

# **A Study on Accessibility of Differently-abled Persons in Banking Services**

# **A Study on Accessibility of Differently-abled Persons in Banking Services**



M.Phil. Thesis

By

Khaleda Akter

A thesis submitted to the department of Banking and Insurance of  
University of Dhaka in partial fulfillment of the requirements for the degree of

**M. Phil. in Banking and Insurance**

**Supervisor**

Professor Dr. Hasina Sheykh

Department of Banking and Insurance  
University of Dhaka  
Dhaka, Bangladesh.

September 2022  
Modified Submission: July 2023

## Declaration

I, Khaleda Akter, hereby declare that the presented report of M.Phil. Programm titled **“A Study on Accessibility of Differently-abled Persons in Banking Services”** is a record of original work done by me under the supervision of Professor Dr. Hasina Sheykh, Department of Banking and Insurance of the University of Dhaka.

I also confirm that the report is only prepared for my academic requirement not for any other purpose. The information and data given in the report is authentic to the best of my knowledge.

Khaleda Akter

M.Phil. Researcher

Department of Banking and Insurance

University of Dhaka

Registration no. 99/2017-18

Session 2017-18

### Supervisor's Certificate

This is to certify that the research work titled on “**A Study on Accessibility of Differently-abled Persons in Banking Services**” is an original work done by Khaleda Akter as a partial fulfillment of M.Phil. Programme in the Department of Banking and Insurance, University of Dhaka. The report has been prepared under my guidance and is a record of the bona fide work carried out successfully.

She has completed her thesis work under my close supervision.

I wish her bright future.

Dr. Hasina Sheykh

Professor

Department of Banking and Insurance

University of Dhaka.

## Acknowledgements

First of all, I wish to express my gratefulness to my-self for deciding and taking lead as a researcher and complete the report within the stipulated time with full of strengths and encouragement.

My sincere gratitude goes to The Department of Banking and Insurance of the University of Dhaka for providing me the opportunity to take part into the M. Phil. Programme that facilitates integration of theoretical knowledge with real life situation.

I am deeply obliged to the Chairman of our Department. I would like to convey my gratitude to Professor Dr. Hasina Sheykh, as my supervisor for her kind advice, motivation, cooperation and providing feedback at every point of steps that I have taken to complete the research. I am very grateful to all our respected teachers for their cordial inspiration, instruction, suggestion, constructive criticism and guidance to complete the programme successfully.

My profound appreciation is extended to all the officers and personnel of the Department for their professional and personal support in connection to completion my thesis. I owe my deepest thankfulness to the scholars whose work I have used in this report as part of the references.

Above all, I will remain ever grateful to the respondents of the survey, without whose profound support, the implementation of the field survey would have not been possible.

Khaleda Akter

M.Phil. Researcher

Department of Banking and Insurance

University of Dhaka

Registration no. 99/2017-18

Session 2017-18

## List of Abbreviations

BB	Bangladesh Bank
BRPD	Banking Regulation and Policy Department
CDD	Centre for Disability in Development
CFI	Center for Financial Inclusion
CRPD	Convention on the Rights of Persons with Disabilities
CSR	Corporate Social Responsibility
DAP	Differently-abled Persons
DCI	Data Collection Instrument
FGD	Focus Group Discussion
DPO	Disabled persons' organizations
FI	Financial Institution
FCB	Foreign Commercial Bank
IBA	Indian Banks' Association
ILO	International Labour Organization
ISBB	Islami Shariah Based Bank
KII	Key Informant Interview
MFIs	Microfinance Institutions
MIS	Management Information System
NBFI	Non- Banking Financial Institution
PWD	Persons with Disabilities
PCB	Private Commercial Bank
SDG	Sustainable Development Goal
SB	Specialised Bank
SSNP	Social Safety Nets Programmes
SOCB	State Owned Commercial Bank
UN	United Nations
UNDP	United Nations Development Programmes
UNCRPD	United Nations Convention on the Rights of Persons with Disabilities

## Executive Summary

The study, concisely, deals with the challenges that the differently-abled persons (DAP) generally face to get access to banking services in Bangladesh. Being a financial intermediary, bank accepts deposits and grants loans by offering a list of services. Therefore, every person including DAP with certain criteria is supposed to have access to banking services. However, some related issues including existing banking policy, banking views towards them, mind-set and attitude of the bank staff etc. challenged such accessibility issue.

According to a recently published newspaper report, a total 23,65,000 DAP were registered so far in Bangladesh under the government system (The Daily Prothom Alo; June11, 2022). Understandably, DAP have less contribution into financial development because of their limitation in capabilities. To enhance their financial capabilities, easy accessibility should have to be ensured to the regular banking services.

This study adopted a mixed-method approach. First, on the quantitative part, a survey covered 400 bank employees by using a semi-structured questionnaire. Next the qualitative data were collected through conducting 10 KIIs with the bank executives, executives of government institutions and NGOs as well as; 4 FGDs with the DAP. Secondary documents have also been reviewed for triangulating the data and to find out the challenges that the DAP are facing with regard to get access to banking services. This study has also conducted a policy review to get the idea about disabled-friendly banking service policy.

Quantitative analysis was made using SPSS and Microsoft Excel considering descriptive analysis. Qualitative analysis was made by using content analysis. Experiences of the respondents were noted down, recorded, and categorized according to the similarities of the statements.

The findings were drawn considering existing banking policy for DAP, comparison of the facilities provided by the banks to the DAP and to the persons without disabilities as customer. It has been clearly observed that the banking services have been designed grounded on the idea of “customer without disability”. Since the DAP required special attention and services based on their individual needs, they are

generally left behind of the usual bank services. The infrastructure like help desk, forms and documents, entrance, washroom facilities etc. inside the bank are also not friendly to the DAP to get easy access to the bank services. Besides, mindset and attitude of a good number of bank employees were found not positive to the DAP. Although, there have no specified policy for them, there have some circular issued by the BRPD of BB for DAP to get services in the banks. In reality, however, a little execution was identified.

Some recommendations, thus, were drawn to help the bank authority and regulatory authority to consider to improve the banking services for the DAP in line with National Constitution, Disability Rights and Protection Act 2013 and the agenda (Leave No One Behind) of SDGs 2030 on December 11,2016. The following recommendations were made:

- Proper documentation process is needed to maintain to record the exact proportion of DAP.
- Training should be provided to the bank employees so that they can communicate and serve DAP well.
- User friendly forms and customized banking software are to be provided so that DAP can use those comfortably.
- Establishing one-stop support desk, infrastructural adjustment, agent banking facilities and training facilities for DAP are also recommended.
- A strong banking policy on flexible bank operation is recommended to formulate for DAP along with proper monitoring system.

The research would be useful and eye opening as its findings and recommendations could be used by the respective banks, regulatory authority and the government to ensure and facilitate banking services to all people including DAP of the country as part of ‘Participative Economic Development’ through ‘upholding human rights’.



## Table of contents

### Contents

Page No.

<i>Title Fly</i>	.....	
<i>Title Page</i>	.....	
<i>Declaration</i>	.....	iii
<i>Supervisor's Certificate</i>	.....	iv
<i>Acknowledgement</i>	.....	v
<i>List of Abbreviations</i>	.....	vi
<i>Executive Summary</i>	.....	vii
<b>CHAPTER ONE: INTRODUCTION AND BACKGROUND</b>		
1.0	Background of the Study.....	1
1.1	Objectives of the Study.....	3
1.2	Rationales of the Study.....	4
1.3	Limitations of the Study.....	5
1.4	Organization of the Report.....	5
<b>CHAPTER TWO: LITERATURE REVIEW</b>		
2.0	Introduction.....	7
2.1	The Concepts.....	7
2.1.1	The Concept of Disability.....	8
2.1.2	The Concept of Bank and Banking Services.....	14
2.1.3	The Concept of Accessibility of DAP to Banking Services for Financial Inclusion.....	15
2.2	The Literature Gap.....	18
2.3	The Context of the Study.....	18
2.4	Conclusion.....	20
<b>CHAPTER THREE: METHODOLOGY</b>		
3.0	Introduction.....	21
3.1	Methodology at a glance.....	21
3.2	Study Design.....	23
3.2.1	Study Population.....	23
3.2.2	Study Area.....	23
3.2.3	Sampling Design.....	23
3.2.3.1	Sampling Design for Survey.....	24
3.2.3.2	Sampling Design for Qualitative Study.....	24
3.2.4	Distribution of Respondents.....	24
3.3	Data Collection.....	26
3.3.1	Sources of Data.....	27
3.3.2	Data Collection Tools and Techniques.....	28
3.3.3	Survey Administration.....	29
3.4	Data Analysis Approach.....	30
3.4.1	Quantitative Data.....	30
3.4.2	Qualitative Data.....	31
3.4.3	Triangulation of Data.....	31
3.5	Study Duration.....	32
3.6	Ethical Considerations.....	32
3.7	Conclusion.....	32

<b>CHAPTER FOUR: DATA ANALYSIS AND FINDINGS</b>		
4.0	Introduction.....	33
4.1	Conceptual Framework.....	33
4.2	Data Analysis.....	36
4.2.1	Banker and Customer Relationship.....	36
4.2.2	Different Types of Bank Services.....	38
4.2.3	Documents Required for Opening an Account.....	41
4.2.4	Opening and Operating Bank Accounts.....	43
4.2.5	Respondents' Demographic Information.....	43
4.2.6	Bank and Branches Visited.....	47
4.2.7	Mindset of Bank Employees to the DAP.....	47
4.2.8	Meeting the DAP as Bank Customer.....	50
4.2.9	Types of Disabilities the Bank Employees Met.....	51
4.2.10	Banking Services to the DAP.....	52
4.2.11	Services Received by the DAP.....	53
4.2.12	Average Number of DAP Customers Daily Received Bank Services.....	54
4.2.13	Facilities Provided by the Bank to the DAP.....	55
4.2.14	Probable Reasons for not Willingly Provide Bank Services to DAP.....	56
4.2.15	Hurdles Experienced by the DAP.....	58
4.2.16	Suggestions to Overcome the Hurdles.....	61
4.2.17	Analysis of Data Collected from DAP through FGD.....	63
4.2.18	Analysis of Data Collected from Policy Level Personnel through KII.....	67
4.3	Findings.....	69
4.3.1	Major Findings.....	69
4.3.2	Other Findings.....	71
4.4	Conclusion.....	72
<b>CHAPTER FIVE: RECOMMENDATIONS AND CONCLUSION</b>		
5.0	Introduction.....	73
5.1	Recommendations.....	73
5.2	Conclusion.....	76
<i>References</i> .....		79

<b>Annexures:</b>		
<i>Annexure I</i>	DCI-1, 2, 3 and 4.....	82
<i>Annexure II</i>	List of Banks that surveyed.....	95
<i>Annexure III</i>	Circulars of BB.....	96

## **List of Figures**

- Figure 3.1: Research Approach and Methodology at a glance
- Figure 3.2: Triangulation of Data
- Figure 4.1: Along the way of Conceptual Framework from Bank Policy Development to drive towards the Financial Inclusion to their Life Changes Progression
- Figure 4.2: Types of the Relationship between Banker and Customer
- Figure 4.3: Meeting with the DAP
- Figure 4.4: Banking Services Received by the DAP
- Figure 4.5: Feeling to Provide Banking Services to DAP
- Figure 4.6: Hurdle Faced by DAP at Bank
- Figure 4.7: Suggestions to Reduce Hurdles

## **List of Tables**

- Table 3.1: Sample Distribution by Banks at Branch Level
- Table 3.2: Sample Distribution by DAP
- Table 3.3: Sample Distribution by the Key Informants
- Table 4.1: Interviewed Bank Staff by Level of Management
- Table 4.2: Academic Qualification of Bank Employee
- Table 4.3: Duration of Employment in the Banks
- Table 4.4: Number of Bank branches Visited
- Table 4.5: Using the term 'Differently-abled Persons' instead of 'Disabled Persons'
- Table 4.6: Various Types of Disability as Found by the Bank Employees
- Table 4.7: Proportion of DAP Service Recipient as Customer
- Table 4.8: Categories of Facilities Provided by the Banks
- Table 4.9: Probable Reasons for Not Willingly to Provide Banking Services to DAP

## **1.0 Background of the Study**

The International Labor Organization (2015) described that discrimination and stigma are considered as main barriers which push a great portion of Differently-abled Persons (DAP) to the poverty, dependency and social exclusion.

DAP has become a major social and economic phenomenon in Bangladesh like other developing countries. In course of time, DAP have become the biggest minority group in the world as they have limited access to adequate care, health, nutrition, education and obviously financial activities (WHO, 2011). On the other hand, there is common miss perception to the DAP that they will not be able to do anything; thus accept their special needs and requirements. Even if the policy supports to provide services to the persons with disabilities in a way so that they can avail easily with their human dignity, but because of the mindset, it is obviously happening that the people with disabilities are not treating in a same way that the non-disabled persons are treating. According to Kitchen (2000), 'Disability discourse has been, and to a large degree still is, overwhelmingly dominated by people who are not disabled'.

At first in Bangladesh, by dint of the Law formulated by the Bangladesh Government in 2001, the DAP were taken under the social safety net programs to protect them from the social discrimination and prejudice. At that time, the DAP got a recognizable opportunity to have an access to the banking services under the general banking policy by being enlisted as a beneficiary of SSNP (Social Safety Net Program). It is needless to say that any kind of economic participation for the DAP in Bangladesh remains doubtful because of their very poor access to social and economic security system.

On the other hand, the first step for access to any banking service is to make a contact with the bank by opening a bank account. According to the Contract Act, 1872, every person, with the age of majority, sound mind and capability of making any contract by law, is fully eligible to get access to the banking services by opening bank accounts. Therefore, almost all types of DAP except the intellectually impaired persons are quite eligible to have access to the banking. Now, the main aim of this study is to

explore the challenges that may hinder what they face to get this access. It is a matter of hope that a few of the DAP already have this accessibility for the sake of Government SSNP allowance, so it would be easy to find out a way to manage a greater accessibility for them not only by critically analyzing the existing policy and challenges but also by accomplishing recommendations for a suitable policy.

This study will provide an attitude to the existing level of knowledge in the field of finance and banking business specially in widening the category of service product and sources of earnings for banks. It will contribute a lot to the development of banking sector in our country as it will help bankers to diversify banking services in line with inclusive banking to achieve their target.

Identifying gaps in the market for banks and suggesting innovative solutions can inspire financial institutions to develop inclusive products and services. This can lead to new market segments, increased customer satisfaction, and improved brand reputation.

From the dawn of human civilization, the issue of the DAP was so controversial, acute and critical based on the socio-economic condition, geographical location, cultural dimension, religious belief. Still, they are facing discrimination and marginalization across the world within their developed cultural and social formation. They are highly disturbed by extreme poverty as they have very limited livelihood opportunities.

Actually, there are a lot of barriers for them in gaining access to any of financial institutions (FIs) like bank and financial services, such as lack of physical access, lack of language interpreters, other's negative attitude, lack of especial policy and misunderstanding to them. By giving them opportunity to include in economic empowerment activities, they will be able to prove themselves as much productive, creative and efficient as the persons without disability performing the same jobs.

Bangladesh Government for the first-time enacted Bangladesh Persons with Disability Welfare Act-2001 replaced by The Rights and Protection of Persons with Disabilities Act (2013) while this act will help protect and safeguard the rights and dignity of the persons with disability by ensuring their participation in the national and social

programmes and their general welfare. But this act has failed to show any roadmap on how the DAP will get accessibility to any kind of financial activities and services.

According to recorded history of Bangladesh, BRAC microfinance program at first started a project for the DAP in 2011 in association with the Center for Rehabilitation of Paralyzed (CRP). Primarily, the loans were awarded to the some of their members with spinal cord injuries with regular interest rates and conditions like other members. So, the government SSNP and recently introduced microfinance program for them have primarily opened a new door to manage accessibility to financial activities for this marginalized group, though this program or initiative is still too small in nature and many initiatives on behalf of the government as well as other government and non-government organization, are yet to be done.

The motivations that inspire me to undertake this research is that everyone deserves equal access to essential services, including banking, regardless of their disabilities. Access to banking services is crucial for economic inclusion and enable DAP to manage their finances independently, fostering their autonomy and empowerment. The research can shed light on existing challenges and suggest solutions that enhance accessibility, thereby empowering individuals to take control of their financial lives. By examining the accessibility of banking services for DAP, it contributes to creating a more inclusive society.

### **1.1 Objectives of the Study**

The main objective of this study is to 'explore the accessibility of the DAP in banking services in Bangladesh'. To achieve this main objective, this study needs to study some specific objectives that are given below:

- To find out the proportion of DAP as customer of the banks.
- To identify the types of banking services and facilities provided to the DAP to get access in banks.
- To find out the difficulties, if any, faced by the DAP in accessing banking services.
- To investigate the existing banking policy for ensuring access to banking services by the DAP and recommend accordingly.

## **1.2 Rationales of the Study**

Some of the most marginalized people are the DAP as because of their functional limitation and inaccessible environment make them incapable to enjoy and show their full potential rather it creates dependency on others for care and support, loneliness, negative attitude and mind set towards them. But they have the same rights to dignity, social respect, equality, equity and freedom like a normal person has the opportunity to avail. The estimate of DAP accounts one out of seven which is 15 in percentage and this portion is enough to draw an attention in the world. More than 1 billion men, women and children are living with a disability according to the World Report on Disability, 2011. For a longtime, they are facing so many challenges like social barriers, negative attitude towards them, social exclusion, social isolation, economic exclusion, non-cooperation from other institutions. But now it is high time to dig out the main reasons behind situation of exclusion. One of the main thinking is that it needs to find out the roles and responsibilities that the government agencies, other government corporation and autonomous bodies and non-govt. organizations, private institutions in particular the FIs should perform and the gap which needs to be minimized to adjust and provide scope to the persons with disabilities towards mainstreaming of the society.

FIs are the key driver to promote economic mobility and productivity in a country. Access to the service from the FIs is the rights of the citizen including DAP. But in many cases, this is almost absent. DAP are suffering much to get the usual services from the FIs particularly from the banking sector.

This study has attempted to explore those challenges that the government and the policy makers of concerned organizations need to prioritize for solving to ensure their accessibility to the financial activities through banks; which will ultimately manage a general life standard for the DAP like others. Finally, it is to point out that the findings of this study will be helpful not only for the government but also for all the authorities of banks or non-banking FIs for sensitizing all issues that have been pointed out through this study.

### **1.3 Limitations of the Study**

The study has some limitations as presented below.

- i. This study has covered only banks but not FIs (FIs). And so, it is telling about the accessibility of DAP to banks but not to FIs.
- ii. This study covered banks only in Dhaka city. It has not covered all the other geographical locations of Bangladesh because of COVID restriction of movement during the study.
- iii. This study did not present the opinion of DAP's guardian or caregivers.
- iv. It also has a limitation of place and resources.

### **1.4 Organization of the Report**

The whole study outline and contents have been framed with six thematic chapters. Each chapter deals with an especial issue with related and relevant information and literature review. Chapter one is concerned with the introductory discussion which include a short background history of the persons with disabilities and FIs. This chapter has also presented the clear broad objective along with the other specific objectives. As one of the most important issues, the existing gap concerned with this topic has been narrated in this chapter also the chapter has cited enough strong reasons as a part of the study rationale. Finally, the limitations of this study are mentioned.

Chapter two is on Literature Review. The researcher collected number of research documents and reviewed those in line with the study objectives which clarified the concept of disability, concept of bank and banking service, concept of financial inclusion and the concept of access to banking services as an important part of financial inclusion of differently-abled persons. The situational analysis has discussed about the current policy-based position of the DAP and FIs in regard to service inclusion in the context of not only Bangladesh but also focus a bit of the world.

