these is not satisfactory because of lack of qualified candidates and absence of a positive attitude among employers towards persons with disabilities. The private sector and NGOs were not legally obliged until recent times to ensure employment opportunities for persons with disabilities. The government has established 46 focal points in different ministries and departments to oversee the interest of persons with disabilities. To become a middle-income country by 2021, it is imperative for the public, private and other related stakeholders in Bangladesh to take appropriate measures for the engagement of this vast population in the mainstream labour force.

at least
9.07%
of the population
of bangladesh
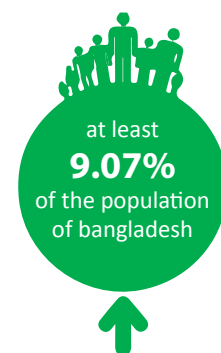
living with a disability

are majority poor

are vulnerable to abuse, neglect and hostility, especially women.

12. GOB. Report of the Household Income and Expenditure Survey 2010, Dhaka: Statistics Division, Bangladesh Bureau of Statistics, Ministry of Planning. 2010.

2.3 The Policy Obligations

Legal Framework

The Rights and Protection of Persons with Disabilities Act, 2013 has set out the legal framework for protection of the rights and privileges of persons with disabilities in Bangladesh. Based on a human rights approach, the law prescribes specific rights, identifies any barrier to these rights as "discrimination on the basis of disability" an offence, and prescribes strong punitive measures.

The law makes it mandatory on the part of all, including the government, semi-government and autonomous bodies, and NGOs and private organisations, to uphold the rights and privileges of persons with disabilities. The law has no sections on indemnity, therefore, no one can remain aloof about their responsibility to protect and promote the rights of persons with disabilities.

Skill Development

The National Skills Development Policy, 2011 sets out the framework for skills development in Bangladesh. One of the key areas of the policy is improved access to skills development for under-represented groups. Among the actions for the under-represented groups, steps are proposed to increase the access, privileges and participation of persons with disabilities in skills development. The Draft National Strategy for Inclusion of Persons with Disabilities in Skills Development, 2013 includes the provision of at least 5% enrolment of persons with disabilities, of whom at least 40% would be women with disabilities.

Government Commitment

The Government of Bangladesh is strongly committed to the advancement and rights of persons with disabilities by virtue of the country's constitution, which enshrines equal rights and status for every citizen, and by ratifying the United Nations Convention on the Rights of Persons with Disabilities. It is, therefore, imperative that programmes operated by the government directly, and those promoted by it indirectly, will strive to uphold the rights and privileges of persons with disabilities in all sectors.

Employment Quota

The Bangladesh government reserves 1% quota for persons with disabilities in all cadre services and other jobs arranged by the public service commission and 10% in lower grade jobs for orphans and persons with disabilities. The age limit for entering these services has also been extended up to 40 years. The Rights and Protection of Persons with Disabilities Act, 2013 has obliged both public and private sectors to provide reasonable accommodation, which refers to all technology, services and changes in policy, procedures and the built environment that enable individuals with disabilities to perform essential functions in their workplaces.   Employers are legally required to provide an effective accommodation, unless they can prove that doing so will create an undue financial or administrative burden on their business.

2.4 Advantages of Disability Inclusive Workforce

Productivity

Equality

Safety

Meaningful inclusion brings advantages to everyone.[13] There are many reasons for working to include persons with disabilities in government programmes and projects. The inclusion of persons with disabilities benefits everyone, not just persons with disabilities. Recruiting, hiring and retaining persons with disabilities as employees also help the business case of business enterprises.[14]

Equality of opportunity and participation, and the empowerment of persons with disabilities are essential for economic growth.

Studies have illustrated the loss suffered by the national economy because of having so many people out of work as a result of disability.

Practical actions taken to assist women and men with disabilities benefit everyone.

For example, when we simplify information or instructions and present them in a clear format, everyone can understand them more easily and quickly, which minimises mistakes and misunderstandings. When we use buildings, which are wheelchair accessible, they are easier for everyone to get around. When a building's fire-safety system ensures safety of persons with disabilities, it means it is compliant with all relevant international fire-safety standards.

Involving persons with disabilities in training ensures benefits to companies and entrepreneurs.

For example:

- Workers with disabilities are as productive and reliable as other workers and tend to have better attendance records.

- They stay with employers longer and have fewer accidents at work.

- In living their day-to-day lives many persons with disabilities develop transferable problem solving skills that are invaluable in the workplace.

13. ILO (2008). Count Us In! How to make sure that women with disabilities can participate effectively in mainstream women's entrepreneurship development activities, International Labour Office, Geneva.
14. EmployAbilitiy: A Resource Guide on Disability for Employers in Asia and the Pacific, Debra A. Perry, editor, Bangkok: ILO, 2007.

Businesses which involve persons with disabilities:

Have better reputation, better image and are of more interest to the export markets.

Contribute to the economic health and sustainable development of the country.

Show that they have high standards in business ethics.

Are more responsive to changing circumstances.

Companies that make changes to accommodate persons with disabilities are more aware of what everyone needs – and that is good for business.

Hiring persons with disabilities increases workforce morale. Many employers report that team work and morale improve when workers with disabilities become part of staff.

Persons with disabilities represent an overlooked and multibillion dollar market segment.