Chapter three is all about methodology of the study which included study design that explains sources of data, covered study population and area, duration of the study, and sampling design. Other covered areas include survey implementation, distribution of respondents under each cluster, process of data analysis, limitation of study and ethical considerations.



Chapter four is on identification and explanation of the findings through analysis of data and information showing results of quantitative data and qualitative data in line with the study purpose.

Finally, Chapter five is all about the study report synchronization containing conclusion and recommendations which provided synopsis about the study with what could be done better.

The report also contained bibliography cataloguing the authors whose work recognized by the researcher as part of their contribution. And finally, the report contained annexes the list of tools that used to collect the data to complete the study.

## **2.0 Introduction**

Literature review is an important work of a researcher to draw a comprehensive summary of previous research on the topic. The literature review surveys scholarly articles, books, and other sources relevant to a particular area of research. The review should enumerate, describe, summarize, objectively evaluate and clarify the research done in the past. It will help to establish familiarity with and understanding of current research in a particular field before carrying out a new investigation. Conducting a literature review should enable to find out what research has already been done as a basis of the current research and also identify what is unknown within the given topic. It establishes the authors' in-depth understanding and knowledge of the field subject. It gives the background of the research and demonstrates how the research fits within a larger field of study. Provides an overview of the sources explored during the research of a particular topic.

This chapter begins not only with evolution process of the term 'differently-abled persons' which has occurred over the course of time but also with the historical aspect of these group of people in social perspective. This chapter will also try to answer to some basic questions such as how the concept of disability has emerged in the society, how social view towards them has changed and how the definition has been developed and why they need an especial attention as one of the biggest marginalized groups in the community. Similarly, the discussion is also plotted with the concept of bank as an institution and how the concept of a bank emerges and structured over the periods of time, and how the banking service delivery concept has been evolved over the time and how DAP are getting more attention as service recipient of the FIs.

## **2.1 The Concepts**

Concept is a taught or idea that people can explore prior to do things. The word 'concept' was borrowed from Late Latin *conceptus*, from Latin *concipere* "to take in, conceive, receive." Concept is a theoretical idea conceived in the mind. It is an idea of something is or how it works.

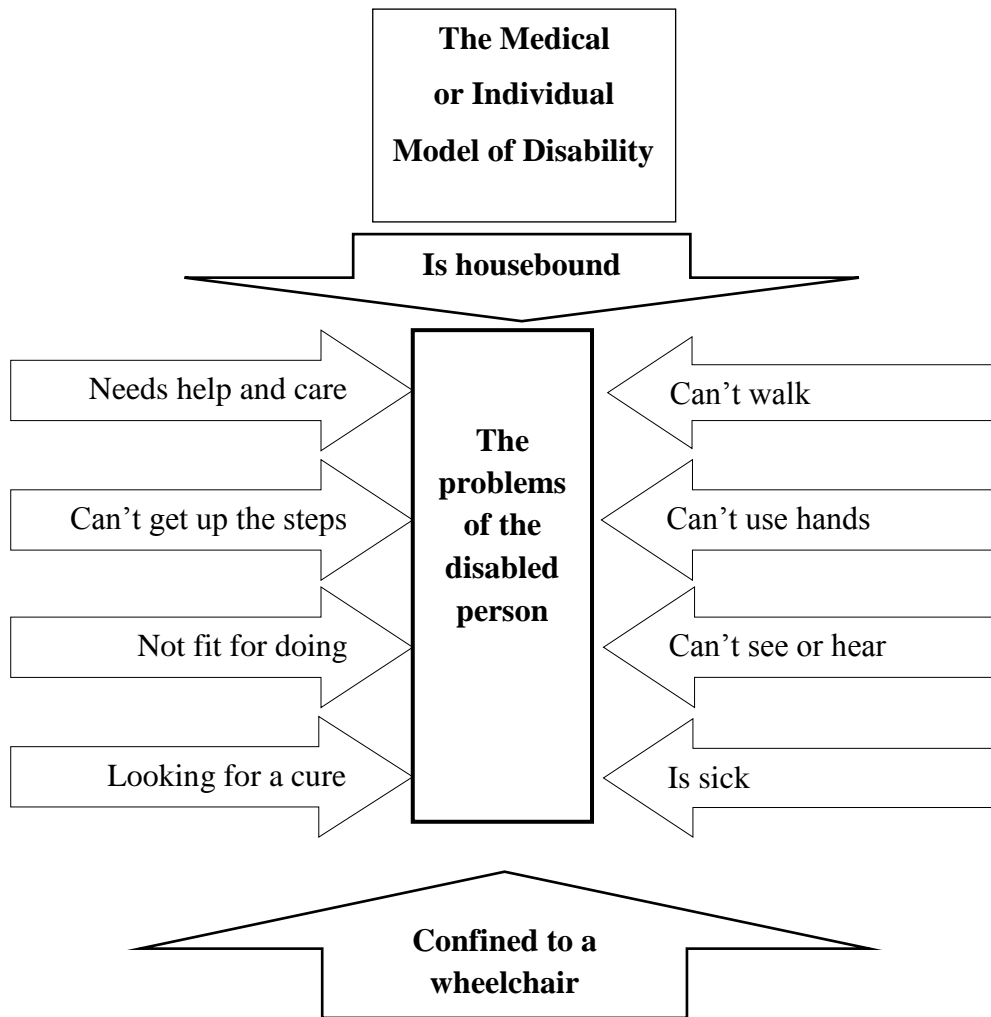
### **2.1.1 The Concept of Disability**

Maybe, most of us are known to the term 'disability' but necessarily do not understand much deeper of its meaning and one of the main reasons behind this is that most of us have never or ever tried to realize this or do not go nearer them. But within the last few years, the international and national governments along with the non-government organizations have become successful to draw attention different segments of the society including service providing institutions to disable persons.

Hyatt G.W. (2005) in his article 'What is in a word? The evolution of disability language', pointed out that 'Cripple, Handicapped, Disability, Physically Challenged, and Person with Disability' it does not really matter what term is used, does it? The answer is yes. It matters. When we identified someone and addressed as incapable, disabled, crippled, and handicapped it directly ignored the dignity of the person as human being. Anthropologist Bronislaw Malinowski suggested that 'language and culture are indivisible, our language is our culture'. But over the time culture of a society change and adopt with positivity eliminating the negativity of that particular society. When the term cripple, handicapped, disability etc. use generally we have an image of the person that he/she is a person with a plate on street for begging. These labels degrade individuals by focusing on their differences or incapability, rather than on the individuals themselves. This is something going against the human rights particularly against the philosophy of UNCRPD'.

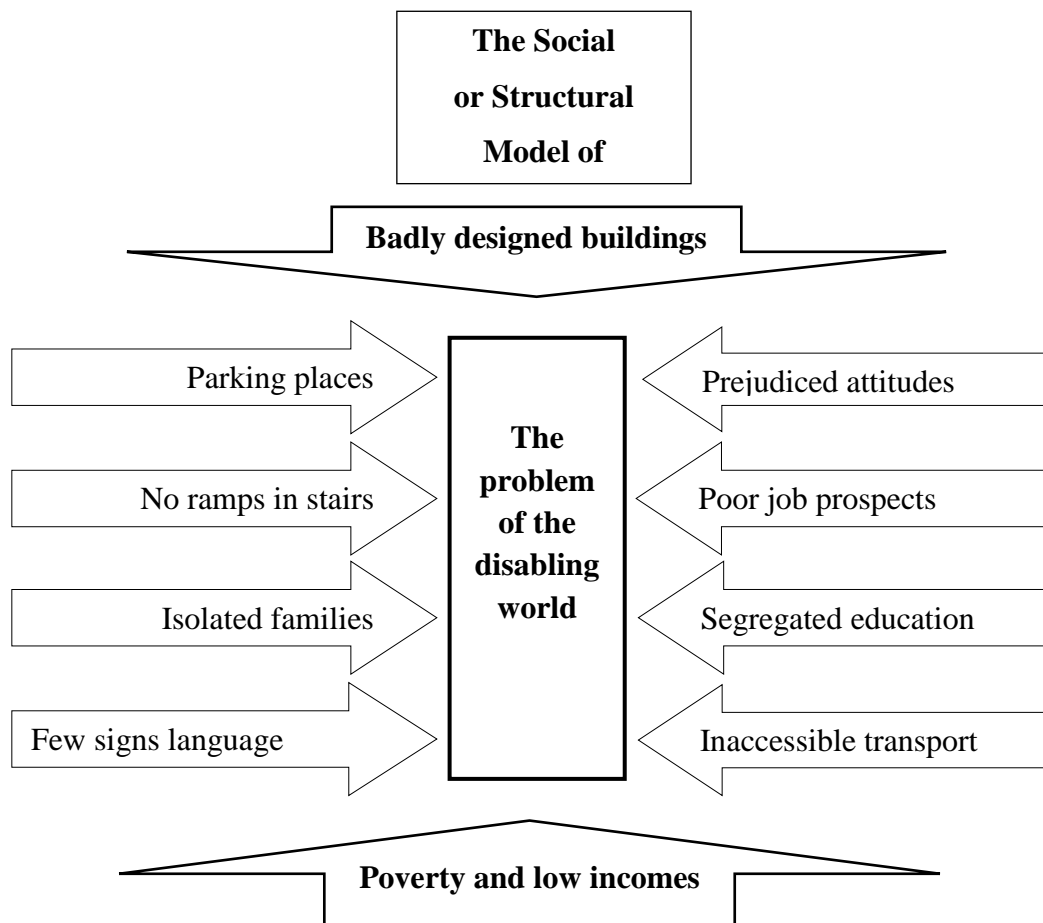
Glenda Watson Hyatt also provided two different models in his article which is used in this research to provide clear understanding about the evolution of the concept of disability.

## The medical or individual model of disability



The medical or individual model of disability treated a person with disability as a problem.

## The Social or Structural Model of Disability



The social model of disability treats the system as a problem not the disability.

The International Labour Organization (2015) articulated in the publication titled as “Guidelines for the media” that ‘the term disability includes an extensive variety of unlike physical, sensual or cerebral impairments that may or may not disturb one’s ability to perform their daily activities as well as their jobs’.

The United Kingdom has coined them as “disabled people” with an inner meaning to realize their identity and oppression within the social environment. The French languages call them as ‘les handicapés’ which refers to those who have limits in health condition which is the result of any accident or environment. In Spanish the term is used as “inhabilidad” meaning the inability of people.

It is enough to understand that the formation of disability languages emerged based on their societal history, cultures including their ideological sense. In other sense, it might be phrased as every term always expresses the degree of importance and significance given to them.

Zola (1989) summarized that the view of disabilities is considered as human variation with a view of universal human condition. Edwards (1997) described the disabilities as a result of impairments; disabilities are inherent in an individual while handicap look like an effect caused by social factors. Jones and Marks (1999) describe that every individual has physical, intellectual and emotional difference comparing to each other while a few of them have been disabled because of the social structures and organizations.

According to the Disability Welfare Act of 2001, the definition of disability has been provided as “A person with disabilities one who is physically disabled either congenitally or as a result of disease or being a victim of accident, or due to improper or maltreatment or for any other reasons has become physically incapacitated or mentally imbalanced as a result of such disabledness or one to mental impaired ness has become incapacitated, either partially or fully and is unable to lead a normal life”.

‘Disability is part of the human condition. Everyone is likely to experience it, either permanently or temporarily, at some point in their life’ (WHO & World Bank, 2011, p.3). People with disabilities are diverse and not defined by their disability (Al Ju’beh, 2015, p.14; WHO & World Bank, 2011.p.7). There is no single definition of disability (Mitra, 2006, p.236). Defining disability is complicated as it is ‘complex, dynamic, multidimensional and contested’ (WHO & World Bank, 2011, p.3).

The indispensable basis of disability studies is that, disability is fabricated by cultural narrative of the human body, it’s a system of producing subjects by distinguishing and labeling bodies. But in the past three decades, the concept of disability has shifted from individual impairment to a more social phenomenon.

The UN Convention on the Rights of Persons with Disabilities (UNCRPD) recognizes that ‘disability is an evolving concept’ (UNCRPD, 2006, p. 1). ‘Persons with disabilities include those who have long-term physical, mental, intellectual or sensory impairments which in interaction with various barriers may hinder their full and effective participation in society on an equal basis with others’ (UNCRPD, 2006, p. 4).

Fundamental human rights of persons with disabilities is that the Persons with disabilities are entitled to exercise their civil, political, social, economic and cultural rights on an equal basis with others under all the international treaties. Persons with

disabilities are often face discrimination and barriers in their everyday life that limit them from participating in the society like others on equal basis. There are several examples, they are often denied their rights to be included in the school and in economic life and work place, to live independently in the society, to give opinion through vote, to participate in sport and cultural activities, to enjoying social and economic protection, to get shelter to justice, to get medical treatment or to enter freely into legal commitments such as opening a bank account, and to inheriting or buying property. In the developing countries the rights of persons with disabilities are far from their reach to enjoy because of resource scarcity and also the understanding of the respective persons deciding at the policy level.

A disproportionate number of persons with disabilities live in developing countries. They often live below poverty and going under marginalized condition. During humanitarian crisis and emergencies persons with disabilities are recurrently left behind, with very little to say or no say in the reconstruction of their lives and communities. They often neglected and violated of their human rights.

The Convention on the Rights of Persons with Disabilities, which was adopted by the UN in 2006 and come into force in 2008, and many countries including Bangladesh are ratified the UN CRPD as one of the many countries in the world. This is a huge 'paradigm shift' from traditional charity-oriented, medical based approaches to disability to one based on human rights. It is treated as inclusion and participation of persons with disabilities across the human rights, development and humanitarian agendas and highlights the rights and empowerment of the women with disabilities and children with disabilities as groups which face multiple and intersecting forms of discrimination.

The UN High Commissioner for Human Rights, Michelle Bachelet affirmed, "The Convention on the Rights of Persons with Disabilities is not only an instrument for persons with disabilities. Its principles and provisions benefit the entirety of the human family because it strengthens our responses against exclusion, and segregation and indeed like the Sustainable Development Goals, it illustrates that reaching the furthest behind first is the key to leaving no one behind."

Gradually, the concept further evolved considering the social acceptance to the person as human being not as problem to repair and fix, or as a person depending on others.

At first, the US Democratic National Committee coined the term as “differently-abled” around the mid-1980s; and following this The Los Angeles Times (1985) reported that “In a valiant effort to find a kinder term than handicapped, the Democratic National Committee has invented as differently abled. The committee itself shows signs of being differently-abled in the use of English.”

But just before reporting the media, The Oxford Dictionary proposed to adopt the term “Differently-abled” as an alternative term of disabled people and handicapped for providing a positive message and avoiding discrimination towards people with disability. In the other sense, whoever the normal.

It is commonly acknowledged that although people with any physical or mental impairment which limiting their usual functional abilities but yet they can do things differently as they have to grow with alternative skills either acquired by themselves or through others support.

According to WHO ‘differently abled is a person who has impairment that produces functional limitations, restrictions in activities or has social handicap. Being differently-abled is a complex phenomenon which reflects an interaction between the features of a person’s body and the features of the society in which he or she lives. Such persons are seen as being restricted in performing daily activities because of a complex set of interrelating factors, some pertaining to the person and some to the environment and social/political arrangements’.

A publication of ‘Global Journal of Medical and Clinical Case Reports pointed out quoting through article ‘Differently-Abled People and Their Life, Giulio and Philipov, 10 March, 2016 report that ‘the social concept of disability introduces the notion that society has erected barriers, physical or attitudinal, which affect a differently-abled person’s life’.

People with mental or intellectual or physical conditions can do things as per their capacity and can-do things differently are called differently-abled person because they possess a unique set of abilities and perspectives. The term differently-abled recognizes talent and value in everybody and treats them equally.



### **2.1.2 The Concept of Bank and Banking Services**

The most general concept about a bank is that bank is a one kind of financial institution which takes deposits from the people and provides loan by creating a demand of deposit. The bank of England summarizes that a firm is mainly to perform some regulated activities like accepting deposit and at the same time it is also a credit institution.

The standard concept regarding the bank is that banks are like payment agents which maintain current accounts and paying cheques for the customers with cheques collection deposited by customers. Banks also make payments to the customers through other methods like Automated Clearing House (ACH), automated teller machines (ATMs), Wire transfers or telegraphic transfer, and EFTPOS etc.

According to Kashyap et al. (2002), ‘banks act like pure financial intermediaries which present a design of banking by which a bank is able to buy assets with the funds collected in the form of deposit. Cecchetti and Stephen (2008) defines that as an institution, banks are always active for borrowing from lenders and then offering the funds to the borrowers’.

Casu, Barbara, et al. (2006) describe that ‘like other financial intermediaries, banks keep continuing to play an essential role in the economy by managing a balance between surplus and deficit. Who has surplus money generally deposited to the bank or lend money to the bank as to utilize the surplus and earn an income. Bank uses the amount to support the borrowers for their purpose. They try to settle the needs of borrowers and lenders by converting the liquid deposits which is small in size and low-risk, into loans which is large in size, in high risk. At the same time, the summarization of banking services includes that a list of provided services developed under certain terms and conditions of that organization, are highly required for achieving the main goal of the bank’.

‘Banks are considered very important for mobilization and allocation of savings in an economy while they can also resolve significant moral threat and oppose selection problems by nursing and shading borrowers and depositors. Additionally, banks play a vital role for guiding and investing funds in an effective manner; which will be the ultimate result of proper capital allocation, industrial expansion as well as economic growth (Berger 2003; Demirguc-Kunt and Haubrich 2003; Levine 1997).

### **2.1.3 The Concept of Accessibility of the DAP to Banking Services for Financial Inclusion**

It is better to begin this part with a primary understanding of financial inclusion by generalizing a definition in terms of our study title and all articulated objectives. 'Financial inclusion is the provision of affordable financial services such as access to payment and remittance opportunity, loan, savings and insurance services adopted by a formal financial system for those who are considered as excluded' (Thorat 2008). FIs by removing barriers always create an opportunity for the excluded people for participating in the financial service through which they might improve their living standard. The other important point is that this part has helped us understand how the right to accessibility to the bank as well as banking services will create opportunity for the DAP to avail an easy access to the financial services for the needs.

Financial inclusion is able to include all population especially the poor and the other excluded portion of the population to the financial services (Ozili, 2018). Many successful stories are available on financial inclusion all over the world remarkably in India (Nimbrayan et al; 2018). According to Anderloni et al (2007), the importance of financial products needs to be realized against decrease of social welfare facility, which is ultimately necessary for every person to manage their own necessary provision keeping aside the risk. In fact, 15 percent of world populations (WHO 2011) are persons with disabilities who are the example of a huge untouched market considered as a great opportunity for financial service providers. In other words, one of the largest minority groups across the world is still unbanked.

According to the World Bank Global Financial inclusion (Global Findex, 2014), at global level 2.5 billion people which are about 40% of adult population are still without a bank account. The financial inclusion issue is still one of the main challenges for establishing it as one of the agendas for the local and international institutions, policymakers, central banks, FIs and government. According to the findings of several studies, people's participation in financial system have made them better able to initiate and enlarge business, capitalize in education, manage risk and cope with financial shocks (Kunt and Klapper, 2015; Singer and Oudheusden, 2015).

One of the agenda adopted by Sustainable Development Goal 2030 is the promotion of sustained, inclusive and sustainable economic growth including full and productive employment and decent work for all including the DAP.

Centre for Financial Inclusion sets a dialogue in its website that 15 percent population of the developing countries are the persons having disabilities but only 0.5 percent of them are currently the clients of MFIs. May be, economic participation is not feasible for some persons with disabilities because of their severe disabilities, but most of them (80-85 percent) are enough capable of utilizing and getting benefit from financial services.

According to a survey report (2013) conducted by Disabled People's Association (DPA), Singapore on "Access to Banking Services", most of the people with disabilities have experience of facing barriers at the time of taking banking services like access to branches, ATMs as well as using security tokens to receiving telephone calls. ATMs and online banking are mostly used tools by person with disabilities to have access to banking services but the shortage of suitable and adoptable design for these tools are considered the key barriers.

Earlier studies have tried to explore the challenges faced in India for expanding banking facility for the persons with disabilities. These researchers point out so many influencing factors like lack of awareness, access to education and employment opportunity, prejudices, weak policies, absence of funds service and monitoring authority etc. which are the root causes of active exclusion of persons with disabilities from general economic activities (Singh, 2017).

The Indian Banks' Association developed a guide for customers with special needs and persons with disabilities in November 2017; where the mandate was that 'all banking services like cheque book facility as well as third party cheque, ATM facility, net banking facility, locker facility, retail loans and credit card must be offered to blind and low vision customers without any discrimination. They also have a statement that accessibility of banking services can play a vital role to ensure the financial inclusion for the persons with disabilities' (Indian Bankers' Association Guide 2017).

'People with disabilities face several exclusions in the mainstream microfinance institutions in Bangladesh. At the same time, MFIs face numerous challenges to serve these people. Even if it was not a formal analysis, it is still found that PWDs experience tremendous discrimination such as social, political, physical, cultural,

environmental serious barriers including formal and self-employment, less access to credit, government support and social safety net system' (Sarkar, 2019).

Very few persons with disabilities have the access to microfinance (Cramm and Finkenflugel, 2008; Martinelli and Mersland, 2010) but it is not highly aligned with statement of United Nation Convention of the Rights of Persons with Disabilities (2008) where the clear articulation of equal opportunities for Persons with Disabilities have been marked. But, Lewis (2004) clearly states that access to credit not only capacitates the Persons with Disabilities to make assets but also increase self-esteem and social acceptance in the society.

Handicap International (2006) identified 'two main barriers for persons with disabilities in their global study like personal level and environmental level. Personal level includes lack of self-esteem, self-exclusion, lack of educational qualification, inadequate technical knowledge, dependency on charity with some special condition and fear to social stigma. The environmental level is mostly concerned with attitudinal barriers, product design, and architectural and physical barrier. Additionally, Lang and Upah (2008) include another type of barrier which is technical barrier such as financial products design, group formation methodology, weekly repayment system, compulsory savings system and credit history'.

According to Islam (2011), Bangladesh Bank (The Central Bank of Bangladesh) has instructed to appoint a key-person at all branches of all the scheduled banks for increasing the accessibility of banking services for the physically incapable people in Bangladesh.

'Four state-run banks (Sonali, Janata, Rupali and Agrani bank limited) and other two SBs (BKB and RAKUB) are recommended to disburse agricultural loan with a priority basis among the person with disabilities individually or jointly. These banks are also advised to follow the regulations for providing especial microcredit to make self-confident and include them into mainstreaming economic activities. These banks must adopt an effective monitoring system to keep the persons with disabilities out of any hassle by making them compliant and Bangladesh Bank will take this issue under regular monitoring' (Islam, 2011).

## **2.2 The Literature Gap**

A good number of literatures have been reviewed on the terminology of disability, accessibility to the banking service for the DAP and ensuring financial inclusion through serving the DAP. However, most of those research papers were on the banking services that have been provided by the banks and FIs to the general customers not the DAP. A few of the papers were found as focused a bit on the barriers faced by the DAP at banks.

The following gaps were, thus, identified after reviewing the literatures:

- It has been found that none of the papers pointed out the human right issue of DAP in banking services.
- Exclusion of DAP in banking service was mentioned in a few papers, but the context was not clearly and particularly on Bangladesh.
- There were some banking policies suggesting to provide banking services to the DAP but there was no indication how DAP can get access to those banking services.
- All most all the papers did not provide specific suggestion and recommendation that a bank can consider regarding DAP.

By considering the above gaps, this study mainly focused to detect the status of existing banking policy, and; the current services that are provided by the banks in Bangladesh to DAP with a desire to draw some recommendations on how the DAP can easily get access to the services in banks.

## **2.3 The Context of the Study**

The national seventh five-year plan (2016 – 2020), adopted by the General Economics Division (GED) of the Planning Commission in 2015, was developed to speed up growth and empowering citizens while special attention has been given to the disadvantaged groups, including persons with disabilities. A 5-year National Disability Action Plan in 2006 was also developed to undertake various initiatives to include and protect people with disabilities. In December 2019, the government has passed the Disability Policy after enacted Disability Rights and Protection Act 2013 and getting approval from CRPD with assurance that the legislation will adhere to the human rights model of the disability. It is matter of hope that the government has designed a long-term plan of actions (2018 to 2025) for implementation of disability inclusion.

As a part of employment and livelihood policies, the national disability policy or act encourages the employment of DAP as the government capitalizes 10 percent quota for the orphans and for the DAP. The national skill development Policy (2011) promotes their access to the skill training. The National Skills Development Policy 2012 was also developed with the technical support from the ILO. The ultimate aim of this policy was to take them under the mainstreaming of the government vocational skills development training programs by arranging accessible accommodation and developing disability-inclusive training modules and curricula. The disability rights and protection Act (2013) has also adopted Social Protection policies which help the persons with disabilities to get the benefits. There are also the Education Policy 2010 and the Comprehensive Early Childhood Care and Development Policy 2013 which have emphasized early learning centers/preschools of the children with disabilities. Similarly, the Disability Rights and Protection Act of 2013 also aim to ensure the access of every person with disability to either general or special education by prohibiting disability discrimination. On the other hand, the Disability Rights and Protection Act 2013, passed in October 2013, also deals with the national disability legislation.

Unfortunately, there is no specific financial policy for the DAP which is supposed to include the rights, and accessibility pathways to the FIs like bank, microfinance institutions including savings group or insurance company. In this context, it is observable that only a little portion of the DAP have access to banking service while some of them also have this accessibility

because of the employment opportunity powered by government quota reservation policy. The Bangladesh Bank posted a policy statement on financial literacy articulating that all people have access right to all financial products, services and information on banks and non-banking FIs.

On August 9, 2018, Bangladesh Bank and the FIs Division of the Ministry of Finance declared that the first National Financial Inclusion Strategy (NFIS) would have been implemented from 2019 to 2024. Here the definition of financial inclusion is considered as the access of full range of financial services at an inexpensive condition ensuring minimal risk through a competitive financial market place.

Now, this study has attempted to take a closer look at the outside of Bangladesh to capture a vivid picture of the financial involvement concerned for the DAP. At the beginning, it is logical to start this discussion with the agenda adopted by Sustainable Development Goals (2030) Agenda for sustainable development has articulated 11 references by the direct term-‘persons with disabilities’ while ‘persons in vulnerable situations’ for further six references. This SDG agenda, in a nutshell, has promoted inclusive economic growth allowing the access of the persons with disabilities to the economic activities within the inclusive environment.

It is remarkable that the recently formed disability inclusion campaign ‘The Valuable 500’ drew it attention in 2019 when seven of the world’s largest institutions especially Bank of England, Lloyds Banking Group, RBS and HSBC UK joined this campaign by putting their signature. The main aim of this campaign was to accumulate 500 global business institutions for putting the disability on the broad agenda. The campaign was mainly launched at the World Economic Forum’s Annual Summit in Davos in January, 2019 with an expectation that the global business leaders would be accountable for disability inclusion which will be enlisted in

their broad agenda. Here, all the biggest banks involved in this campaign have come to a united thinking that the respective banking sectors will address disability inclusion platform in business. However, it has been recorded first time in history that world’s biggest business institutions are going to be united to end up the exclusion of the DAP by taking such an effective step.

## **2.4 Conclusion**

The researcher reviewed number of reports and journals published nationally and internationally including banking policies to understand the current research in the area of banking service provided both for the DAP and person without disability prior to investigate the opinion provided in those documents. To identify literature gaps, the researcher did a thorough review of available literature in both the broad and specific areas of your topic. Besides, the identified gaps in the literature, the working area of this report is also mentioned in this chapter.

In the next chapter for detail investigation of the thesis an explanation was given reasoning behind the approach to the research, methods for data collection, data analysis and other important areas of work. The research methodology is discussed in detail.

### **3.0 Introduction**

The methodology is the overall approach that underpins the proposed research. In this chapter, a way to systematically proceed and resolve the research problem will be shown in details. It will outline and discuss the research approach supporting the intended research. Here, the discussion will focus the various steps that are generally adopted in this study with the logic behind them. It may be understood as a science of studying how research is done scientifically. Specifically, the chapter includes methodology at a glance followed by study design.

### **3.1 Methodology at a glance**

This study designed on a mixed method approach, using both quantitative and qualitative methods. The purpose of the application of the tools is to address the specific objectives mentioned earlier in the first chapter of the study. Secondary documents have also been reviewed here to have a better thematic understanding about the challenges that the DAP are facing in regards to get access to banking services like the persons without disabilities are getting from the bank. The study data analysis is the output of Descriptive Analysis. After analyzing data, to generate findings the researcher triangulated the quantitative data, qualitative data and secondary documents. Figure 3.1 presented below presents a way of overall research approach and methodology adopted for this study.



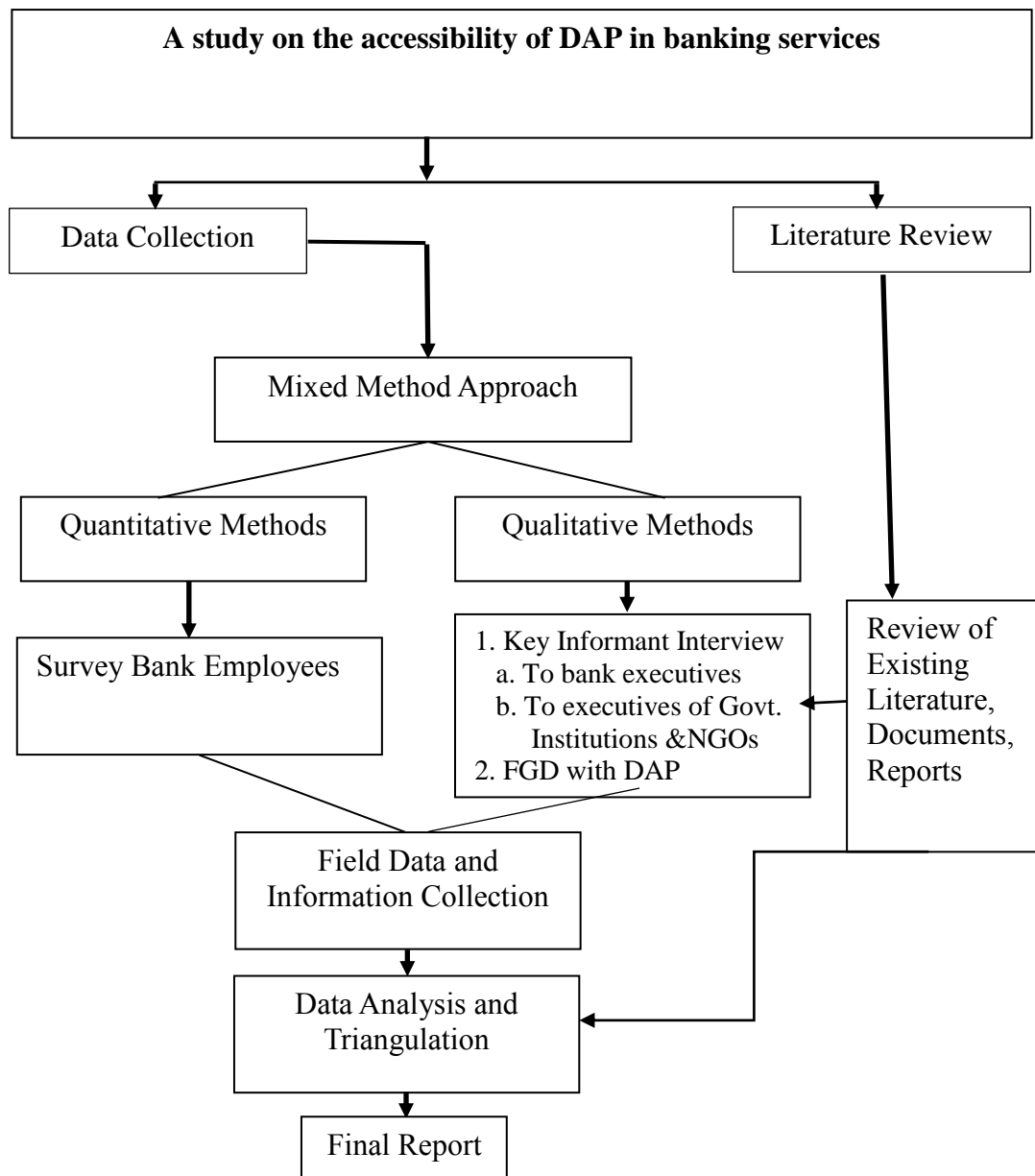


Figure 3.1: Research Approach and Methodology at a glance  
Sources: Author's own contribution

## **3.2 Study Design**

The study investigates the present scenario of the DAP as client of the bank and banking policy. The study adopted an embedded mixed method design. To get the detail about the situation of the DAP in regards to accessibility to banking services, various data collection techniques have been employed to gather data focusing the objectives of the study. The study cover bank employees through survey questionnaire and policy level people, executives of banks, government officials, directors of NGOs, economist and a group of DAP through key informant interview and FGD. Later, all the collected data were analysed and report generated.

### **3.2.1 Study Population**

Bank executives and employees of scheduled bank positioning at different level; officials of government, national training institute in banking sector and NGOs were included and obviously the DAP were involved as the study population.

### **3.2.2 Study Area**

As the capital of Bangladesh, Dhaka is considered as the central and core area for availability of all kinds of banks, government organizations and NGOs. It is to mention here that most of these banks and organizations are available almost all over Bangladesh and also act as the representative of organizations located in Dhaka. However, employer of the banks and other organizations generally based in Dhaka and common operations hugely available within Dhaka city.

In Bangladesh there are a total of 10937 scheduled bank's branches of which 60% branches are operating in the urban areas and 40% branches are operating in the rural areas. Since the bank branches at operational level are providing almost similar types of products and services to its clients so it is assumed that there is insignificant difference between urban and rural bank branches. Secondly, gathering information from the DAP as bank client might not have any difference between urban and rural bank client. So, in this study the focusing area was Dhaka city.

### **3.2.3 Sampling Design**

The sample designed considering the COVID 19 extreme pandemic situation in Bangladesh as elsewhere. The sample were designed conveniently and purposively including categories and number of respondents from each category and geographic

locations including bank branches. Sample were distributed among the Private Commercial Banks (PCBs), State Owned Commercial Banks (SOCBs), Specialised Banks (SBs), Islami Shariah Based Bank (ISBBs) and Foreign Commercial Banks (FCBs). While, executives from banks, government organizations and NGOs and some groups of DAP were selected as sample for qualitative part.

### **3.2.3.1 Sampling Design for the Survey**

In this study, a quota sampling approach has been adopted. The population consisted of all scheduled banks in the study area. For survey, at first, 5 quotas were selected in the name of SOCBs, SBs, ISBBs, PCBs, and FCBs. 400 branches from those banks were subsequently selected using purposive and convenient sampling for each of the chosen quota.

### **3.2.3.2 Sampling Design for the Qualitative Study**

The study also covered qualitative study to the groups that have experienced or knowledge about the services that the bank as financial institution is providing, existing rights and policies for DAP. Purposive sampling was used here for selecting the sample from executives of banks, government organizations and NGOs. Further, Convenience sampling was used to select the participants from DAP.

The researcher covered 33 participants with the DAP as potential bank client to organise and facilitate four FGDs. It allowed participants and researcher to interact freely with one another to build an idea and conversation.

The researcher also selects ten (10) important respondents who are highly familiar with the banking service and also problems that are encountered by the DAP and also have much knowledge about the policies related to banking service and rights of the DAP to conduct key informant interview (KII).

### **3.2.4 Distribution of Respondents**

To understand the issues in detail and in-depth, study conducted numbers of branches of SOCBs, SBs, ISBSs, PCBs, and FCBs. The researcher also administered ten KII with different categories of respondents who were provided detail information to help the study. Besides, four FGDs were conducted with DAP in relation to the study.

Table 3.1: Sample Distribution by Bank at Branch Level

Types of Banks	Number of branches of banks
SOCBs	90
SBs	14
ISBBs	53
PCBs	232
FCBs	11
Total	400

Table 3.2: Sample Distribution by DAP

Types of Organizations	Number of respondents	Method of data collection
Blind Education and Rehabilitation Development Organization (BERDO)	8	FGD 1
Bangladesh Disabled Development Trust (BDDT)	7	FGD 2
Bangladesh Protibondhi Foundation (BPF)	8	FGD 3
National Disabled Development Foundation	10	FGD 4
Total	33	

Table 3.3: Sample Distribution by the Key Informants

Sl no	Designation	Name of the Organization	Length of service experience
1	Deputy Governor	Bangladesh Bank	34
2	General Manager	Bangladesh Bank	23
3	General Manager	Sonali Bank Limited	17
4	Senior Vice President	Bank Asia	15
5	Senior Vice President	EXIM Bank	16
6	Director General	Bangladesh Institute of Bank Management (BIBM)	33
7	Professor (Economist)	Dhaka School of Economics	30
8	Joint Secretary	Jatio Protibondhi Unnyan Foundation (JPUF), Ministry of Social Welfare	20
9	Executive Director	Blind Education and Rehabilitation Development Organization (BERDO)	25
10	Executive Director	Bangladesh Protibondhi Foundation (BPF)	36

### 3.3 Data Collection

The researcher collected data for the purpose of the study in a systematic manner that enable to answer the stated research objectives and evaluate the outcomes. The following steps were followed to complete the data collection task-

First, the researcher decided what information has to collect in detail to cover the data collection. Soon after determine the detail need of information want to collect, set a

timeframe for data collection, determine the data collection methods and collect the data and; finally, analyze the data and extract the findings in a presentable form.

A set of three tools were developed to collect the data. These are as follows:

1. Questionnaire for survey
2. Key Informant Interview questionnaire
3. Check List for FGD

The questionnaire for survey applied to the bank employee at bank branch level, Key informant interview questionnaire applied at the different level of personnel employed in banks, government institutions, training institutions and NGOs working for the wellbeing of the DAP and; also, an economist. FGD checklist applied with the DAP group to collect data.

The quantitative data were collected by a team of trained data collector under the direct supervision of the researcher. However, the researcher directly involved for collecting qualitative data from bank employer, government organizations and NGOs.

Secondary data were collected through reviewing the journal, research paper, document, newspaper etc. both in hard and soft copies.

### **3.3.1 Sources of Data**

Data have been collected from both primary and secondary sources to explore the result of this study objectives.

- **Primary Sources**

This study has included interview with the executives and employees of banks; officials of government and NGOs. A semi-structured questionnaire was developed to conduct this interview for the key informant interviewers considering that it would be impossible to get more than one chance to reach them to execute the questionnaire. At the same time, semi-structured formation was administered to interview the employees as managed to get enough time to have a conversation with them. At the last stage, FGDs were facilitated with the DAP to cite a narrative explanation of their opinion in the form of data for a better understanding about the situation of accessibility in the banking service experienced by the DAP. Besides, responses of the DAP have been gathered purposefully and carefully to investigate their opinion regarding services they are receiving from the bank. The main focus of collecting data

from the DAP were to inquire about the accessibility issues and level of satisfaction as client and also to get their opinion as recommendation to improve the situation.

- **Secondary Sources**

Secondary documents like books, published research reports, articles, national and international journals, magazine related to disability, bank and banking services, research design, financial inclusion and FIs, different national and international government policies including SDG related documents have been reviewed to develop this study and try to correlate with primary data as to get reliable information.