That market includes persons with disabilities and their families and friends. The annual disposable income of persons with disabilities is estimated to be US$200 billion in the United States, US$50 billion in the United Kingdom and US$25 billion in Canada. Ignoring this market may mean losing not only the consumers with disabilities but also their families and friends. It makes good sense to have employees who know first-hand about the product and service needs of this consumer segment.[15]

Ameena's New Lease on Life

Ameena is quiet by nature and sincere in her work. In the busy factory environment, she stays focused on her work and also offers assistance to others when needed. Her supervisor admits that, compared to any other's work in the factory, Ameena's work is commendable despite the impairment of her leg.

Working in the factory has given Ameena a new lease on life and enabled her to seek a better future for herself and her children. Her husband is not in touch with her and her two children – a daughter and a son. Her son has a physical impairment. Ameena fights a hard battle to survive on her own with her two children. And it is a fight she is winning.

15. Employability: A Resource Guide on Disability for Employers in Asia and the Pacific. Debra A. Perry, editor. Bangkok: ILO, 2007.

In Pursuit of a Life of Dignity: Mariam Khanum's Story

Mariam Khanum is an intelligent young woman who has been working in a garments factory for three years. She was born with a deformity in lower limb due to which she has suffered problems with movement. Previously, she received training in computer operating but was unable to join the office after her training because it was located on the first floor and she could not climb the stairs. Thus, she shifted to working in the sewing section of a garments factory. Mariam is a brave and determined woman with dedication, which is apparent in her work. She is happy to be self-sufficient and hopes to be able to use her computer training in the future.

2.5 Pathway to Inclusion

The Key Principles of Disability Inclusion

The process of disability inclusion must always consider a number of key principles. Although the required strategy and actions for disability inclusion are dependent on the context, the key principles of inclusion are relevant in every context. These principles are summarised below.

1 Raising Awareness

Awareness of disability and its implications is the crucial first step in helping institutions and their programmes/operations becoming inclusive. Persons with disabilities have lacked voice at all levels of society. Attempts to identify and meet the needs of the persons with disabilities have to be taken. The aim of raising awareness and building shared understanding is to sensitise decision-making people towards disability inclusion. Awareness of the barriers and forming strategies to remove those barriers are always considered an essential early component of disability inclusion.

2 Respecting Human Diversity

The Convention of the Rights of Persons with Disabilities not only calls for respect for difference and acceptance of persons with disabilities as part of human diversity and humanity, but also recognises diversity within disability. Concerns of women and men with disabilities are different, and those for children with disabilities and elderly persons with disabilities are widely different. Adolescents with disabilities again have completely different issues to deal with. There are persons with different types of impairments. People with hearing impairments and those with visual impairments face different challenges, which are far more complicated for persons with deaf-blindness. Moreover, within physical disability alone, wheelchair users and crutch users have different special needs, those without an upper limb have different needs from those without a lower limb. However, we must keep in mind while planning a supportive environment for the person, or plan for reasonable accommodation, that we will only treat the person with dignity if we first of all learn to recognise disability as a part of human diversity.

3 Increasing Meaningful Participation

Participation of persons with disabilities is essential for true empowerment. Participation is fundamentally about persons with a disability participating in decisions that relate to them, so that actions affecting persons with disabilities are not planned or performed without their input. This principle highlights the need for persons with disabilities to be brought into the process in such a way that they can directly influence decisions about them. This results in improved inclusion of persons with disabilities and also brings with it lasting change.

Extensive involvement of persons with a disability will build skills and capacity. At the same time, people with and without disabilities working alongside each other can often foster changes in attitudes and understanding about abilities and contributions of persons with disabilities.

## 4 Promoting Non-Discrimination

Concerned about the difficult conditions faced by persons with disabilities who are subject to multiple or aggravated forms of discrimination on the basis of race, colour, sex, language, religion, political or other opinion, national, ethnic, indigenous or social origin, property, birth, age or other status, and recognizing also that discrimination against any person on the basis of disability is a violation of the inherent dignity and worth of the person the Convention on the Rights of Persons with Disabilities was assembled on 8 general principles, where non-discrimination is the second. As such no one can be discriminated against on the basis of disability. To ensure that any institution, organization and/or programme is disability inclusive, it has to address the issue of non-discrimination.

5 Ensuring Comprehensive Accessibility

Comprehensive accessibility ensures that physical, communication, policy and attitudinal barriers are both identified and addressed. It is fundamental for the full inclusion of persons with disabilities. Removing 'disabling' barriers and ensuring comprehensive access plays a significant role in creating opportunities for persons with disabilities to effectively participate in matters related to them. Impairments can become less 'disabling' if the surroundings where they live and work are accessible and barriers to inclusion are removed. Where barriers cannot be removed completely, adopting principles of reasonable accommodation is always helpful. The specific identification and removal of barriers is the essence of accessibility as a principle.