### **3.3.2 Data Collection Tools and Techniques**

Different types of tools were developed prior to collect the data from the various respondents. The tools were finalised under the guidance of the honourable supervisor and administer those later accordingly. The following data collection techniques were adopted to collect data:

- Questionnaire Survey
- Key Informant Interview
- Focus Group Discussion
- Document Analysis

#### **Questionnaire Survey**

A semi-structured questionnaire was developed with a mixed of close-ended questions and some open-ended questions in line with the objective and considering the study indicators as well as respondent's basic information and information of the service to customers. Questionnaire was deployed among the survey respondents i.e., bank employee at the branch level and collected data through face-to-face interview by the interviewer.

#### **Key Informant Interview (KII)**

Key informant interviews are in-depth interviews with people who know what is going on in the areas. The purpose of key informant interviews is to collect information from a person who has vast and deeper knowledge about the matter.

In this technique the interview was facilitated by semi-structured questionnaire that contained maximum open-ended questions with some close-ended questions to get the qualitative information related to the study.

### **Focus Group Discussion (FGD)**

A focus group discussion is an effective way to gather people together from similar background or experience to discuss a specific topic of interest. A total of four FGDs were planned inviting relevant DAP taking part of the discussion based on a checklist. The facilitator used a discussion guide while a note taker has recorded the discussion, comments and observations on the note pad. FGDs has been designed with a view to explore the opinions and views of the DAP to collect a wide variety of local problems relating to the banking service and their life experience as a unique slice of reality.

### **Document Analysis (Secondary Data)**

Secondary data is the data has already been collected through primary sources and made readily available for researcher to use for their own research. Document review is a process of analysing data collected from another researcher who primarily collected this data for another purpose.

Reviewed relevant documents and articles, annual reports, government's records, NGO publications, journals, magazines, newspaper, reports by research scholars, universities, public records etc.

### **3.3.3 Survey Administration**

In order to get the quantitative data from the entities a systematic data gathering process was followed. Base on the research objectives and expected outcome the researcher designed the questionnaire for the survey, meet the entities, gather responses, and analyse the responses later while generating the report.

### **Field Team Structure**

A field team was selected, trained and deployed for collection of data. The field team was under close supervision of the principal investigator (PI). The field personnel were divided into 5 teams, each team containing 1 field supervisor. Each team was also provided with a field plan to collect data in a systematic manner.



## **Orientation of Field Investigators**

Principal Investigator (PI) arranged 2-days long orientation. The orientation also included role playing and mock interviews, then a review session was also arranged. The orientation ensured uniform understanding among survey staff about the study approach, its results, and data verification process.

## **Field Works**

The data collection team of 5 (4 representative and 1 supervisor), conducted field works for nearly 10 months and completed the data collection activities in first week of July 2021.

### **3.4 Data Analysis approach**

With the purpose of gathering useful information all the collected data were inspected, refined and edited; entered into system; transformed them in a way so that it can give an overview to conclude and support to get a decision by the researcher. Descriptive analysis was taken into account for analysing data.

#### **3.4.1 Quantitative Data**

In case of quantitative data analysis, we need to represent the data in the numerical form and subject this data to statistical analysis. The key unit of analysis in the study was banks; and results were summarized for the study objective. Data was analysed using SPSS and Microsoft Excel.

The results of data analysis were presented through using different techniques like

- Textual/descriptive presentation
- Tabular presentation
- Diagrammatic presentation
- Frequency distribution (numbers, proportions, percentages)

### 3.4.2 Qualitative Data

The qualitative data that was collected through different qualitative methods was analysed using content analysis. In content analysis approach firstly, the data was generalised and then identify some categories by considering the content of the data. After then input the data into the respective category. At the end, comparing qualitative findings with its relevant quantitative counterpart to enhance understanding of the study.

### 3.4.3 Triangulation of Data

The qualitative and quantitative data analysis was made separately, and their findings were triangulated with document analysis as shown figure 3.2.

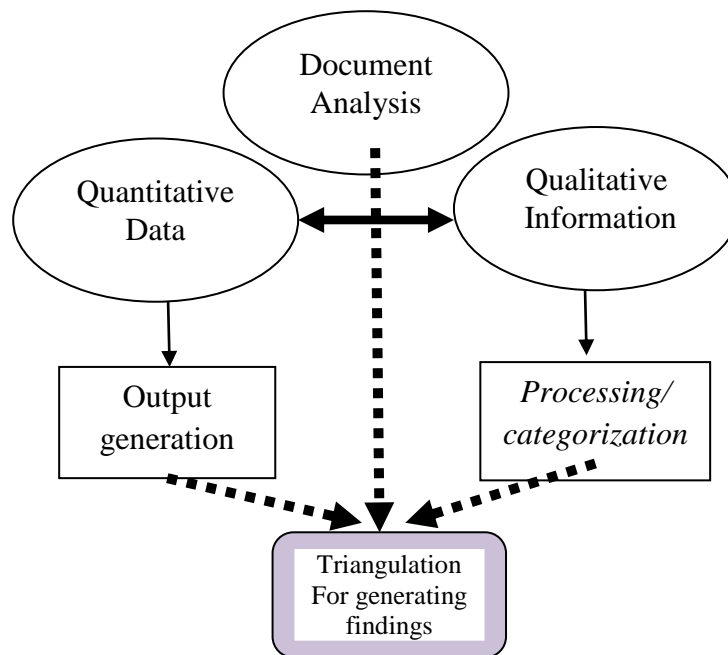


Figure 3.2: Triangulation of Data

Sources: Author's own contribution

### 3.5 Study Duration

Phases	Tasks	Estimated time
1 <sup>st</sup> phase	Literature review and proposal writing	September - December 2018
2 <sup>nd</sup> phase	Course work and data collection through questionnaire survey	January,2019 - October,2020
3 <sup>rd</sup> phase	Data collection through interviews and FGD	November,2020 – June, 2021
4 <sup>th</sup> phase	Data Analysis	July -October 2021
5 <sup>th</sup> phase	Findings and conclusion	November 2021 – June, 2022

### 3.6 Ethical Considerations

Institutional ethical clearance was taken from University of Dhaka. Consent was taken individually from the respondents of the study before starting their interviews. Study respondents were informed about interview duration, voluntary participation, confidentiality of the information, anonymity of the participation, freedom to response any questions, and use of information only for research purpose.

However, while analyzing the data, the researcher stayed open and kept herself unbiased even if the patterns and results were unexpected. The researcher fully relied on the collected data and reviewed documents to completed the analysis.

### 3.7 Conclusion

Both the quantitative and qualitative data collection methods were adopted to complete the research. A sample frame was designed prior to collecting the data distributed among the study population. Tools for data collection were designed and finalized with the feedback of the supervisor. Team of data collectors was recruited and trained prior to collect the data from the field. While collecting data close monitoring was introduced with a view to ensure data quality and to provide immediate feedback to the data collector. Researcher also took part in collecting the data.

#### **4.0 Introduction**

Subject to the earlier collected data were critically reviewed and clustered the summarization by the researcher to conclude the decision. Through data analysis, the researcher wants to come to the findings that are derived from the data to be used to make informed decisions along with conclusion.

In this anecdote, it has explored that the bank's background information regarding the DAP. The background information provided regarding the services the banks were offered to the differently abled person and also persons without disabilities. Here, findings on the information of the DAP and banking services have also been part of this section. This was helped to draw a line between the services that the banks were providing to the other customers other than DAP.

Specifically, the chapter started with describing the conceptual framework of the study followed by data analysis.

#### **4.1 Conceptual Framework**

The previous literature review and the present situation of the DAP have provided a better understanding of how the disability word has been defined and conceptualized in terms of social and religious perspectives. Being aligned with the Convention on the Rights of Persons with Disabilities and its Optional Protocol on 30 March 2007, Bangladesh was successful in developing 'Rights and Protection of Persons with Disabilities Act 2013' and passed in October 2013. However, the national seventh five-year plan (2016 – 2020) did not have special attention for them. But, the government has taken a long-term plan of action (2018 to 2025) to implement disability inclusion.

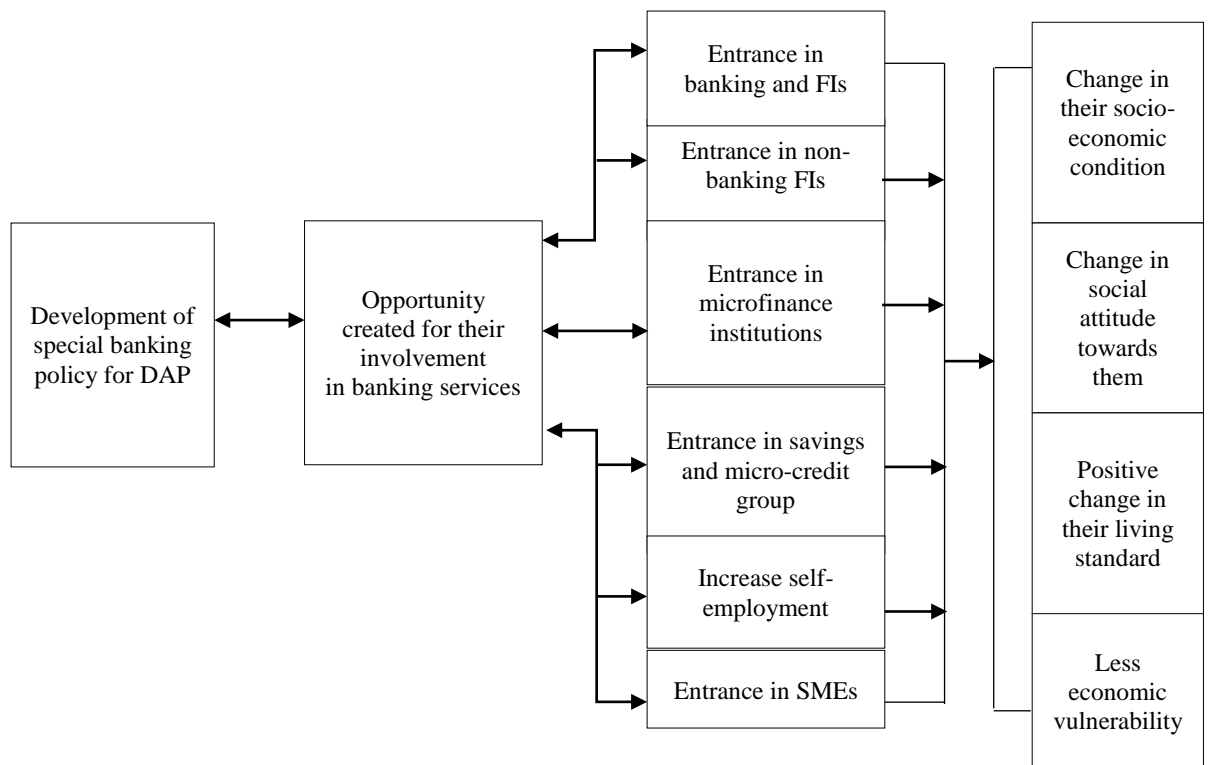


Figure 4.1. Along the way of Conceptual Framework from Bank Policy Development to drive towards the Financial Inclusion to their Life Changes Progression.

*Sources: Author's own contribution*

Now, by acquisition of the disability Act 2013 was an important step to ensure protection policy, prohibition of degradation, including disability legislation. Additionally, the Education Policy 2010 and the Comprehensive Early Childhood Care and Development Policy 2013 have paid a comprehensive attention to the social rights of DAP. So, these approved policies, Acts, and legislation have tried to ensure social inclusion but, at the same time, have failed to provide financial facility for this marginalized group.

According to Sarker (2015), Bangladeshi MFIs are not that concerned about the financial inclusion of disabled people; they instead focus on generalization. A smaller number of their customers are DAP, but they are unable to give an exact figure. Moreover, MFIs do not have disabled clients- friendly policies, and they never scale up their activities for financial inclusion in Bangladesh. This Paper aims to see how the hamstrung people are financially incorporated with the mainstream microfinance institutions in Bangladesh.

Bangladesh Bank has already directed the provisions that a special person must be deployed in any branches of all scheduled banks for providing support to DAP at the bank. Although all kinds of development continue for the DAP, Bangladesh bank has not yet laid down any special policy or guideline on how these marginalized persons will have smooth, easy, and suitable access to the banking services.

**According to the Disability Rights and Protection Act 2013 article 16:**

‘A person with any disability is entitled:

- a. Rights to survive and develop to full extent;
- b. Equal lawful recognition and accessibility in justice regarding to any cases like ordinary people;
- c. Legacy right;
- d. Freedom of expression and ingress to particulars;
- e. Right to live in society with parents, valid or legal guardian, children and family, right to establish a marital relationship, and form a family;
- f. Accessibility right
- g. Right to participate entirely and effectively in social, economic and state activities considering the deferent aspects of disability;
- h. Right to participate in integrated/inclusive education considering the accessibility and appropriateness to take opportunities in every nook and corner;
- i. Right to employment at government and non-government organizations;
- j. Right to continue employment if disability occurs in the course of employment, or to receive appropriate rehabilitation and compensation;
- k. Right to get protection from oppression and right to avail a safe and healthy environment;
- l. The right to get the maximum health benefit and care on the basis of availability;
- m. Right to get an environment- friendly establishment and up-to-date accommodation and above all kinds of comfort conducive to the necessary progression in academic institutions and workplaces in all applicable cases;

- n. Right to get support services and rehabilitation with the aim of becoming fully integrated in all spheres of social life by collecting contemporary on its basis of physical, mental and technical capacities;
- o. Persons with disabilities who are dependent on the parent or family if unfortunately get separated from the parent or family causes stress, have the rights to proper accommodation and rehabilitation;
- p. Right to participate in cultural, entertainment, tourism, leisure and sports activities;
- q. Right to adopt Bangla as gesture language by hearing and speech impaired persons in accordance with their willingness;
- r. The right to keep all the personal information confidential;
- s. Right to formation and management of self-help organizations and welfare organizations or associations;
- t. Right to receive national identity card, inclusion in the voter list, voting and participation in the election; and
- u. Any other rights as determined by the government in the official gazette’.

## **4.2 Data Analysis**

In this section data has specifically been collected and gathered regarding what kind of health is getting through banking service provider to the customer including the DAP are presented in a way as it is collected through adopting study methodology and practicality of questionnaire.

### **4.2.1 Banker and Customer Relationship**

While pointed out about bank and its customer there are some specific attributes of them in respect of constructive relationship based on the requited interest.

#### **Banker**

A person who is dealing with money doing the banking business generally named a banker. However, defining banker is not an easy task since a banker performing multifarious functions. The term banking may be defined as accepting a deposit of money from the public for lending or commercial investment of that particular money that is repayable on demand or otherwise and with a draw by cheque, draft, or order.

Banker is dealing with others money with his/her own system created by the bank. A banker is not only a depositor but also act as an agent of advising on financial matter.

### Customer

A person who has a bank account in his name and the banker undertakes to provide the facilities as a banker is considered a customer. In other words, a single banking proceeding is not sufficient to make a person a bank customer. He/she must associate with the bank through an account for a scheduled allotted time span or period. This condition is commonly known as the duration of the dealing or duration theory.

However, it is generally understood that a banker is the person who serves for the bank towards its customers under the banking procedure, while a customer is the person who is going in contact with the bank to receive banking services and do transaction under certain rules of the respective bank.

To constitute a customer, the following requirements should be fulfilled; The bank account may be savings, current or fixed deposit must be operated in his/her name by making a certain amount of money must be paid and deposited on time. The dealing between the banker and customer must be of the nature of the banking business.

The general relationship between the banker and the customer are as follows:

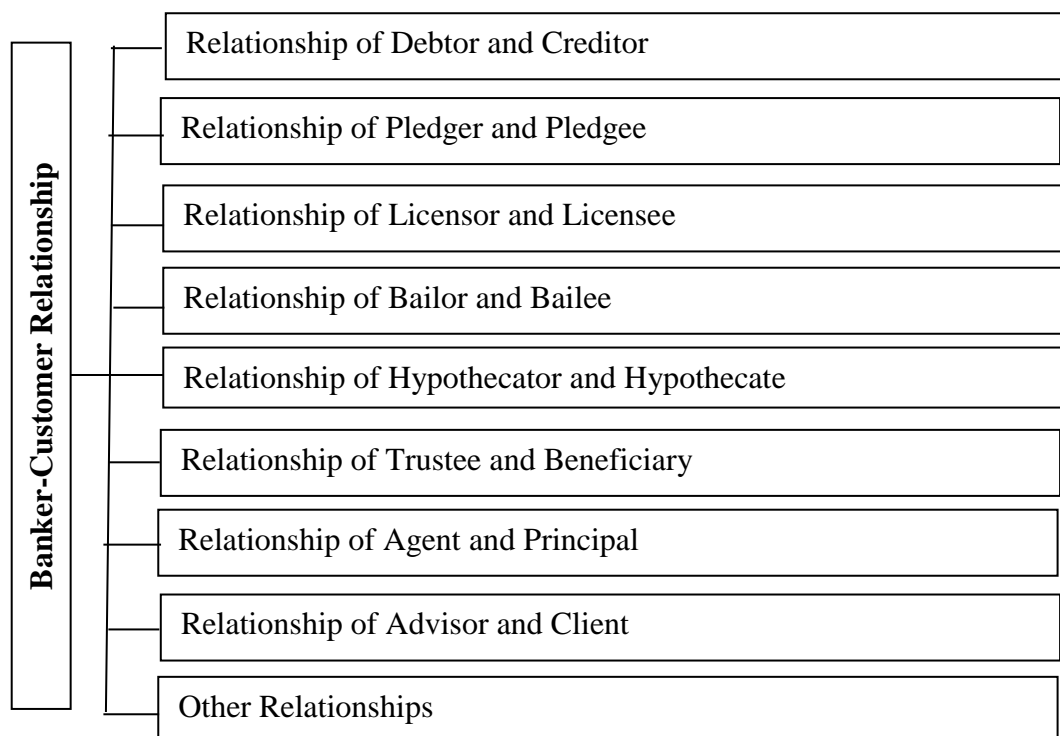


Figure: 4.2: Types of the Relationship between Banker and Customer



#### 4.2.2 Different Types of Bank Services

Banks provide financial services to its customers to manage better financial lives. As technology-based services and competition increases, banks are offering different types of services to attract customers.

Banks are providing numbers of services and products to its customer. However, what kind of assistance is offered from one bank to another and how their cooperating the valued customers with the capacity of handling those services.

The banks commonly providing services like-

**Opening of new bank account (single and joint account):** The bank provides various services to the new customer by opening a new account as part of their business.

**Collecting Deposit:** Various types of deposits are collected from savings group or account holders is the primary function of a bank. Banks receive the deposit from those who can save money but cannot utilize it in profitable sectors. People prefer to deposit to get a kind of service that leading to a monetary gain

**Loan & advances:** Banks are profit-oriented business organizations. So, they have to provide loan & advances to the public and generate interest from them as profit. After keeping certain cash reserves, banks provide short-term, medium-term, and long-term loan & advances as an encouragement to borrowers.

**Secured Overdraft:** As needed to the customers the bank provides secured overdraft facilities against their deposits scheme. This overdrawn amount may be upto 90% of the said deposit amount. Interest is charged as declared previously from the customers on the overdrawn amount.

**Discounting of Bills of Exchange:** Discounting of Bills of Exchange is another popular type of lending by modern banks. Through this method, a holder of a bill of exchange can get it discounted by the bank. In a bill of exchange, the debtor accepts the bill drawn upon him by the creditor (i.e., holder of the bill) and agrees to pay the amount mentioned on maturity. After making some marginal deductions (in the form of commission), the bank pays the bill's value to the holder. When the bill of exchange matures, the bank gets its payment from the party, which had accepted the bill.