6 Targeting Sustainable Change

Disability inclusion should not be seen as a one-off activity. The aim should be that disability inclusion is embedded in the organization's culture, reflected in its policies and practices. If disability inclusion is considered only as sideline activities there is every risk that it might lose attention and that the organization's culture returns to the former state of being not-inclusive.
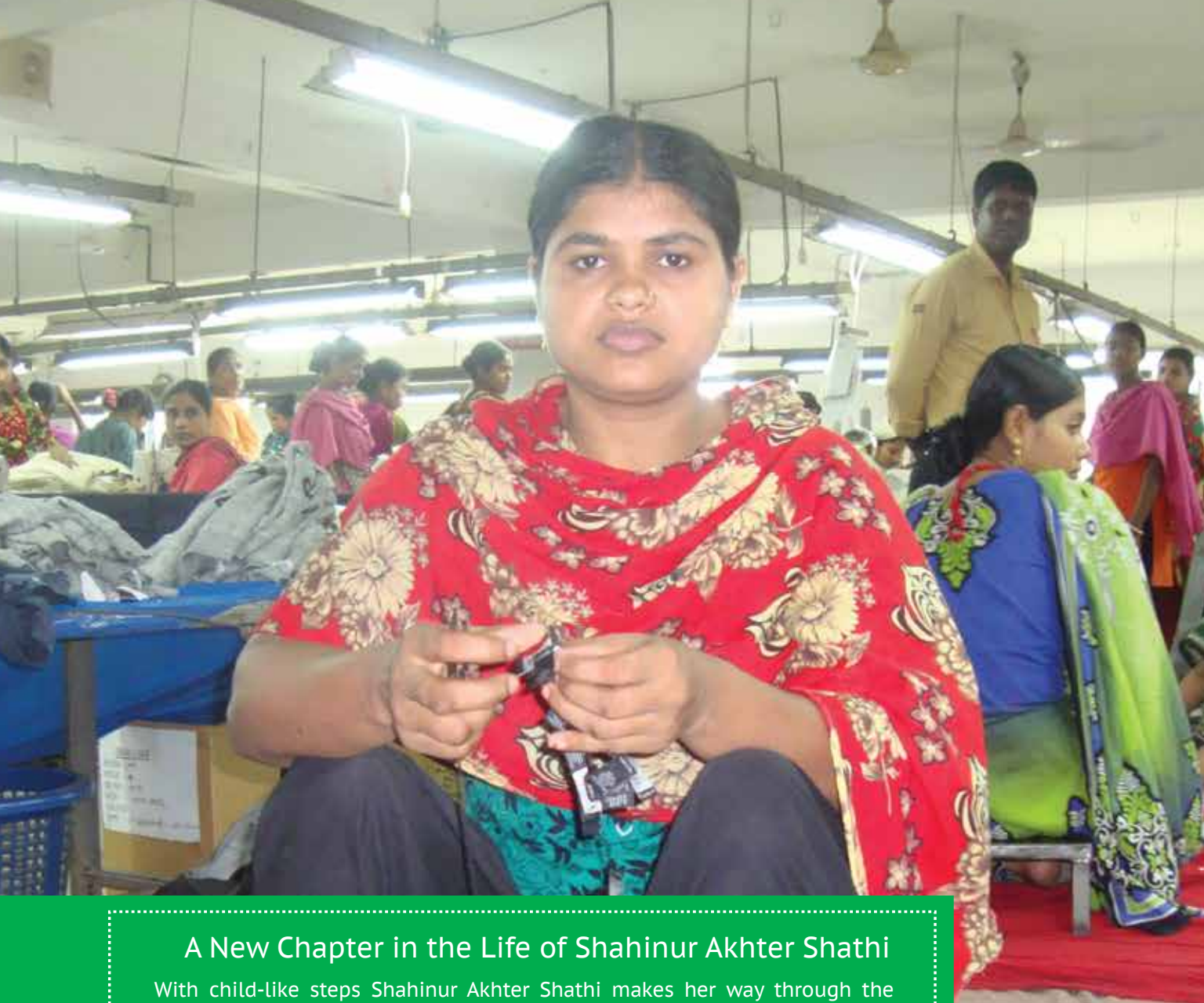
A New Chapter in the Life of Shahinur Akhter Shathi

With child-like steps Shahinur Akhter Shathi makes her way through the crowd towards the garments factory where she works in the Sewing and Cutting Section. From childhood, Shahinur has endured the challenges of her physical disability. She could not go to school due to her health condition and did not have many friends during her childhood and teenage years. However, joining the factory opened up a new chapter in Shahinur's life and enabled her to leave all her loneliness and sorrows. Shahinur also has friends who work in other factories. All are very supportive of her. They often gather in her house to watch movies. The experience has been life changing for Shahinur and she is happy with her new independent life and grateful for the support extended to her by the factory where she works. Recalling the loneliness and difficulties of her past, she expresses her ardent hope that more employers will develop an empathetic and welcoming approach towards people with disabilities.

3. Steps Towards Disability Inclusion in Government and Industry

The required strategy and actions for disability inclusion are dependent on the context and the type of organisation where disability inclusion is desired. This section describes and analyses the key steps and actions required for facilitating disability inclusion in the programmes of different government agencies and within industries, especially in the RMG industry of Bangladesh.

Government agencies that can play a role in disability inclusion:

Ministry of Social Welfare

Ministry of Women and Children Affairs

Ministry of Youth and Sports

Ministry of Disaster Management and Relief

Ministry of Local Government, Rural Development and Cooperatives

Ministry of Labour and Employment

Ministry of Education

Ministry of Primary and Mass Education

Ministry of Agriculture

Ministry of Industries

Department of Social Services

Department of Women Affairs

Department of Inspection for Factories and Establishments

Department of Youth Development

Inclusion as a regular practice — **Realise the Business Case for disability inclusion** — **Assess & Analyse barriers and develop disability inclusion plan** — **Engage individuals or organisations to facilitate disability inclusion**

3.1 Advance Towards Disability Inclusion in Government Development Programmes

While a country like Bangladesh has hundreds of NGOs operating large development programmes, it is the government that operates the largest development programmes spread across the country, reaching out even to the remotest corners. On the one hand, these are more likely to be sustainable programmes. On the other hand, it is actually the government that is ultimately responsible for, and pledge-bound to, cater to the needs of all its citizens on an equitable basis. Through different ministries and their respective departments, the Government of Bangladesh is reaching out to various backward citizens of the country. Naturally, the biggest role in this regard is played by the Ministry of Social Welfare and the Department of Social Services. However, other ministries like the Ministry of Women and Children Affairs, Ministry of Youth and Sports, Ministry of Disaster Management and Relief, Ministry of Local Government, Rural Development and Cooperatives, etc. also play a significant role in this regard.

Many of the programmes operated by these ministries and their departments are already addressing persons with disabilities among other vulnerable groups, either structurally or rather by chance. However, now that Bangladesh has ratified the UN Convention on the Rights of Persons with Disabilities and enacted the Rights and Protection of Persons with Disabilities 2013, GOB has now mandated that all ministries and departments structurally include persons with disabilities in all their programmes.

Make the Commitment

3.1.1. Include Persons with Disabilities in Government Supported Programmes

The first step to include persons with disabilities in mainstream development programmes is always to make a commitment towards this aim. The following steps could be considered to facilitate disability inclusion within the ministries and departments of the government:

Assign a Focal Person

Raising awareness about the obligations of the Government of Bangladesh and its policies, acts and strategies that already make reference to the rights of persons with disabilities.

Assigning existing officers within departments as inclusive officers.

Strengthening the capacity of inclusive officers.

Linking and ensuring coordinated efforts between the disability focal person in the ministry and inclusion officer in the department.

Gaining support of colleagues for disability inclusion through awareness raising.

Developing a disability inclusion action plan based on findings of disability inclusion scorecard/assessment matrix.

Conducting periodic follow-up and highlighting successes of the ministry/department in disability inclusion.

Revisiting and updating disability inclusion action plan.

It is important that different ministries and departments coordinate with the Jatiyo Protibondhi Unnayan Foundation (JPUF) and organisations of persons with disabilities within the working areas at national, district and sub-district (upazila) level.

3.1.2. Disability Inclusion Scorecard/Assessment Matrix

The Disability Inclusion Scorecard/Assessment Matrix is a tool to conduct guided assessment by any government department with relevant decision makers to identify at what level they are currently placed in towards full inclusion of persons with disabilities across all their programmes. On a scale of 1-4 (4 being highest level) the matrix looks at the following areas:

Planning   **Accessibility**
Management & Evaluation   **Human Resources Management**
Programme Implementation   **Capacity Building**
Coordination & Networking for Rights

A detailed Disability Inclusion Scorecard/Assessment Matrix is presented in Annex.

3.1.3. Coordination and Networking for Rights of Persons with Disabilities

The Ministry of Social Welfare is the focal ministry catering to the needs of persons with disabilities in Bangladesh. The Jatiyo Protibondhi Unnayan Foundation is the nodal agency on all affairs related to persons with disabilities within the ministry. All departments of the government are expected to liaise with JPUF, on behalf of the government, on any issues concerning rights and development of persons with disabilities.

3.1.4. Capacity Building of Concerned Government Organisations

Most of the departments of the Government of Bangladesh have their own capacity development unit, where there are master trainers and other trainers to build capacity of the staff at different levels of the department. The unit develops all training related materials, including modules and handouts, depending on the policies of the concerned ministry, department, project and programme needs. It will be too ambitious to think that such units will have all necessary information focused on disability inclusion at the outset. A suggestion, therefore, would be for them to liaise with reputed and experienced professional human resource development institutes that excel in such issues of capacity building in the area of disability inclusion.

Professional trainers from any NGO or private sector can assist the capacity development units of different departments in developing tailor-made modules and then provide training of trainers (TOT) to master trainers. During the first round of training sessions, external experts could remain present to assist with any confusion that may arise. Thereafter, the concerned trainers could carry on the training sessions on their own.

Use a Scorecard to identify current level of inclusion to ensure full inclusion.

Government departments should liaise with JPUF on disability related issues

Develop tailor-made training modules with assistance from NGOs

3.2. Stride Towards Disability Inclusion in Factories

It is imperative that there is a consented willingness within the management and key staff members of factories and industries to institutionalise 'inclusion' as a regular practice, and not just consider it as an 'add-on' or essentially a 'compliance' requirement. Unless and until there is genuine interest in the industry, it is unlikely that the practice of disability inclusion will sustain.

It is important for factory owners to understand the business case for disability inclusion and they need to realise its cost-benefit perspective. 'Disability inclusion' does not at all promote or encourage inclusion of persons with disability from sympathetic or charity perspective; rather it encourages inclusion of persons with disabilities with essential skills and knowledge, which can allow them to contribute like other members of the industry. 'Disability inclusion' calls to recognise 'human diversity' and to create an enabling environment, which will stimulate maximum outputs from persons with disabilities.

It needs to be understood that there are no 'hard and fast' rules with regard to disability inclusion. It is essential that barriers to inclusion in factories and industries are assessed and analysed and a disability inclusion plan is developed and implemented considering the key principles of inclusion.