**Collection and Payment of Credit Instruments:** Different credit instruments such as the bill of exchange, promissory notes, cheques, demand draft etc., are used in modern business. Banks deal with such instruments. Modern banks collect and pay different types of credit instruments as if their motif to ensure that they should be able to enjoy all the benefits as they perform the representative of the customers.

**Foreign Currency Exchange:** Banks (Authorized Dealer Branches) deal with foreign currencies. As per customer requirement, banks exchange foreign currencies with local currencies, which is essential to settle down the dues in the international trade.

**Bank Guarantee:** Customers are provided the facility of bank guarantee by modern commercial banks. When customers have to deposit certain funds in governmental offices or courts for a specific purpose, a bank can present itself as the guarantee for the customer instead of depositing funds by customers.

**Remittance of Funds:** Banks help their customers in transferring funds from one place to another through TT (Telegraphic Transfer), cheques, drafts, etc. It also transfers the funds from one bank to another bank through RTGS (Real Time Gross Settlement).

**Credit cards:** A credit card is a card that allows its holders to make purchases of goods and services in exchange for the credit card's provider immediately paying for the goods or services. The cardholder promises to pay back the purchase amount to the card provider as it will be returned with interest in some time. On the other hand, cardholders can purchase the goods or services without interest for 45 days from statement date. Besides this card-holders can purchase 0% interest by EMI (Equated Monthly Installment).

**ATMs Services:** ATMs replace human bank tellers in performing giving banking functions such as deposits, withdrawals and account inquiries. Key advantages of ATMs include:

- 24-hour guaranteed round the clock service
- Elimination of labor cost
- Convenience of location

**Debit cards:** Debit cards are used to withdraw funds directly from the cardholders' accounts electronically. Most debit cards require a Personal Identification Number (PIN) to be used to verify the transaction.

**Online banking:** Banks offer online banking that allows account holders to access their account data via the internet. Online banking is also known as "Internet banking" or "Web banking." Online banking through traditional banks enable customers to perform all routine transactions, such as fund transfers, balance inquiries, bill payments, and stop-payment requests. Some even offer online loans and credit card applications. Account information can be accessed anytime, day or night, and can be done from anywhere.

**Mobile Banking:** Mobile banking (also known as M-Banking) is a term used for performing balance checks, account transactions, payments, credit applications, and other banking transactions through a mobile device such as a mobile phone or Personal Digital Assistant (PDA).

**CSR (Corporate Social Responsibility):** Banks provide not only financial services to generate profit/interest but also provide CSR for the betterment of the society, the CSRs are scholarship to the student, medical assistant to the poor, assistance to the Prime minister's relief fund, feeding to the poor people during the emergency/pandemic situation of the country.

On the basis of the needs of a person bank provides such kind of supports to its valuable customers depending upon the availability of the service and product it has. Financial needs depending upon the requirement of an individual, no matter whether the person is a person with disability or without disability.

Since the DAP have the right to get banking service like others so, the DAP denied getting of the banking services even for their own disability. It is because financial service from a bank may help to live easy and better to manage the confidential exchange for their day-to-day financial transactions. Banking service also helps a person to grow economically.

However, being a bank customer, one has to fulfill some requirements to apply either for opening a bank account or doing cash deposit or for requesting for a loan. Bank generally requires a bunch of documents for specific reason to provide the expected

service of a person. This procedure is also required and mandatory even for a person with disability.

#### **4.2.3 Documents Required for Opening an Accounts**

Without any document there is no transaction at bank. In any form of transaction either depositing at bank or withdrawing amount from a bank, a person should be a bank customer first through opening an account in the bank. Documents are also required for each of the banking transaction.

- **Opening a Current Accounts and/or Saving Accounts**

A person should be legally eligible for doing a contract is allowed to open a bank saving account. Age of the person to be a bank customer should be 18 years or above. However, for some banks minor can also be allowed to open bank account under certain terms and conditions like school banking. On the other hand, current account is an account generally used by the business people.

Requirements for opening a current account and/or savings account

- Apply through the prescribed application format provided by the respective banks;
- Number of passport size photograph for the desired accounts holder/s;
- National ID card of the prospective bank customer/s;
- Number of passport size photographs for nominee/s;
- National ID card of the nominee/s;
- Acknowledgement of an introducer is required;
- E-TIN (if any) document;
- Trade License of the organization/person/s (for Current account).
- Some other documents specifically required as per need of the bank other than above documents.

While opening a joint account, all the applicants should have to provide their National ID card, number of passport size photograph for each of the prospective account holders, and other documents as asked by the respective bank.

For proprietorship business some additional documents are required like trade license, mandate of the proprietorship, membership of local chamber of commerce/business community, for limited company there should be photocopy of company registration etc.

- **Partnership Account Opening**

According to the nature of the bank account for partnership all the partners are required to produce the following documents to open the partnership accounts.

- Valid Trade License
- TIN Certificate
- Copies of passport size photographs of all partners
- Partnership deed (signed by all partners)
- Partnership Account Agreement on Taka 2000 Stamp Paper with Notary Public; and
- any other document required by the bank.

And for private limited company the following additional documents are required.

- Certified copy of Memorandum & Articles of Association
- Certificate of incorporation
- Resolution of Board of Directors for opening & operation of the account
- List of Directors with their father's & mother's name
- Copies of passport size photographs
- Photocopy of National ID of all directors who are authorized to operate the account

Besides the above-mentioned issues there are some other types of bank accounts that may require for a person to operate. Opening of those accounts bank may demand some specific documents like opening a Trust account or Society account etc.

#### **4.2.4 Opening and Operating Bank Accounts**

Analyzing the requirements mentioned above it can be understood through the discussion that opening a bank account is not easy for DAP. Now the question is, how difficult it is to open a bank account by DAP?

While investigating the system of banking service provided by different banks the researcher tried to dig out what are the additional supports that are provided by the bank in case of DAP customer as they needed accessible infrastructure and adjustable accommodation and services for them according to their rights stated by the 'Protibondhi Backtider Odhikar O Surrokha Ain 2013' (Disability Rights and Protection Act 2013).

#### **4.2.5 Respondents' Demographic Information**

The researcher was met number of respondents under three different categories for collecting the data as to meet the designed sample in order to get the information for the study. According to the design study-

##### **a) Respondents Category One**

The researcher gathered data regarding accessibility and adjustable accommodation in the banking services by the DAP as bank customer. The researcher operates a survey of total 400 junior, mid and senior level bank staffs holding responsibilities at different clients' service points of the bank branches and also the officials at the administration and management level of the local bank branch like bank manager as coordinator of providing banking service through their respective branch. Questionnaire was used for collecting data from this group of respondents.

The bank employee was mostly working at bank branch level providing banking services directly to the bank customers. This category of bank officials was directly in contact with the customer for providing any banking services from their respective bank.

Table: 4.1: Interviewed Bank Staff by Level of Management

<b>Designation Category</b>	<b>Frequency</b>	<b>Percentage (%)</b>
Junior Level of management	171	42.8
Mid-Level of management	176	44.0
Senior Level of management	53	13.2
Total	400	100

In this study a total of 171 senior officer, executive officer, assistant officer, management trainee officer, operation manager, assistant regional officer, officer, operation in charge, and assistant manager were considered as junior level of management of the respective banks, The junior level of management (43%) of the bank is mainly responsible to look after investment client, bank accounts holders, records and register, issuing cheque book, opening bank accounts, providing information, clearing cheque, posting in ledger, debit and credit posting, issuing telegraphic transfer and demand draft, handling cash deposit and cash delivery etc. They are mostly the frontline workforce of a bank branch directly communicating to the customers.

Operation manager, principal officer, senior executive vice president, assistant vice president, senior principal officer, senior executive officer, relationship manager, executive vice president, fast assistant vice president, fast assistant general manager and deputy manager were mentioned as Mid-level of management in this study. A total of 173 mid-level bank officials (44%) were handling the similar works like junior officers of the bank. Besides, they have a little supervisory role to look after the responsibilities of the junior officers and also handling more sensitive matter of the banking.

The senior level officers in the branch designated as bank manager were mostly looking after the administration and management of the day-to-day banking service through its staff members of his/her respective branch. This survey covered a total of 53 (13.2%) senior level bank officials at branch level. The senior level bank employees were assistant general manager, senior vice president, vice president, deputy general manager, assistant fast vice president and fast assistant general manager. They are mainly responsible on supervision of the banking service and its

staff members and providing friendly and responsive customer service through different service desks of their respective bank branch. The senior level officers generally handle customer complaints in a positive way, delivering solution to the branch operation, coordination with relevant departments, linking with head office etc. including indirect customer services.

While surveying all the branch level officers (junior, mid and senior level) regarding the research all of them helped a lot through answering the queries on the discerned questionnaire.

- **Academic Qualification of interviewed branch officers**

A total of surveyed officers, 25 (6.25%) of them were completed bachelor level of education, 374 (93.5%) were completed master's level of education and only 1 (0.25%) was completed FCA, the professional education. The surveyed workforces in a wider sense were academically qualified comparing the literacy rate of the country.

Table: 4.2: Academic Qualification of Bank Employee

Academic Degree	Frequency	Percentage (%)
BA, BBS, BSc, BSS	25	6.25
FCA	1	0.25
M.COM, MA, MBA, MBS, MSc, MSS	374	93.5
Total	400	100

The respondent's knowledge level is far better since they were highly educated comparing to the people having lower level of education in Bangladesh. So it is considered that they have better understanding about the situation of DAP and person without disability in the banks.

- **Bank Employees' Length of Experience in Banking Service**

The researcher met a total of 400 bank employees at the branch level to let it that know their length of experience regarding subject to banking services for the clients provided by their respective banks. The researcher dug out to know the length of experience of each employee to provide banking services to their clients including clients with DAP as the front-line bank officers (employees). Out of 400 interviewed



banks official's length in banking service of 186 (46.5%) bank officials were ranging from 1 year to 5 years, 100 (25%) were experience in providing banking service ranging from 6 to 10 years, 58 (14.5%) officers were experience ranging from 11 to 15 years, and 56 (14%) were serving bank customer more than 16 years.

It is assumed that all the bankers were experience enough to handling its customers by providing various help desks. Freshers in banking service may not have experience enough handling different services extended for their customers. The bank officials who have been working for their respective bank from 1 year to 5 years were fall under those categories.

It was observed that the employees who completed more than 10 years in banking service are experience enough to explain detail about the services provided through different service desks the level of satisfaction of the customer and the hassles that the customer faced including DAP customers.

Table: 4.3: Duration of Employment in the Banks

Duration of employment (Year's)	Frequency	Percentage (%)
01-05 Year's	186	46.5
06-10 Year's	100	25
11-15 Year's	58	14.50
16- Above (Year's)	56	14
Total	400	100

#### **b) Respondents Category Two**

The researcher met with bank executives of central bank and other banks who are responsible to provide direction to the others bank on behalf of government and their respective bank. Here, Deputy Governor, General Manager and Senior Vice President are considered as bank executives. A total of five bank executives from Bangladesh Bank, Sonali Bank, Bank Asia, and EXIM Bank were interviewed through KII. Besides the researcher also met with one Economist, one director of Bangladesh Institute of Bank Management (BIBM) and three senior officials directly dealing with DAP as to promote the rights of the DAP. KII was designed and executed to collect the data from this category of respondents.

### **c) Respondents Category Three**

The researcher met directly with four group of DAP to get their experience as customer regarding banking services. Four FGDs were organized and facilitated in connection with collecting qualitative data. For the fulfilment of study purpose, four voluntary organizations helped the researcher in organizing the FGDs with the DAP.

#### **4.2.6 Banks and Branches Visited**

Different categories of banks branches were selected for survey. This was because of getting information from different banking discipline and management to compare the difference of services if there was any. This might help to get wider spectrum of information particularly for the research focusing accessibility for the DAP to banking services like any other person without disabilities.

Selection of different categories of banks helped researcher a lot to understand the differences of services from one category to another category.

Table: 4.4: Number of Bank branches Visited

<b>Bank category</b>	<b>Frequency</b>	<b>Percentage (%)</b>
SOCBs	90	22.5
PCBs	232	58
ISBBs	53	13.3
SBs	14	3.5
FCBs	11	2.8
Total	400	100

#### **4.2.7 Mindset of Bank Employees to the DAP**

Discrimination, exclusion and disregard to the DAP and their household are still prevalent, as the laws (including the Disability Rights and Protection Act 2013) are not being sufficiently enforced (GED 2015). Research documented experience of meeting 15 DAP in Bangladesh found that they had been subject to oppression due to beliefs regarding traditional investment

mentality that the DAP will not be able to do anything so there is no need to invest for their education and employment. There is still miss belief that the birth of DAP is the cursed or had committed an offence against God.

DAP are usually left out of development due to improper understanding and awareness among the general people and also some people who are responsible to design and manage the developmental programs. They are often not aware of the extreme difficulties faced by DAP and most do not have access to gain the skills and knowledge that would enable them to include DAP and their families in development programs. The carelessness results this lack of knowledge reinforcement and multiplies the effects of the negative attitudes that already exist within the families and communities. And most of the times it is not the impairment rather the attitudinal and environmental factors that DAP encounters in everyday life that cause his or her exclusion from society (CAMPE 2011).

Stigma is commonly defined as the mark of disgrace associated with a particular circumstance or quality. People who are stigmatized are treated differently from other members of the community and even in some extent from their own family. They are usually marginalized and discriminated, often neglected, abused or exploited, and always made to feel ashamed. It is unjust and also in clear violation of the human rights of the DAP.

The stigma they experience is often the result of false assumptions, for example that DAP are unable to learn or manage their livelihood. Cultural or religious beliefs can underpin stigma, for example the belief that disability is the result of witchcraft or the sins of previous generations. DAP are sometimes said to possess particular characteristics, for example to be imbued with ‘supernatural’ qualities. This too, is stigmatizing false beliefs. The stigma of disability can extend to entire families, for example when children with disabilities are believed to be a punishment for a family member having sinned or eaten forbidden food. As a result of being stigmatized – by family, community or both – DAP can feel isolated and worthless. They can even take on society’s false assumptions and beliefs and self-stigmatize.

Stigma leads to DAP being treated differently and often results in their being excluded from educational and training opportunities, employment and livelihood

opportunities, health and other public services which also include services provided by the FIs, and full participation in all aspects of society, including decision-making.

With a view to know the understanding and acceptance of the bank employee to the DAP, the researcher inquired about the terminology that the respondents were comfortable to use against the DAP. In reply to the question ‘Do you think it is better to use the term differently-abled persons instead of disabled persons?’ Most of the respondents (364 out of 400 respondents) were replied that they were very happy to be mentioned ‘DAP’ instead of ‘disabled persons’ because of their sensitive mentality. Only a few (36 out of 400 respondents) respondents were mentioned that they were comfortable the term ‘disabled persons’ instead of ‘DAP’.

Table: 4.5: Using the term ‘Differently-abled Persons’ instead of ‘Disabled Persons’

<b>Comfortable to use the term ‘Differently Abled Persons (DAP)’/ ‘Disabled Persons’</b>	<b>Frequency</b>	<b>Percentage (%)</b>
Comfortable to use the term ‘DAP’	364	91
Comfortable to use the term ‘Disabled Persons’	36	9
Total	400	100

The responses showed that most of bank officials at branch level were very much positive as they were comfortable to use the term ‘DAP’ instead of ‘disabled persons’. This was quite positive in regard to the percentage (91%) of the respondents. Nine percent (36 bank officials) of interviewed branch level bank official were found not friendly to the DAP as they were comfortable to using the term ‘disabled persons’ rather than ‘DAP’. It was due to their mindset. They were comfortable to use negative words which was insensitive and humiliating for the DAP.

According to the Constitution of Bangladesh, all citizens of the country have the right to enjoy their nobility, fundamental human rights and have social equality. It does not give new rights to persons with disabilities. But the Constitution says that Bangladesh should make sure persons with disabilities have equal rights like everyone else.

Disability Rights and Protection Act 2013’ The article 16, stated the rights of the persons with disabilities. (Stated in the conceptual framework part) Article 16.1.f. ‘Right to accessibility; Article 16.1.g. Full and effective participation in social,

economic and public affairs based on their individual disability and capacity; Article 16.1.m. Ensuring reasonable accommodation in every place including education and employment; Article 16.2. No one is allowed to show discriminatory act to the person with disability. So, bank as a financial institution should follow the law as all of them are abided by the law of the country.

#### **4.2.8 Meeting the DAP as Bank Customer**

The study enquired whether the bank officials ever met any customer under the category of DAP. The critical question was asked whether the respondents have and had experience of providing service to the DAP at their respective bank or not? The purpose of the question was to know whether the bank officials carefully noticed that there were customers who have disability. Because the common mentality is that we forget there are different types of persons having different capacities and limitations and they required different degrees of services. It's not that 'one size of shoes fit all' rather everyone has its own size and shape.

In response to the question 'do you have any DAP in your customer list at present or previously?' out of 400 bank officials, 280 (70%) bank officials mentioned that they have and had experience of providing services to the DAP, 81 (20%) bank officials did not have any experience of providing service to the DAP, and 39 (10%) bank officials replied that they don't have any idea whether they have had been provided any service to the DAP or not. However, if we calculate the group who did not provide banking service and who replied that they do not have any idea about any differently abled person as customer to their respective bank. The figure will be 120 (30%) bank officials did not notice or ever seen any DAP as their customer. Ideally there should be some DAP as bank customer as if we consider disability prevalence rate (15% of the total population are DAP as per WHO calculation).

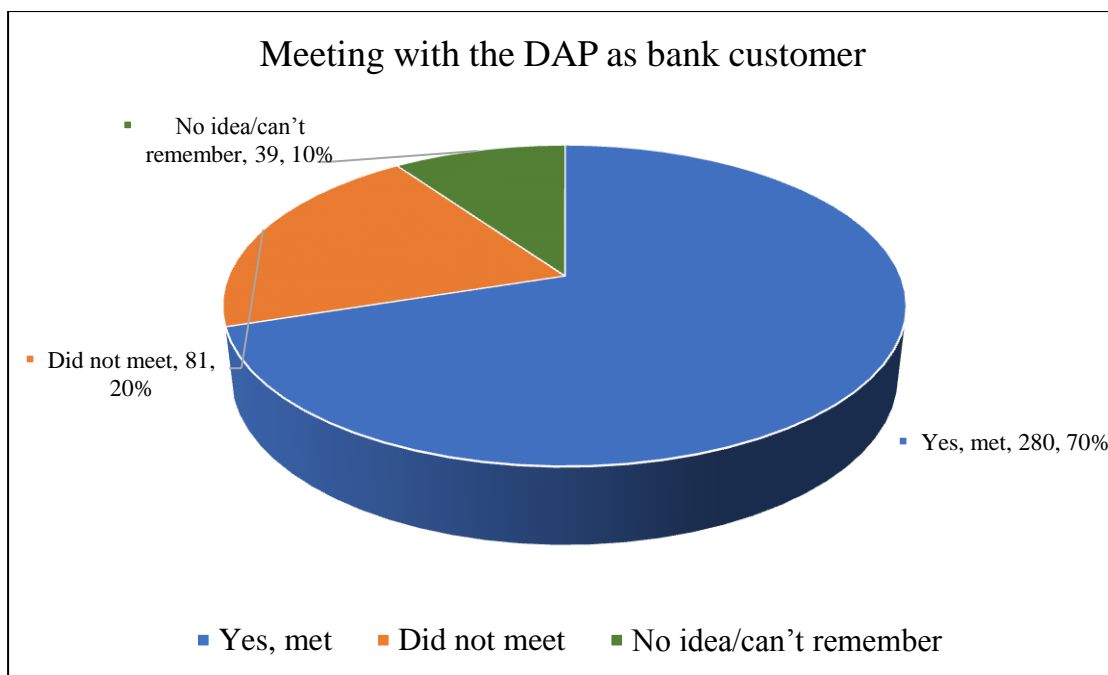


Figure: 4.3: Meeting with the DAP  
 Sources: Author's own contribution

#### 4.2.9 Types of Disabilities the Bank Employees Met

Out of 400 respondents 280 were acknowledged that they have met the DAP as bank customer while providing the banking service. They also noticed that the different types of DAP they were met as bank customers. While inquired about the types of disabilities, the respondents pointed out the following types of disabilities they have been seen at their respective bank.