It is extremely important that individuals engaged in or made responsible for facilitating disability inclusion in factories have an overall understanding of disability. However, industries might not have existing staff members with the understanding and skills required to play this role. A possible solution could be to engage with organisations working on disability inclusion, which can extend technical cooperation to the industry and to gradually develop its own capacity on disability inclusion. A second option could be to recruit a new staff as 'equal opportunity manager'. The factories could consider recruiting competent persons with disabilities in this position.

The 'disability inclusion' process in factories, as outlined below, has been prepared to assist factory managers to undertake actions specific to their context.

Process

- Developing a business case for disability inclusion in the factory
- Dedicating a senior management person/staff member as inclusion officer
- Forming an inclusion team
- Securing the support of colleagues for disability inclusion through awareness raising
- Regular and effective communication from management to colleagues that the factory has mandated itself as an 'equal opportunity' and 'inclusive' factory/industry
- Developing a disability inclusion action plan aiming at inclusion outcomes
- Periodic follow-up and highlighting successes of the factory in equal opportunity and disability inclusion among colleagues, buyers, government agencies and relevant stakeholders
- Revisiting and updating the disability inclusion plan

- Communicate and link-up with a disability advisory service organisation
- Assess and analyse barriers to inclusion considering key principles of inclusion
- while developing a disability inclusion plan
- Monitor the cost-benefit perspective of disability inclusion

A Few Simple Steps to Unlocking Vast Potential

Delwar is a handsome young man who makes heads turn when he enters the Vintage Denim Factory, where he works as a sewing operator. However, behind his heart warming smile he has been struggling with speech and hearing disability. Along with his friends Masud and Hasanuzzaman, who also have similar problems, Delwar uses sign language to communicate with others due to his disability. Touching the index finger with his chin is how he expresses his name. The Human Resources Officer in the factory, Humayun Kabir, who also has physical disability, states that Delwar and his friends are very sincere workers. Humayun Kabir had successfully completed his Masters despite the challenges he faced due to problems with his feet. He was appointed at the initiative of the Managing Director of the factory to look after recruitment and supervision of workers with disabilities. He speaks very highly of all the workers who have disabilities, stating that they belong to a group of most efficient workers of the factory. Delwar enjoys working in a friendly environment at the factory. He is particularly appreciative of the management's support and initiatives to ensure safe working environment with reasonable accommodation.

3.3. Guidelines for Ensuring Disability Inclusion in a Factory

This section provides some guidelines for ensuring disability inclusion in a ready-made garment factory. It presents a number of indicators and measurement standards to help a factory ensure disability inclusion. The guidelines cover the following aspects:

Human Resource Management	Reasonable Accommodation	Transport	Movement Inside Building
Infrastructure	**Machine & Furniture**	**Safety & Security**	**Entry to Building**

The guidelines for disability inclusion in a factory are presented in Table 1 below.

Human Resources Management for Persons with Disabilities

Areas	Recommendations
Equal opportunity. Equal access to and opportunities for all persons in employment, vocational training and particular occupations without discrimination, consistent with Article 4 of ILO Convention 159.	❯ Develop an "equal opportunity policy" or incorporate it as a chapter within existing HR Policy. This chapter should highlight equal opportunities for persons with disabilities. ❯ Consider taking technical support from resource persons with expertise in disability inclusion and human resources management while developing this policy or chapter.
Job advertisement and attracting candidates with disabilities.	❯ Include information about your commitment to employing disabled people in factory's advertising and job vacancy information. ❯ Use positive wording like "we welcome applicants with disabilities" in the advertisement.
Interview and recruitment	❯ Make sure that requests for some workplace adjustments are addressed before interviews. ❯ Conduct interview in accessible locations. Choose a location that can be reached via public transit. If the interview site is not accessible, offer to make alternative arrangements. ❯ Persons involved in the recruitment process should be sensitised on disabilities and reasonable accommodation.
Job descriptions	❯ Persons with disabilities should be provided with job description in accessible format as per his/her need.
Employees' orientation to jobs	❯ Job instructions, workers manual, information on staff rules, grievance procedures, health and safety procedures and other essentials to job and workplace should be communicated to employees with disabilities in a way which assures that they are fully informed. ❯ Inform the employees on disability-related adjustments to the working environment, workstation, work schedules or training which are proposed.
Career development for workers with disabilities	❯ Eligible workers with disabilities should be encouraged to apply for promotion, particularly where it appears that they may be reluctant to do so because of their impairments or other obstacle arising from their disability, or perceived obstacles in their working environments. ❯ In considering workers for promotion, factory should take into account their prior experience, if any, competencies, present performance and capabilities, in addition to formal qualifications suitable for the essential requirements of the job.

Reasonable Accommodation for Persons with Disabilities

Area	Recommendation
Reasonable accommodation	❯ Reasonable accommodation is needed according to specific impairments of persons with disabilities and the job requirements. ❯ This might include not just physical adaptations but changes to a job application process, modification of work schedules, providing or modifying equipment, or assignment of a job coach. ❯ Disabled persons themselves know their needs – the individual concerned should be consulted.