The report says that the 70% (280) out of 400 bank officials experienced on handling DAP as their clients. The bank officials who interviewed were reported that they have seen a total of 676 DAP in their bank at different occasions, among them 157 (23.22%) were visually impaired persons, 62 (9.17%) were speech impaired persons, 189 (28%) were physically impaired persons, 137 (20.26%) were having impairment in hands, 89 (13.16%) were hearing impaired persons, and 42 (6.21%) DAP were fall under other types of disabilities.

Table: 4.6: Various Types of Disability as Found by the Bank Employees

Sl. no	Types of DAP	Frequency	Percentage (%)
01	Vision impairment	157	23.22%
02	Speech impairment	62	9.17%
03	Physical impairment	189	28%
04	Impairment in hands	137	20.26%
05	Hearing impairment	89	13.16%
06	Others	42	6.21%
Total		676	100%

#### 4.2.10 Banking Services to the DAP

Involvement in the banking sector, different financial events are increasing day by day. At the same time the banking process is growing faster, easier and the banking arena is becoming wider. As the demand for better service increases, the banking institutions are coming with innovative ideas to provide better services towards its customer. In order to survive in this competitive field of the banking sector, all banking organizations are looking for best service opportunities to provide their clients. But while visiting the bank branches there were a little or nothing special support for the DAP were seen although there were the needs.

Banking sector is serving in various ways to its customers. Banks' primary functions include accepting deposits, granting loans, advances, cash, credit, overdraft and discounting of bills. And secondary functions include issuing letter of credit, undertaking safe custody of valuables, providing consumer finance, educational loans, etc. Since the DAP required appropriate infrastructural adjustment as per their needs because of their disabilities it is worth to provide such accessible adjustment in each public place according to the law. The study focuses to know how good banks in Bangladesh are to provide its services to the entire citizen including the DAP.

#### **4.2.11 Services Received by the DAP**

Each and every bank has different types of services for their customer. A customer may meet with the bank of their choice for their specific purpose and service. The researcher provides the following variety of services to the respondents to know about the service received by the DAP:

- Savings account
- Current account
- Fixed deposit
- General loan
- Special loan for DAP
- Deposit scheme
- Foreign exchange services
- Special service only for the DAP
- Others

While questioned about the types of bank services and products the DAP customer get, out of a total 280 respondents 263 (41.22%) were mentioned that the DAP were coming to their bank to operate savings accounts, 95 (14.9%) DAP were visiting the bank because of deposit scheme, 159 (24.9%) were for fixed deposit, 20 (3.13%) were for general loan purposes, 22 (3.45%) were going to the bank for special loan for the DAP, 59 (9.24%) were receiving current account services, 7 (1.1%) were there for foreign exchange purpose, 8 (1.25%) were there for special bank service for the DAP, and 5 (0.78%) were coming to the bank for other services.



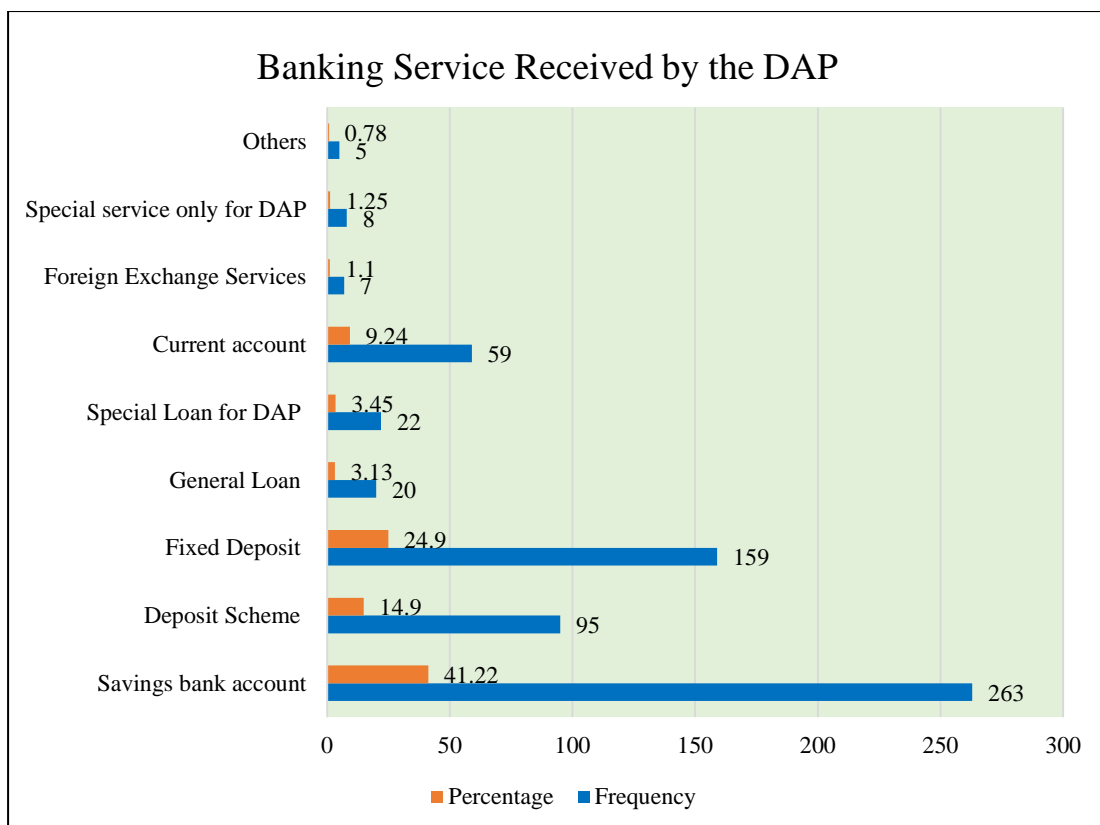


Figure: 4.4: Banking Service Received by the DAP

Sources: Author's own contribution

#### 4.2.12 Average Number of DAP Customers Daily Received Bank Services

The researcher analyzed the data collected regarding average number of customers visiting a bank daily for their service requirements. It was found that the daily maximum number of total customers were visiting a bank was 2000 and a minimum was 90 based on their register reported by 280 respondents. However, the respondents who were able to provide information regarding size of the DAP customers visiting a bank daily, they pointed out that the maximum 50 number of the DAP customers were visiting their bank and the minimum number was only 1. Here, the average number of visitors in the bank in a day from both the category was 492 total customers and 4 DAP customer.

Further a question was asked to the respondents on the proportion of DAP customer coming for availing daily banking services. Then the 280 respondents (100%) who were acknowledged the presence of DAP for banking service to their respective bank, 267 (95.35%) said that the number of DAP who were coming to the bank for banking service were less than comparing the number of services recipients of the non-

disabled persons and also comparing to the national and international estimations. Only 13 (4.64%) respondents did not agree the number of DAP were less to their bank compare to the international estimation and national prevalence rate of DAP.

Table: 4.7: Proportion of DAP Service Recipient as Customer

Proportion of DAP as Service Recipient	Frequency	Percentage (%)
Yes, inadequate	267	95.35
No, the number is not inadequate	13	4.65
Total	280	100%

The reasons might be either the banking services were not appropriate according to the requirements of the DAP, or getting banking services were hard to accessible or the DAP were not interested to operate any bank account or they did not require any bank service.

#### **4.2.13 Facilities Provided by the Bank to the DAP**

The researcher was further investigated about the types of services that the banks were providing to the DAP. The services were grouped under nine categories as presented in Table 4.8. Among the respondent's majority portion said that they provide special help desk, special officer and separate transaction queue for their DAP customers. Some of the respondents mentioned that their banks were supporting through other services like prompt service deliver specially for the DAP, home service, swift service etc. to the DAP customers. Some banks were providing more than one accessibility supports to DAP customers.

Table: 4.8: Categories of Facilities Provided by Banks

Sl. No	Category of the facilities	Frequency
01	Special help desk	132
02	Special officer assigned to support the DAP	153
03	Special software system for DAP	0
04	Special online services for DAP	35
05	Special deposit slip/Cheque/ account opening form for DAP	85
06	ATM accessibility for DAP	16
07	Separate transaction queue for DAP	141
08	Special waiting space and toilet with wash room	28
09	Others	05

#### **4.2.14 Probable Reasons for not Willingly Provide Bank Services to DAP**

Only 13 bank officials out of 280, told that they are good enough to provide services to the DAP as bank customer. On the other hand, 267 respondents stated that they are not good to provide services to the DAP as bank customer. Because they considered that it would be risky to provide banking service to the DAP. They feel that they were not willing to provide banking services to the DAP. They might not be able to return their dues repaying back to the respective banks and the liability lied with the respective bank officials. So, they did not feel interested to work for the DAP.

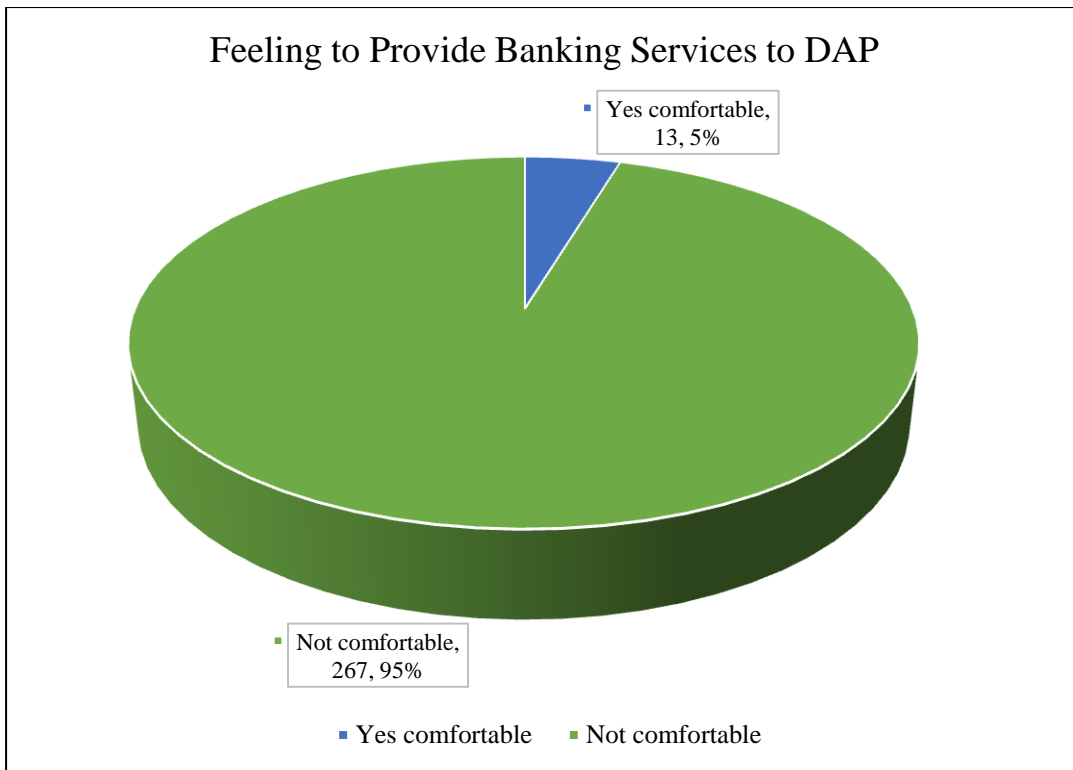


Figure: 4.5: Feeling to Provide Banking Services to DAP  
 Sources: Author's own contribution

When they were asked why they were not feeling good to provide banking services to the DAP, what were the reasons? They cited that there were number of factors that they had been considered, like there might be potential risks of dealing with DAP. Communicating with the DAP were not easy because the bankers did not have skill to understand the sign language. There is also some policy barrier in the banks and the DAP can not fulfill additional terms and conditions which a bank imply. The other reason was that the DAP might not be able to repay to the bank if they received loan because they did not have much to do to earn money like others. And above all, it was assumed that the mindset of the banking services providers were not positive.

Table: 4.9: Probable Reasons for not Willingly Provide Banking Services to DAP

Sl. No	Probable Reasons	Frequency
01	Risk factor	244
02	Communication difficulties	197
03	Policy barrier	162
04	Digital complexity	126
05	Negative attitude	67

Although 267 respondents were provided negative responses identified number of reasons why they were not interested to provide banking services to the DAP. Some of the respondents were provided more than one reasons thus the cumulative reasons were 796.

While the researcher enquired about whether there was any bank policy to provide accessibility support to the DAP to get the bank services free from hassle. None out of 280 respondents mentioned that they have any special bank policy for the DAP. So, it is understood that there is a need for policy. Unless the bank has the strong policy, they cannot plan to provide services to the DAP.

#### **4.2.15 Hurdles Experienced by DAP**

The researcher asked whether the bank's DAP customer faced any hurdle while receiving bank service from the bank. In reply the bank officials mentioned various types of hurdles that the DAP faced while receiving the banking services.

Out of 280 respondents who were familiar of meeting the DAP at their respective bank, 204 told that because of lacking of disabled friendly infrastructure the DAP faced problem. 104 bankers were told that some DAP confronted problems because of the communication gap since the banker generally face lack the skills to understand the sign language. 194 respondents informed that the DAP had problem to understand bank documents required for banking transaction. A total of 43 respondents out of 280 were expressed that some DAP are unable to check the quality of bank note and also counting the money at cash counter. Seventy-eight respondents noticed that DAP are

afraid of bank transaction because of the security reasons. A total of 98 defendants cited that because of low vision or vision impairment the DAP are suffered from signing of the bank documents. 88 respondents were told that because of the legal restriction/policy restriction they did not manage to provide the required service that were requested by the DAP, and 222 respondents cited to the researcher that because of absent of introducer (as no one was interested to be an introducer for DAP) they did not get the requested service.

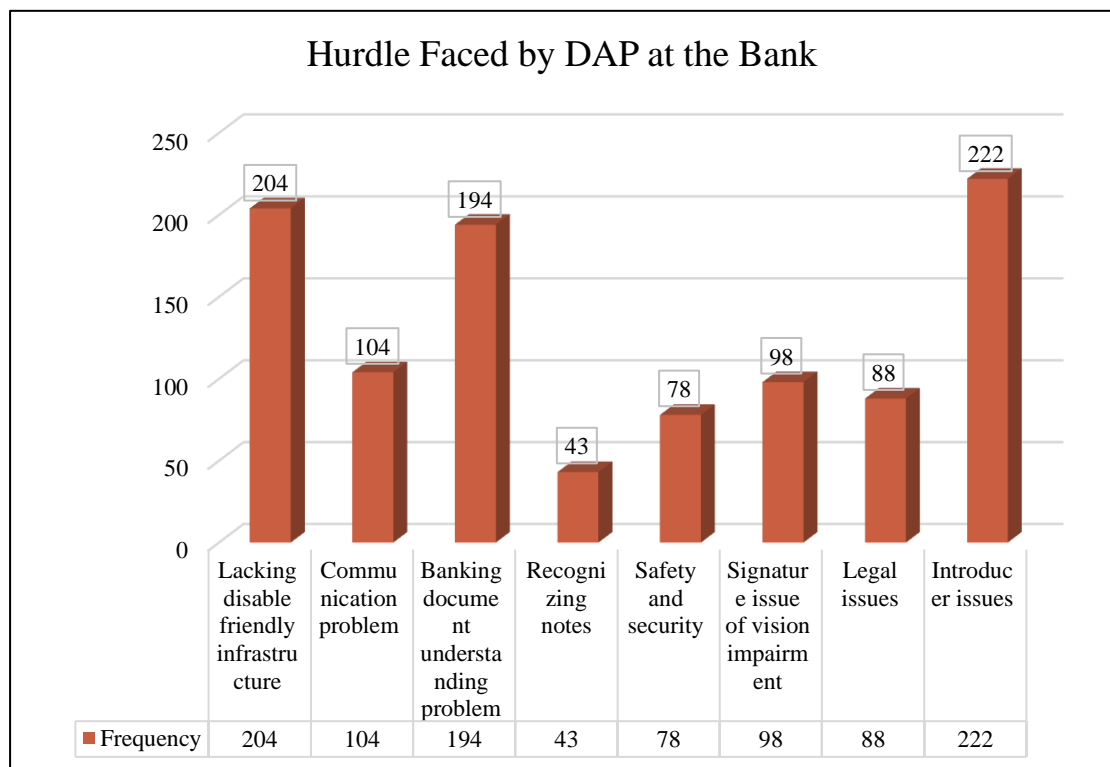


Figure: 4.6: Hurdle Faced by DAP at Bank  
Sources: Author's own contribution

Visual impairment has long been treated as a hindrance to normal activities in human beings especially in the participation of daily living and economic productivity domains. However, with the support of Braille and other supportive technologies, vision loss is no longer a hurdle in acquisition of education skill as well as rush to employment. The societal participation of these differently-abled individuals makes it imperative that such persons are facing various hurdles in social context, whether it is the transportation or the getting services in an organized sector. The visually impaired persons may not be able to function in the same ways that the persons without disabilities can manage. While discussing with the bank officials, do they have any

special facilities for the visually impaired person (blind or low vision)? All the tools/formats that have been used by the bank because of the purpose of bank transactions none of the tool is user friendly or not readily available for the visually impaired persons. So, usually a person with visual impairment at the bank faced hurdles to complete his/her bank transactions and in many cases, they were in need of support for someone else to complete his/her transaction.

Similarly, persons with speech impairment faces snag to communicate with the bank officials verbally at the time of asking any question subject to answer or any question put to them as the response to the question being asked by any bank employee. Many speeches impaired persons use and understand sign language as medium of communication which there was none at bank who knows sign language to help the speech impediment issued person. On the other hand, persons with hearing impairment have similar limitation like speech impaired person while communicating with others. The study observed that communicating to and from the persons with speech and hearing disabilities was not easy by the bank officials as they don't have the knowledge or idea and this is a major hindrance in getting any benefit from the bank for the DAP.

While asking questions about the service at the cash counter received by DAP. If a person is pygmy in height compare to the height of the cash counter, how can he/she manage to receive the amount from the counter, check the amount and bank note or how the bank employee on the other side of the customer, how he/she can manage to pay or receive the amount from the person? Isn't it a problem for both of them? The respondents were agreed that whether the short people will get any kind of privilege in standing at the cash counter because they may not have it within reach.

Whether the door at the entrance to the bank is user friendly to a wheel chair user. Almost all the bank officials mentioned that none of the door is comfortable for any wheel chair user. In Dhaka city like elsewhere in the country many bank branches situated at the first floor or second floor of the building, and in several cases, there were no facilities for lift/escalator alongside of the stairs which a person with physical disability can use.

In response to the question, whether the documents are required for any banking transaction, how far those are disabled friendly particularly for a visually impaired

person? Or in other words, whether a person with visual impairment is able to fill out the deposit slip or bank account opening formats, or issuing a check for payment? Almost all the respondents mentioned that it was really difficult for those visually impaired customers to fill out the deposit slip or bank account opening formats, or issuing a check for payment independently without help of others.

As explained by some of the bank employees that almost all the time when a differently-abled customer used to come to the bank, they may not be able to complete all the preparations on their own. None of the system introduced considered any differently-abled customer.

It was also pointed out that commonly DAP faced hurdles at the time of fill out any format required for that specific transaction, communicating with respective bank desk, counting the amount they received from the cash counter, checking the quality bank note, put signature on the designated place for signature in the application format or any other bank document etc.