Transport for Persons with Disabilities

Area	Recommendation
Transport for workers	❯ Allocate and reserve a few seats for employees with disabilities if transport for workers is provided. ❯ Sensitize factory transport staff on disability issues so that they are ready to cooperate with employees with disabilities. ❯ Consider accessibility options for transport if it is ever planned to start such service for the workers. ❯ Build relationship with resource organizations on disability, which can extend support to consider accessibility features in a transport.

Infrastructure for Persons with Disabilities

Area	Recommendation
Pathways from worksite arrival points (factory gate) to main entrance of the factory building	❯ Pathway should be clear and obstruction free and have width that is convenient for all users, especially for the sightless and people with mobility problems as well as wheelchair users. ❯ The minimal width of accessible pathway is 1500 mm according to Code on Accessibility 2013, Singapore.
Slopes	For slopes in the building: ❯ The maximum slope should be 8% (1:12) on the direct approach. ❯ The maximum slope of the flared sides should also not exceed 8%. ❯ Slope changes between curb ramp and pavement should be gradual to prevent the front wheels of a wheelchair getting caught. *(Source: Universal Design Guideline (UDG) – Enhancing the Quality of Life through Design for All – August 2010 – Local Government Engineering Department (LGED), Ministry of Local Government, Rural Development and Cooperative, Bangladesh.)*
Signage	❯ Build textured pavements throughout the pathway which is easy to detect by a sightless person using a long white cane to reach the factory. ❯ Directional signage should be provided from factory gate to main entrance of the factory building.

Entry to Building for Persons with Disabilities

Steps / ramp	
	➤ Build a small ramp to ensure accessibility for people with mobility impairment who use crutches and wheelchair to enter the ground floor of factory building.
	➤ Recommended ramp sizes: According to ADA (Americans with Disabilities Act) standard measurement for most commercial locations, at least 36 inches wide, extending one foot in length for every inch of rise (1:12 ratio).
	➤ Determine a safe slope. The slope is the tilted angle of the ramp in degrees. 1:12 SLOPE (5 Degrees): This is the ADA recommended slope for commercial or public access ramps. This 5 degree angle is the minimum solution for manual wheelchair users who will be propelling themselves up the ramp and is also ideal for users of electric wheelchairs and scooters.
	➤ The ramp must have handrails on both sides.
	➤ Edge protection: To prevent the wheels of the wheelchair from rolling off the ramp, edge protection is also important.
	➤ Putting visual signage throughout the ramp for people with visual impairment.
	Ramp
	➤ The maximum ratio of the ramp will be 1:12 with equal smooth slope and continuous not more than 12 m towards one direction.
	➤ There should be handrail maintained at 800-900 mm height on both sides of the flight. If the length of the ramp is more than 1800 mm and the end of both sides of handrail should be extended up to 300 mm.
	➤ The distance between the two handrails will not be less than 1200 mm.
	➤ There should be 65mm riser at the edge of the ramp for protection.
	➤ There should be landing of 1.5m X 1.5 m at both ends of the ramp or at the interval if the ramp is more than 9 m.
	➤ The minimum width of the landing will not be less than the width of the ramp and if turned 180° the length of the landing will be equal to the width of the ramp or 1500 mm which is more than ramp width.
	➤ Ramp with attached door should have minimum necessary free space at the front and backside of the door.
	(Source: Universal Design Guideline (UDG) – Enhancing the Quality of Life through Design for All – August 2010 – Local Government Engineering Department (LGED), Ministry of Local Government, Rural Development and Cooperative, Bangladesh.)
Handrails (These need to be installed with ramp or step to facilitate people who use crutches and for people with visual impairment)	➤ Handrail shall be slip resistant and contrast for people with visual impairment. The rise between 34"-36" above the ramps and should be continuous.
Door width	➤ Door should be at least 36 inches wide for people with disabilities who use wheelchair as well as crutches.
Door handle	➤ Door handle should be operated by one hand.
	➤ Be mounted at a height of 900mm to 1100mm from the floor.
	➤ Lever handles, push plate door pull and vertical bar handles for sliding door are recommended for people with disabilities.

Circulation / Movement Inside Building for Persons with Disabilities

Stairs/lifts

➤ Adjustment of workstation on the ground floor for wheelchair and crutch users.

➤ Install lift/ramp if it does not impose undue burden. Alternatively ensure workplace at ground floor level for wheelchair users.

Requirements for Lift installment (According to Code on Accessibility, 2013):

➤ The lift shall be made accessible for wheelchair users from the entrance level for vertical circulation.

➤ The lift shall serve all levels intended for access by wheelchair users.

➤ The lift lobby space for lifts designed for wheelchair users shall have clear maneuvering space of 1200mm wide ×1500mm deep.

➤ The minimum door width is 900mm.

➤ Lift landing call button shall be from floor level between 900mm and 1200 mm.

➤ Lift control button height should be between 900 and 1200mm.

Requirements under Universal Design Guideline (UDG) – Enhancing the Quality of Life through Design for All – August 2010 – Local Government Engineering Department (LGED), Ministry of Local Government, Rural Development and Cooperative, Bangladesh:

➤ Lift lobby should be accessible, properly lighted, marked and contained in 1.5m X 1.5m space for turning the wheelchair.

➤ The height of the lift button should be placed at 890 -1200 mm height.

➤ The measurement of the lift cabin should be minimum 1500mm X 1200mm and the width of the lift door should be 800 mm.

➤ Minimum 900mm X 1200mm lifting platform should be used where lift or ramp will not be possible to place.

Thresholds

➤ Ideally there should not be thresholds at doors.

➤ If required to keep rainwater away from entering rooms, threshold height should not exceed 0.75". Preferably build smooth edged thresholds.

Work station and equipment setup

➤ Some simple modification maybe required not in structural designs but arrangement of furniture and machines of the factory may be essential.

➤ Allow room inside a workstation or cubicle for the wheelchair to back up and turn and move side to side. If anyone must work behind the wheelchair, allow that worker to sit at least 60 inches behind.

Circulation / Movement Inside Building for Persons with Disabilities

❯ Every floor of the building must include at least one accessible toilet or 5% of the total number of toilets for the disabled.

❯ There should be minimum 1.5m x 1.5m obstacle free space inside the toilet and at least 900mm free space from the attached wall of the WC.

❯ Handrail should be placed at the height of 400mm from the seat of WC and distanced 300mm from back wall and extended minimum 450mm towards the front.

❯ The height of the tap should be more than 850mm and the place underneath the basin should have necessary clearance for wheelchair access
(Source: Dhaka Metropolitan City Building (construction, development preservation & removal) Rules, 2008.)

Tactile floor surfaces	❯ The authority should install tactile floor surface for employees with Visual impairment in their factory building. According to Code on Accessibility 2013 Singapore, tactile floor surface should be applied to stairs, steps, ramps and path of travel from and to workstation of the people with visual impairment.

Furniture and Equipment for Persons with Disability

Recommendation

Table [height]	❯ The minimum working height or table height for manual wheelchair user should be at least 32 inches. It may increase for power wheelchair according to ADA. So modification maybe required based on needs of individual case.
Chair [height]	❯ The 19 inches is standard height for chair. But additional modification maybe required in individual case due to the fact that the height of people varies from one person to another.
Drinking fountain	❯ According to ADA (Americans with Disabilities Act), the water fountain height should be 36 inches from the finished floor. A 30-by-48-inch clear floor space is required to allow a wheelchair user to face the drinking fountain when in use.
	❯ Drinking fountain should be accessible for all disabled workers.
	❯ Preferably, drinking fountains should have two spouts, one accessible to wheelchair users at a height of 0.80 m to 0.85 m and one at approximately 0.95 m to 1 m.
	❯ If all drinking fountains are installed at the same height, they should be located at 0.90 m

(Source: Universal Design Guideline (UDG) – Enhancing the Quality of Life through Design for All – August 2010 – Local Government Engineering Department (LGED), Ministry of Local Government, Rural Development and Cooperative, Bangladesh.)

Furniture and Equipment for Persons with Disability

Recommendation

Sewing machine	❯ The sewing machine should be at least 32 inches high for wheelchair user.
Area	❯ Sewing machine should be adjusted according to the needs of the disabled workers in the line of accommodation.

Safety and Security for Persons with Disability

Recommendation

Personal Emergency Evacuation Plan (PEEP):	❯ Ensure that all emergency exits, emergency supplies, shut-off valves and workplace hazards are clearly marked
The purpose of a PEEP is to secure the safety of the named individual in the event of a building evacuation	❯ If some exit/evacuation routes are not accessible for people with disabilities, clearly mark the accessible routes for easy visibility in an emergency sign
	❯ Review all safety procedures (exits, extinguishers, hazards) with an employee with a disability when he/she is hired
	❯ Establish a buddy system to help ensure that employees with disabilities are aware of a crisis
	❯ Ensure that key people in the work area know where an employee with disabilities keeps his/her medications (if any)
	❯ Keep emergency contacts up-to-date for all employees
	❯ Ask first before helping someone with disabilities – don't assume they always need your help

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Annex: Disability Inclusion Scorecard / Self-Assessment Matrix [16]

Area		Level 1	Level 2	Level 3	Level 4
Policy	1	Disability or inclusion of persons with a disability is not included in our strategy documents, or in our sectoral policies.	Inclusion of marginalized groups is mentioned in the strategy documents and sectoral policies, but not specifically worked out.	Inclusion of persons with disabilities from a rights-based perspective is mentioned in the strategy documents and worked out in some sectoral policies.	Inclusion of persons with a disability from a rights-based perspective is a crosscutting issue in our department and worked out in all our strategy documents and sectoral policies.
Planning, management and evaluation	2a	Disability data is not collected in any programme.	In less than half of the programmes disability data is collected.	In more than half of the programmes disability data is collected.	Disability data is collected in all programmes.
	2b	Disability is not mentioned in planning, monitoring and evaluation formats.[17]	Disability is mentioned in some planning, monitoring and evaluation formats.	Disability is mentioned in majority of planning, monitoring and evaluation formats.	Disability is included in all relevant planning, monitoring and evaluation formats, including the annual report of the department.
	2c	Persons with disabilities and/or their organizations are not involved in the design, planning, monitoring and evaluation of programmes.	In less than half of the programmes persons with disabilities and/or their organizations are consulted in the design, planning, monitoring and evaluation.	In more than half of the programmes persons with disabilities and/or their organizations are consulted in the design, planning, monitoring and evaluation.	Persons with disabilities and/or their organizations are involved in the design, planning, monitoring and evaluation of all programmes.
Programme implementation	3a	The number of beneficiaries with a disability in regular programmes[18] is negligible.	1-3% of the beneficiaries in our regular programmes are persons with a disability.	4-5% of the beneficiaries in our regular programmes are persons with a disability.	6% or more of the beneficiaries in the regular programmes are persons with disabilities.
	3b	There is no collaboration with organizations directly providing services to persons with disabilities (including government) in our programmes.	In less than half of the programmes collaboration takes place with organizations directly providing services to persons with disabilities (including government).	In more than half of the programmes collaboration takes place with organizations directly providing services to persons with disabilities (including government).	All programmes collaborate actively with organizations directly providing services to persons with disabilities (including government).