DAP while sharing their experience with bank they stated lots of difficulties they faced. The bank building in many cases were not fusible for those who were the physically impaired persons using wheel chair and visually impaired person. DAP having speech and hearing impairment faced hurdles to communicate with bank officials it's not because of their impairment but it was the lack of skills (understanding about sign language and lip reading) as they might not have the expertise in this respect.

A kind of evasion occurs in the case of bank officials to provide financial service to the DAP as they feel insecurity if anything happens liability may fix against the respected official who dealt with the DAP customer. There was the prevailing confusion about disability and mentally sick person. People generally understood that the DAP are mentally sick person so they are not entitled to take their own responsibility.

#### **4.2.16 Suggestions to Overcome the Hurdles**

Finally, the researcher questioned to the respondents on how to minimize the hurdles that were encountered by the DAP as bank customers aiming at providing smooth and user-friendly banking services.



The respondents pointed out number of initiatives to be required to minimize the hurdles in order to get access to the banking services by the DAP. They suggested the followings to address:

- Positive attitude of the bank officials to the DAP;
- Dedicated official who are sufficiently trained on how to handle the DAP efficiently based on their demand;
- Disabled-friendly infrastructure for DAP customers in each bank;
- Priority based service to the DAP;
- Provision of special help desk to support the DAP;
- Brail printed documents so that visually impaired DAP can manage to handle without asking help to other;
- Special software for banking for the DAP particularly for visually, hearing and speech impaired persons;
- Adaptation of the policy friendly to the DAP;
- Awareness among the prospective bank account holders (who are DAP) regarding banking procedure;
- Familiarizing DAP friendly digital machine;
- Provision of special funding for the DAP.

While inquired about whether there was any scope for burden relief and eliminating the hurdles that the DAP were commonly facing at the bank, the bank officials informed the researcher that it could be possible to introduce banking transaction system electronically. In that case each individual can get easy access to the system where s/he can manage her/his transaction without much hassle.

About 15% respondent said that the bank officials need to have positive attitude towards DAP and 9% respondent told the need for dedicated trained official to handle the DAP efficiently. 20% respondent expressed that DAP friendly infrastructure have to be established in each bank with priority-based service to the DAP said 13% respondents.

Respectively 7% and 6% employee said about special help desk and special software (tactile software) for banking to support the DAP. Brail system in documents and notes for banking should be started told 2% respondents. There need to create awareness among the prospective bank DAP account holders regarding banking procedure said 5% respondents. A total of 12% and 6% bank employee conveyed about the adaptation of the friendly policy and familiarizing digital machine for DAP. Provision of special funding for DAP is must, said 5% respondents.

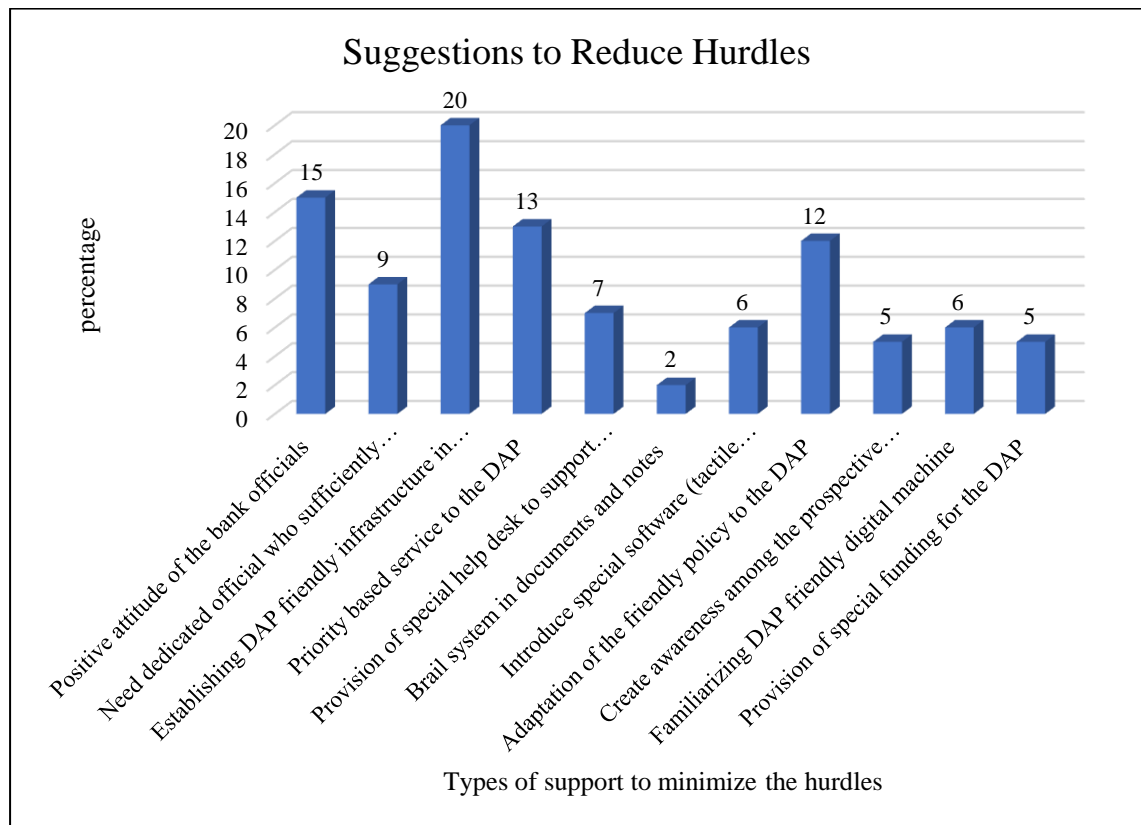


Figure: 4.7: Suggestions to Reduce Hurdles

Sources: Author's own contribution

#### 4.2.17 Analysis of Data Collected from DAP through FGD

Besides interviewing 400 bank employees four FGDs were planed and facilitated in order to collect qualitative data from the DAP regarding their experience about banking. The purpose behind organizing the FGDs with them was to get experience of the DAP as bank customer to see the picture of the other side of the coin.

To gather qualitative data focus group discussion is one of the commonly used tools. It involves gathering people from similar backgrounds or similar experiences together

to discuss a definite issue. The researcher as planned to gather qualitative data, organized FGDs in a place convenient for the DAP. A checklist was used to get the data in the form of opinions and ideas and also asked to provide suggestions if appropriate. While facilitating FGDs the researcher asked the participants to talk with other group members freely on the formulation of the responses to the questions and queries. The researcher includes a note taker together to take note of the opinions as much as he can.

The FGDs started explaining the purpose to the DAP. Prior to starting the FGDs consent were taken from the participants.

Almost all the participants pointed out that they are comfortable to the term DAP as to address to them. Any word which is discriminatory to any group of people generally hurt them. It is an act of illogical distinctions amongst people based on groups, classes, or other categories to which they belong. They get shocked if they get discriminatory word because of their disability. They want that the people around them will respect them, honor them, and not unnecessarily disregard them.

While asked to share experience as bank customer, they pointed out that they have and had been faced number of hurdles for obtaining different types of services. First of all, opening a bank account was not an easy matter. Providing information in the bank account opening application form, to put information in the appropriate boxes in written form was not easy to the visually impaired person. The form used in the bank for opening an account was ordinary printed form which was not manageable by a visually impaired person. Braille printed document is usable for them which was absent in the entire banks they visited.

The FGD members pointed out that they felt embarrassed often if the bank official asked them to bring a person with them for the transaction purpose at the bank. They thought that we are unable to manage the transaction alone. Many of the FGD members could manage by themselves as other customer of the bank. According to them, it was because of their mind-set., they thought that DAP are incapable and inferior.

A good number of DAP refused to get the loan from the bank because of their disfunction, although they have their own business and they have the right to get bank loan. This was completely a discriminatory mind-set of the bank officials. Many of the DAP mentioned during the FGDs that they are not operating any bank account

because they did not have any bank account although they tried to open a bank account but refused because of imposed of additional terms and conditions to open the bank account and also for any transaction because of their disability. It was observed that while doing the transaction bank officials on the desk asked to provide proof of their personal identity which generally not asked to other bank customer.

A visually impaired person studying at the university went to a bank to withdrawal of money of his scholarship from the bank, no one was there to support him as he had to fill in some format/cheque (the cheques was not printed in brail). He refused to do the transaction on the day. Next day he went to bank with one of his relatives then he managed to complete his transaction. No one in bank was posted to support the DAP at bank for whatever reasons.

A fifty-two years old teacher with visual impairment went to a bank to open the bank account but the bank manager was hesitant to open the account alone. Next day he went to the bank with one of his relatives as a guarantor and fruitful to open a bank account although he is a qualified person. Similar experiences were expressed by some other visually impaired persons. One of the female members of the FGDs pointed that she went to bank for opening a bank account in a private commercial bank, but they refused to open the bank account. She tried with three PCBs but none of them was to help her to open the bank account. Later, she went to a government bank and manage to open a bank account.

A person with physical disability doing street vending went to a bank for opening a bank account but it was difficult for him to manage because he was illiterate. A bank officer helped him to open the bank account through propped up him to sign. Another group members with physical disability, professionally a street vendor managed to open bank account without any issues.

One of the FGD members (she has physical disability as her both legs were bend and she cannot manage to walk by her own without support of wheel chair) who was a student mentioned that she has no problem of opening bank account and doing transaction. Only the thing was that she had to face problem with the bank where she had to use stair to enter to the bank. Another FGD member had similar problem to get into the bank but for banking transaction he had no problem. He has his own account, and he used to get some other bank services.

One FGD member who is studying at the private university having physical disability. She had difficulty to fill in the account opening application form. She had to wait till someone to help her to fill in the account application form. It took her 4 hours to complete the bank account opening. If someone from bank helped her, she could manage well.

In response to the query, what were the problems that they encountered during obtaining banking services? They mentioned number of problems in the bank to get the banking service like the other citizen without disabilities. The problems were as follows-

- No skilled manpower is channeled into banks to properly assist DAP;
- Lack of empathetic behavior of the bank officials towards DAP;
- There was no system to detect counterfeit notes. DAP are more likely to suffer from this problem;
- There was no such facility to operate banking through fingerprint;
- Some of the bank branches were situated on the second or third floor of a building and there was no elevator. Using staircase by physically disabled persons or wheel chair user was highly difficult;
- Most of the banks are not willing to provide loan facilities to the DAP which they could use for business or for self-employment;
- Some of the bank officials were showing negative attitude and were not willing to cooperate and they were not paying much attention to the DAP.

Respondents in FGDs were asked to suggest on how to minimize the problems that the DAP were experiencing while obtaining the banking service. These suggestions/ recommendations could be useful to improve the banking service. The recommendations were as follows-

- The bank's policy should further be improved and more comprehensive to keep the provision of providing banking services to the DAP;
- Special help desk should be arranged in each bank and trained person should be positioned to assist the DAP;
- Using fingerprint electronically for every transaction that would help DAP to reduce the burden of writing and also fill in different forms at bank;

- Provision of braille system bank note would be useful for visually impaired persons to identify the value of the note;
- Providing bank products particularly for the DAP;
- Provision of accessible counter for getting banking service;
- Provision of ramp or accessible elevator in each bank for wheel chair user;
- Provision of digital facilities so that the DAP can operate his/her bank transaction through online.

#### **4.2.18 Analysis of Data Collected from Policy Level Personnel through KII**

The researcher was met with some important persons holding responsibility to leading NGO for the DAP. The names of the NGOs were BERDO, BDDT and Bangladesh Disability Foundation. The researcher met to the Director of Jatio Protibondhi Unnyan Foundation; a government own specialized service providing agency for DAP. The researcher also met to the senior officials at the head office level and the Director of Bangladesh Institute of Bank Management including Economist to get their opinion in regards to provision of banking services as present and improvement of banking services particularly for the DAP.

Based on the set questionnaire, the respondents mentioned that they did not want disregard to the DAP. Disabled is a word which is used to neglect people to identify them as lazy, unable to do any good for him/her, cannot contribute, can eat but cannot do, so, they don't like to mentioned that word rather they would recognize them as DAP as they can do many good things for them and for others. The people who were directly working with the DAP it was seen that they are conscious about the rights and dignity of the DAP.

All the respondents mentioned that it is the responsibility of the society to demonstrate greater awareness to reduce stigma against the DAP and to create conducive society where potential and contribution of everyone including DAP is respected as part of establishing human rights.

Respondents from all the categories other than bank raised that in terms of obligation it will be appropriate for all progressing banking service to include DAP better even within the existing system. Traditional banking service gradually improving day by day, but unfortunately, we never taught about the DAP as bank customer although they belong within the same society.

The respondents from bank policy level officials stated that there is a scope under the existing banking policy to include the DAP in the banking services but not in wider spectrum. The wheel chair users, the visually impaired persons, the speech and hearing-impaired persons certainly facing number of challenges while going to a bank as customer.

While asking questions to the respondents about mentioning three problems that encountered by the DAP while doing any transaction in bank. The respondents from banking policy level officials revealed that the DAP mainly encountered by the following three problems-

- Inaccessible infrastructure for the movement of the DAP inside the bank from the entrance to exit after completing his/her business;
- No facilities for banking transaction for the visually impaired persons from opening of the bank account to every aspect of transaction;
- Communication problem particularly with the hearing and speech impaired persons.

While asking same question to the NGO leaders and representative of Jatio Protibondhi Unnayan Foundation, they pointed out the following three main problems that the DAP encountered while doing the transaction in the bank-

- The mindset of the bank officials was not conducive to the DAP. Most of the cases was that the DAP treated as burden to the bank officials while performing any transaction;
- The DAP fall under marginalized group like some other groups in the society. And this marginalized people are always in need of additional support like other marginalized groups in the society. They always remained out of the additional support necessary for them during the banking transaction.
- Communication problem was common for the DAP to make the bank official to understand their needs and service they required.

Policy level bank officials said that they don't have comprehensive policy to cover user friendly bank service to the DAP. However, time to time they issued some directives to provide service to the DAP but the implementation of the bank circular at branch level was very poor. They also pointed out that while reviewing the policy they tried to include better services to the customers particularly for the DAP.

The respondents from Bangladesh Institute of Bank Management and the Economist (Professor of Dhaka School of Economics) mentioned that they have the similar opinion like NGO leaders cited. Since the banking service was not user friendly to the DAP, they are hardly included in banking services and majority of them will remained out of the banking services. This has two different negative effects in the society. The DAP can contribute for them as well as for the family and secondly, they can contribute to the bank business but they cannot.

All the respondents suggested a number of measures to be taken to include the DAP in the banking services. The suggestions are as follows:

- Review the bank policy towards inclusion of the DAP;
- Adopt necessary infrastructural adjustment to include DAP;
- Adopt customized banking software particularly to include the DAP;
- Provide job facilities to the DAP as bank employee with provision of reasonable accommodation;
- Bank branch level budget provision for infrastructural adjustment;
- Provide training to the bank officer on how to promote friendly banking to the DAP;
- Provide training to the bank employees on disability sensitive banking service; and
- Establishment of dedicated desk for providing assistance to the DAP.

### **4.3 Findings**

In detailed, the finding covered and presented the data that have been gathered from different respondent's groups for the purpose of the research. The data have been gathered from bankers working at the bank branch level, banker at the policy level, government officials, NGOs who are responsible to look after the wellbeing of the DAP and the DAP groups.

The findings are divided in two sub-categories (1) Major Findings; and (2) Other Findings.

#### **4.3.1 Major Findings**

The major findings are drawn based on the objectives of the study which are as follows:



### **A) Banker-Customer Relationship**

It has been commonly observed that the Bank is keen to serve its customer considering as a main source of the depositors and income generator to the Bank subject to their risk-free transaction with the bank. Such relationship starts officially through opening of a bank account. However, it has been observed that banks are not interested to welcome DAP as customer of the bank because of the social stigma and gaining of trust.

Besides, opening and maintaining of a bank accounting by a differently-abled person is a very challenging matter as to follow the similar procedure like non-disabled person. So, there is little scope for DAP to open a bank account. Thus, they have tiny scope to become bank customer. Secondly, though the DAP are treated as socially and economically marginalised, so, they are not considered as potential customer.

### **B) Mindset of Bank Employees to DAP**

This is a very common perception to the DAP that they need support from others, they are dependent and they cannot do things independently. People see them as burden of the society. Many banks' employees at branch level found that they believe 'DAP' cannot manage banking transaction because of their disability. Even a portion of the respondents from bank employee category don't agree to call 'differently-abled persons' rather feel comfortable to call 'disabled person'. When someone labelled a person as 'disabled', it is obvious that he/she identify the person as unable to do things. Such mindset create discrimination to the DAP.

### **C) Observed Similar Formalities**

The usual bank services are accepting deposits, granting loans, advances, cash and credit transaction, overdraft and discounting bills etc. Enjoying each of the bank service required some paper or online formalities to create the documents. However, all the formalities were designed considering the customer without disability not the DAP. Challenges as such for the DAP, some of the DAP are wheelchair user, some are visually impaired and some may be hearing and speech impaired persons, and all of them have different types of challenges to manage the banking formalities without help of any other person.

#### **D) Hurdles Faced by DAP**

There are number of hurdles faced by DAP at bank while doing their banking transection. A person with visual impairment has to follow the similar procedure like the person with any impairment. At bank, none of the paper that a bank customer has to fill in customised particularly for a visually impaired person. The visually impaired person often has to request someone to help while fill in the transection paper, checking fake note and moving one counter to another for completion of his bank transactions. No Braille system was found in any bank visited by the research team.

Speech impaired person faced hurdles to communicate with the bank employees orally and even with sign language as there is no trained or skilled person is there to get them or to handle them with proper care or who will be able to understand the sign language. So, speech impaired person also suffering with different types of obstacles to complete their bank transaction.

If wheel chair users are not provided with proper support or they cannot go to any counter by themselves in the bank for their assistance they are deprived of such facilities to manage to move smoothly without help infrastructure supporting to the wheel chair not available. The height of the cash counter is out of range of a wheel chair user or pygmy person.

#### **E) Existing Policy for DAP**

It is found that there has no certain policy for DAP in the banking system but there have some circulars (some added in annexure) from Banking Regulation and Policy Department (BRPD) instructed by the regulatory body (BB) to all banks, so that the DAP gets priority for obtaining some banking facilities. But there have lacking of implementation and integration of those

circulars or instructions of BB. Also there have no monitoring process on whether the instructions are abided by or not in the bank branches at the operation level where the bank's differently-abled client directly in contact with the services.

#### **4.3.2 Other Findings**

Regardless of the above major findings the researcher detects some other findings which are given below:

- No official record was found about the number of DAP as bank account holder. So, claiming the provision of special service for DAP was absent even though policy was there.
- Some of the bank account holders were found among the DAP but they were simply maintaining a savings bank account.
- The regulatory authority and the parties who are working towards the best interest of DAP are less concern about the issue of obtaining services in the banks by DAP,
- Majority portion of the DAP are deprived from acquiring important banking services like- foreign exchange service, general loan, spot cash etc.
- All the respondents who are DAP, have required some facilities so that they can enthusiastically doing or availing banking services and solutions.

#### **4.4 Conclusion**

Here, collected data were critically reviewed, analysed, grouped and concise towards the findings. Data that were collected from the different respondents' groups were inserted and analysed using SPSS and Microsoft Excel. This chapter has been clarified the conceptual framework, banker and customer relationship, different types of bank services, satisfaction as bank service recipient, service received by DAP and; special services and accessibility provision for DAP in the bank. The hurdles faced by DAP and the reasons for not being able to provide services were analysed. Suggestions were made on providing user friendly bank services to the DAP. In the following chapter the recommendations based on the objectives of the research and the conclusion on the overall report will deliver.

## **5.0 Introduction**

This chapter is developed with a view to draw the solutions to the problems that the study has been drawn through investigation of the data provided by the different groups of respondents. It is the important part of the study as to provide suggestions for the future interventions to address the accessibility issues of the DAP.