16. Brujin, P, et al. Count Me In: Include People with Disabilities in Development Projects – A Practical Guide for Organisations in North and South Veenendaal: Light for the World, the Netherlands, 2012.
http://www.lightfortheworld.nl/docs/default-source/capacity-building/count-me-in---include-people-with-disabilities-in-development-projects.pdf?sfvrsn=18
17. Think of baseline studies, reporting formats, field-visit formats, evaluation formats, periodic reports, annual reports and so on.
18. 'Regular' refers to non-disability-specific programs.

Area		Level 1	Level 2	Level 3	Level 4
Programme implementation	3c	No budget is allocated for inclusion of people with disabilities in our programmes.	0-1% of budget is allocated for inclusion of persons with disabilities in our programmes.	2% of budget is allocated for inclusion of persons with disabilities in our programmes.	3-7% of budget is allocated / made available for inclusion of people with disabilities in our programmes or projects.
Coordination & Networking for Rights	4	The rights of persons with disabilities are not included in the department's existing inter-ministerial / departmental coordination or networking activities.	The rights of persons with disabilities are included in some of the department's existing inter-ministerial / departmental coordination or networking activities.	The rights of persons with disabilities are included in the majority of the existing inter-ministerial / departmental coordination or networking activities.	The rights of persons with disabilities are included in all existing inter-ministerial / departmental coordination or networking activities of the department.
Accessibility	5a	The department's office building and meeting rooms are not accessible to persons with disabilities.	The meeting rooms and toilets are accessible to persons with disabilities. The workspaces are not accessible.	The meeting rooms, toilets and part of the workspaces are accessible for persons with disabilities.	The whole office, including all workspaces, meeting rooms and toilets, are accessible to persons with a disability.
	5b	Accessibility is not taken into account when events are organized by the department. Only a small proportion of the events are accessible to persons with disabilities.	Accessibility is not taken into account when events are organized by the organization, but 50% of the events are accessible to persons with disabilities.	Accessibility is taken into account when events are organized. The majority are accessible to people with disabilities.	All events organized by our department are accessible to people with disabilities.
	5c	The website and other information sources are not accessible to persons with visual impairments.	The website is tested for accessibility and is partly accessible. Newsletters and information are made accessible on demand.	The website is tested for accessibility and is fairly accessible. The option of getting newsletters and information in an accessible format is actively communicated.	Website is fully accessible and newsletters / brochures / handouts are available in accessible formats.
	5d	No accommodation is made for people in need of sign language interpretation.	Sign language interpretation is made available on demand, but at cost of users.	Sign language interpretation is available on demand.	Sign language interpretation is always provided as an option.

Area	Level 1	Level 2	Level 3	Level 4
Human-resource management	6a No human-resource diversity policy available in the department. No actions taken to employ persons with a disability.	Diversity policy available in the department, but disability is not mentioned there.	Disability is mentioned in human-resource diversity policy.	Disability is mentioned in human-resource diversity policy and affirmative actions (for example, mentioning it while placing job announcements in media) are taken to employ persons with a disability.
	6b No staff or volunteers with a disability in the department.	About 1% of staff consists of persons with disabilities.	At least 1% of staff and volunteers consist of persons with disabilities.	At least 2% of staff and volunteers consist of persons with disabilities.
Capacity building	7a No orientation is so far given to staff of the department on the rights of persons with disabilities and inclusion in regular programmes.	Some staff received a one-off orientation on the rights of persons with disabilities and inclusion in regular programmes.	Some of the decision makers and majority of staff received a one-off orientation on the rights of persons with disabilities and inclusion in regular programmes.	Most of the decision-makers have received a one-off orientation. Staff regularly receives orientation on the rights of persons with disabilities and on inclusion in regular programmes. Staff members are encouraged to actively work on inclusion of persons with disabilities.
	7b Inclusion of persons with disabilities is not discussed with or directed about with district level offices.	Inclusion of persons with disabilities is discussed or directed about with district level offices, but not beyond that level.	The department is offering orientation on the rights of persons with disabilities and on inclusion of persons with disabilities to district level offices in coordination with JPUF.	The department is itself systematically offering orientation on the rights of persons with disabilities and on inclusion of persons with disabilities to their local offices up to the grassroots level.

List of Abbreviations

ADA	Americans with Disabilities Act
CDD	Centre for Disability in Development
CRPD	Convention on the Rights of Persons with Disabilities
GDP	Gross Domestic Product
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit GmbH
HR	Human Resources
ILO	International Labour Organization
JPUF	Jatiyo Protibondhi Unnayan Foundation
MD	Managing Director
NGO	Non-Government Organization
PEEP	Personal Emergency Evacuation Plan
PWD	Person with Disability
RMG	Ready--Made Garment
TOT	Training of Trainers
WHO	World Health Organization
USD	United States Dollar
UN	United Nations