The recommendations are drawn based on the research objectives, literature review and findings through data analysis.

## **5.1 Recommendations**

The researcher finally drawn a set of recommendations to provide accessible banking service that are friendly to the DAP. The recommendations are drawn on the basis of the comments that were provided by the different groups of respondents as well as by the researcher. These recommendations may help the bank authority to think on those further and can help adopting those to improve the banking service for the DAP in line with National Constitution, Disability Rights and Protection Act 2013, and SDGs (no one left behind).

The recommendations provided in a clustered manner in line with the research objectives and respective findings.

### **Objective 1**

The first objective of this study was to find out the proportion of DAP as customer of the banks.

### **Respective Findings**

While visiting bank employees, no record was found of which the researcher can identify bank customer as DAP. Without such record, it was hard to determine the exact number of DAP who received bank services and facilities. Accordingly, the following recommendations are made:

- Maintaining proper documentation process as it will be easy to record the account holder under DAP category. This will help so that the special services can to plan, developed and provide special disabled friendly bank

services in a better way. This can be added in the e-KYC form in the banks.

- Providing training to the bank employees on communication techniques so that they can better manage to communicate with speech and hearing-impaired person and can provide services accordingly.

## **Objective 2**

The second objective of the study was to identify the types of banking services and facilities provided to the DAP to get access in Banks.

### **Respective Findings**

During the data collection process, some bank employees mentioned that they have special services for DAP at their banks. However, no such service was visible while visiting the banks. Therefore, the following recommendations are made:

- Assessing the service delivery points in the bank branches including floor, counters, desks, washroom etc. and do the necessary adjustment towards wider inclusion of such facilities that will be friendly to the DAP.
- Making provision of customized banking software that can be used by the DAP. Create an easy online banking based on fingerprint for DAP.
- Offering agent-banking facilities to deliver larger variety of products to DAP.
- Providing the user-friendly forms in the bank for different purpose for the client so that DAP can manage to use.

## **Objective 3**

The third objective of the study was to find out the difficulties, if any, faced by the DAP for accessing banking services.

### **Respective Findings**

While visiting the bank employees and DAP, a number of awkwardness were mentioned that have been faced by the DAP as bank client. To cut back on those drawbacks the following recommendations can be considered:

- Establishing dedicated/ one-stop help desk in each bank for providing assistance to the DAP wherever they face any difficulties.

- Providing orientation/ training facilities to the DAP so that they can obtain better understanding on how to do banking operations and avail banking products.
- Ensuring the infrastructural adjustment to provide better accessibility of the DAP.

#### **Objective 4**

The final objective of the study was to investigate the existing banking policy for ensuring access to banking service for the DAP and recommend accordingly.

#### **Respective Findings**

After visiting different banks and reviewing various documents, the researcher found that there was no certain established banking policy for DAP. There were only some instructions in the form of ‘circulars’ issued by BB to provide priority based and friendly services to the DAP in the banks. However, in reality, no execution of such instructions was found in the banks. Accordingly, the following recommendations can be taken into consideration:

- Formulating a strong dedicated banking policy for DAP after taking expert opinions to ensure disabled friendly banking services for DAP in all the banks without any discrimination.
- Ensuring flexible bank operation policy particularly for DAP for their greater inclusion.
- Ensuring a monitoring mechanism so that it will review the service delivery system of the bank particularly for DAP. Also, the study proposed to take action to keep down the gap in service provision for them, if any.
- Adopting a provision of ‘meet the customer’ roundtable once in a year to understand the probable problems that the customer may face, so that banks can manage to adjust the demand raised by the DAP.

## 5.2 Conclusion

More than one billion people of world's population have some form of disability as stated by WHO. Many of those groups of people (DAP) live in developing countries. Full financial inclusion, thus, is a big challenge for the financial service providers to address the financial mobility of the world's poor people who have disabilities. Although, financial inclusion is aiming at developing DAP to achieve economic rights by enjoying equal and fair access to quality financial products and services, unfortunately, that target is far to achieve. Many developing countries including Bangladesh are yet to adopt 'Disabled Friendly Financial Inclusion Policy'. This is the fact even though many of these countries are ratified to UN CRPD, or agreed with SDGs. But at the level of their financial policy, they did a little or not at all to include DAP to a smooth and easy financial service.

Considering the situation, the researcher conducted this study about the intensity of exclusion of DAP in the usual financial services that are provided by the banks in Bangladesh. This study also tried to draw a line between services provided to so called person without disabilities and DAP. If we want to achieve a holistic human economic development, insist to increase the GDP and penetrate internal economic growth, we need to include those who are generally excluded, particularly the DAP, as they are mostly out of development and are deprived of economic, social and educational development.

There are number of hurdles that are creating such exclusion of the DAP to the financial services. The study explored several reasons why DAP are suffering such obstacles to obtain the bank services. If those hurdles could be reduced, these people could come within the reach of banking services. Such financial inclusion, moreover, will enable banks to provide bank services to the vulnerable groups particularly the DAP at a reasonable cost by widening the customer-base.

Although, it has been mentioned in Bangladesh Bank website that "basic financial services such as deposit, credit etc. are considered as entitlement of all people in a society", this probably is not true in our country in reality. Inclusiveness of a greater segment of people in financial system is pre-requisite for economic development of any country, Bangladesh not any exception. Bangladesh Bank and the Government of

Bangladesh have adopted several remedial measures to bridge these gaps in financial inclusion (visit [https://www.bb.org.bd/en/index.php/about/financial\\_inclusion](https://www.bb.org.bd/en/index.php/about/financial_inclusion)). This study, however, experienced 'little implementation' along with 'no monitoring at all' by the regulatory authority at the level of banking services delivery point for the DAP. Consequently, there found a huge gap between the policy formulation and its implementation and monitoring. Therefore, in this study, the researcher pointed out to those gaps as well as to the reasons behind such gaps and provided recommendations on how those gaps might be minimized.

There have some suggestive international research, report or discussion on financial inclusion, accessibility in FIs for DAP. A few numbers of research studies have been conducted regarding inclusion of DAP in FIs through developing the financial inclusion policy and involving them in self-employment, entrepreneurs, cooperative societies, savings group and own business to get access in services of the FIs. The reasons of exclusion of the DAP in financial activities particularly in the context of enjoying human rights in the financial activities and find out discriminations.

Some of the researches pointed out that there are numbers of policies in different countries to provide all types of financial services to the DAP. The developing countries adopted number of better policies that are covering all the good wills for their DAP citizen but unfortunately that does not mean that those better policies have been fully integrated and implemented. The main reasons are the mind-set of the duty bearer and lack of resources to invest for implementation.

In Bangladesh there have some research on differently-abled children, social behavior towards them, their accessibility in society and culture, their social right, education, employment etc. But there has no significant study on DAP relating to their financial right in banking sector.



Therefore, this study has taken this chance to dig out the challenges, potential and opportunities, barriers required to solve this issue through formulating recommendations on a roadmap, conceptual frame and disability friendly policy. This study is also a gateway of new thinking about the changes required for these DAP for their wide accessibility to the financial activities, which will ultimately lead them to merge with the mainstreaming of the civil society.

It is expected that the recommendations will provide a kind of eye opening for the FIs to adopt and adjust with its services policy and finally eliminating the discrimination and the mindset against the DAP and helping to establish equal rights.

## References

- Ali, Z. (2014) 'Economic Costs of Disability in Bangladesh', Bangladesh Development Studies, 37(04), pp. 17–33.
- Asli Demirgüç-Kunt and Leora F. Klapper (2015) The Global Findex Database 2014: Measuring Financial Inclusion Around the World'. Available at: <https://papers.ssrn.com> (Accessed: 9 September 2021).
- Barman, R., Mondal, T., Sarkar, J., Sikder, A. and Ghosh, S., 2019. Self-assembled polyurethane capsules with selective antimicrobial activity against gram-negative E. coli. *ACS Biomaterials Science & Engineering*, 6(1), pp.654-663.
- Bachelet, M., 2020. UN High Commissioner for Human Rights. *Opening Statement for Global Update at the 42nd Session of the Human Rights Council, (suggesting Indigenous Peoples' knowledge may be crucial for addressing climate change and environmental issues)*.
- Berger, A. N. et al. (2003) 'To what extent will the banking industry be globalized? A study of bank nationality and reach in 20 European nations', *Journal of Banking and Finance*, 27(3), pp. 383–415. doi: 10.1016/S0378-4266(02)00386-2.
- Casu, B. and Girandone, C. (2006) 'Bank Competition, Concentration and Efficiency in the Single European Market \*', *The Manchester School*, 74(4), pp. 441–468. doi: 10.1111/J.1467-9957.2006.00503.X.
- Cecchetti, S.G., 2008. Crisis and responses: the Federal Reserve and the financial crisis of 2007-2008 (No. w14134). National Bureau of Economic Research.
- Chhabra, S., 2016. Differently Abled People and Their Life. *Global Journal of Medical and Clinical Case Reports*, 3(1), pp.001-004.
- Government of Bangladesh (2001) 'Bangladesh Persons with Disability Welfare Act-2001', pp. 1–16.
- Hassan, A., El-aziz, R. A. B. D. and Hamza, M. (2020) 'The Exclusion of People with Visual Disabilities from Digital Banking Services in the Digitalization Era', *Journal of Electronic Banking Systems*, 2020. doi: 10.5171/2020.519078.
- Handicap International, 2006. Disability in Development: experiences in inclusive practices. Handicap International.
- Housing Development Finance Corporation (2017) Bankers Guide. Available at: [https://v1.hdfcbank.com/assets/pdf/bankers\\_guide.pdf](https://v1.hdfcbank.com/assets/pdf/bankers_guide.pdf) (Accessed: 10 Oct 2020).
- Hyaat G.W. (2005). 'What is in a word? The evolution of disability language.' *Sparc BC News* (12-14).

Indian Banks Association (2017) 'Banker's Guide for Customers with Special Needs and Persons with Disabilities Compiled by Indian Banks Association.

International Labour Organization (2015) 'Reporting on Disability', pp. 1–17. Available at: [www.ilo.org](http://www.ilo.org).

Islam, S., Mondal, S.H. and Kabir, I.M., 2018. Coping with natural disasters: a cross-sectional study with people with disabilities in the coastal zone of Bangladesh. *Journal of the Geographical Institute "Jovan Cvijic", SASA*, 68(1), pp.67-83.

Jones, M. and Bassar Marks, L. A. (1999) 'Disability, divers-ability, and legal change', p. 400.

Kashyap, A. K., Rajan, R. and Stein, J. C. (2002) 'Banks as liquidity providers: An explanation for the coexistence of lending and deposit-taking', *Journal of Finance*, 57(1), pp. 33–73. doi: 10.1111/1540-6261.00415.

Kitchin, R., 2000. The researched opinions on research: Disabled people and disability research. *Disability & Society*, 15(1), pp.25-47.

Lang, R. and Upah, L. (2008) 'Scoping study: Disability issues in Nigeria', London: DFID.

Los Angeles Times (1985): Is the language itself disabled in that it can't fairly define the handicapped? - Los Angeles Times. Available at: <https://www.latimes.com> (Accessed: 9 September 2021).

Maheshwari, V. (2010) 'Banking and Accessibility in India : A Study on Banking Accessibility in India Vrinda Maheshwari'.

Nimbrayan, P. K. (2018) 'Pradhan Mantri Jan Dhan Yojana (PMJDY): The Biggest Financial Inclusion Initiative in the World', *Economic Affairs*, 63(2). doi: 10.30954/0424-2513.2.2018.38.

Ozili, P. K. (2018) 'Impact of digital finance on financial inclusion and stability', *Borsa Istanbul Review*, 18(4), pp. 329–340. doi: 10.1016/J.BIR.2017.12.003.

Singh, C. (2017) 'Financial Inclusion of the Disabled', *SSRN Electronic Journal*, (August), pp. 0–34. doi: 10.2139/ssrn.3024576.

The Contract Act (1872). Available at: <http://bdlaws.minlaw.gov.bd> (Accessed: 6 September 2021).

Usha Thorat (2008) *Vision 2020-Indian Financial Services Sector*. Available at: <https://www.bis.org> (Accessed:12 September 2008).

WHO (2011) *Summary World Report on Disability- World Health*. Available at: [www.who.int/about/licensing/copyright\\_form/en/index.html](http://www.who.int/about/licensing/copyright_form/en/index.html) (Accessed: 01 January 2012).

Work and employment (2021). Available at: <https://www.un.org/development> (Accessed: 6 September 2021).

World Bank (2015) 'The Global Findex Database 2014: Measuring Financial Inclusion around the World'.

Zola, I. K. (1989) 'Aging and Disability: Toward a Unified Agenda'.

<https://plandiv.portal.gov.bd>

<https://www.bankofengland.co.uk/news/2019/october/the-valuable-500>

## Data Collection Instrument (DCI)-1

ID Number:    

## A Study on Accessibility of Differently-abled Persons in Banking Services

### Bank Employee's Survey Schedule

#### Consent Letter

**Introduction:**

Greetings from the University of Dhaka. My name is..... I'm a research investigator as part of my M.Phil study in the Department of Banking and Insurance, University of Dhaka. The study aimed at learning the accessibility of differently-abled person in Banking services. The study is directed in banks in Bangladesh.

**Purpose:**

The aim of this interview is to find out the accessibility of differently-abled person in banking services. In fact my aim is to explore the accessibility of differently-abled persons in banking services provided by your bank. *Will you please give me 20 minutes to talk?* (If yes, continue the interview, neither ends the interview with thanks)

Thanks a lot for giving your time. You will be asked about your services to customers and we will definitely try to catch your opinion, feelings and viewpoints.

**Procedure:**

It will take approximately 20 minutes to participate in the interview. If you are not comfortable on the meeting, you will have the right to avoid it/walk off anytime.

We are notifying you that:

1. Your shared information will remain confidential.
2. It will be anonymous, i.e. I will take notes, but I won't use or refer your name anywhere in the analysis and publication of the paper.
3. You are free to decide your call whether you want to answer/participate or not.
4. It is a complete intended practice and you won't be asked any uncomfortable question. So I need your consent to proceed.
5. If you are not intended to participate in this interview, I will be respectful to your decision and end this interview.
6. Will I get your consent to continue the procedure?

**Consent of the person (check/tick):**

Yes, you can continue.	1
No (End of interview with thanks)	2

Starting Time:   **HH**   **Min**

### Section 1: Basic Information

a	Designation	
b	Age Range	
c	Educational qualifications	
d	Name of Bank	(interviewer fill it earlier)
e	Branch/Division	(interviewer fill it earlier)
f	Duration of employment in this bank	.....Year(s)
g	Mobile no./ E-mail ID(write in all capital letters please)	

### Section 2: Information of the service to customers

1. Do you think that it is better to use the term “Differently-abled person” instead of “Disabled Person”?

Yes = 1	No = 2
---------	--------

2. Do you have any Differently-abled person (DAP) in your customer list at present or previously? ———

Yes = 1	No = 2	I have no idea=3
---------	--------	------------------

If yes, continue

3. What kind of DAP you have met ever as your customer?

Sl. No.	Types of DAP	Response Please tick <input type="checkbox"/>
01	Vision impairment	Yes = 1, No = 2
02	Speech impairment	Yes = 1, No = 2
03	Physical impairment	Yes = 1, No = 2
04	Impairment in hands	Yes = 1, No = 2
05	Hearing impairment	Yes = 1, No = 2
06	Other (Please mention _____)	Yes = 1, No = 2

4. What types of services do you provide to the DAP?

Sl. No.	Name of the services	Response Please tick <input type="checkbox"/>
01	Savings account	Yes = 1, No = 2
02	Current account	Yes = 1, No = 2
03	Fixed Deposit	Yes = 1, No = 2
04	General Loan	Yes = 1, No = 2
05	Special Loan for DAP	Yes = 1, No = 2
06	Deposit Scheme	Yes = 1, No = 2
07	Foreign Exchange Services	Yes = 1, No = 2
08	Special service only for DAP	Yes = 1, No = 2
09	Other (Please mention)	Yes = 1, No = 2

5. Category of daily average customers get services in your branch?

Sl. No.	Category of the customer	Person(s)
01	Total average customers get services daily	
02	Among daily total average customers how many are DAP	
03	DAP who come your bank to withdraw the government Social Safety Nets Programs (SSNP) allowances	

6. Having 15% of the total populations as DAP, do you think the number of such persons coming to your bank for getting daily banking services is less?

Yes = 1	No = 2
---------	--------

7. Do you have any special facilities for DAP in your branch?

Sl. No.	Category of the facilities	Response Please tick <input type="checkbox"/>
01	Special Help Desk	Yes = 1, No = 2
02	Special Officer to assist	Yes = 1, No = 2
03	Special software system for DAP	Yes = 1, No = 2
04	Special online services for DAP	Yes = 1, No = 2
05	Special deposit slip/Cheque/account opening form for DAP	Yes = 1, No = 2
06	ATM accessibility for DAP	Yes = 1, No = 2
07	Separate transaction queue for DAP	Yes = 1, No = 2
08	Special waiting space and toilet with wash room	Yes = 1, No = 2
09	Other (Please mention)	Yes = 1, No = 2

8. Do you feel that you are good to provide services to the DAP? Yes/No, if not why? (Three major reasons)

a.	
b.	
c.	

9. Do you have any infrastructure policy for DAP?

Yes = 1	No = 2
---------	--------

10. Do you think that DAP are facing any kind of hurdle in your branch?

If yes; please specify that.		<i><b>If No, please skip the question</b></i>
a.		
b.		
c.		
d.		

11. What do you suggest to minimize the hurdles of the DAP to ensure banking services?  
Provide 05 (five) recommendations.

a)	
b)	
c)	
d)	
e)	

Ending Time: 

	:00		Min
--	-----	--	-----

***Interviewer:** Thank the respondents for their important time and cooperation during the interview process. Wish them all the bests in life.*



Data Collection Instrument (DCI)-2

Participants ID Number:

**A Study on Accessibility of Differently-abled Persons in Banking Services**

**Key Informant Interview Schedule (For Bank)**

**সম্মতি পত্র**

**ভূমিকা:**

ঢাকা বিশ্ববিদ্যালয়ের পক্ষ থেকে শুভেচ্ছা!!! আমার নাম..... আমি ঢাকা বিশ্ববিদ্যালয়ের ব্যাংকিং ও বীমা বিভাগের এমফিল অধ্যয়নের অংশ হিসাবে গবেষণা অনুসন্ধানের কাজটি করছি। এই গবেষণার লক্ষ্য হলো বিশেষ শ্রেণির কর্মকর্তা ব্যক্তিদের (Differently-abled persons or DAP) ব্যাংকিং সেবা গ্রহণের প্রবেশযোগ্যতা। বাংলাদেশের ব্যাংকিং সেক্টরে এই গবেষণা কর্মটি পরিচালিত হবে।

**উদ্দেশ্য:**

এই সাক্ষাতকারের উদ্দেশ্য হলো differently-abled persons -এর ব্যাংকিং সেবা গ্রহণের প্রবেশযোগ্যতা ও সেবাসমূহ পাওয়ার ধরণসমূহ। প্রকৃতপক্ষে আমার গবেষণার লক্ষ্য হলো ব্যাংকে differently-abled person -এর ব্যাংকিং পরিসেবা সমূহ পাওয়ার ধরণসমূহ ও প্রবেশযোগ্যতা সম্পর্কে ধারণা গ্রহণ করা। অনুগ্রহপূর্বক, আপনি কি আমাকে সাক্ষাতকার গ্রহণের জন্য প্রায় ২০ মিনিট সময় দিতে পারবেন? (যদি হ্যাঁ হয় তাহলে সাক্ষাতকারটি চালিয়ে যান, আর যদি না হয় তাহলে ধন্যবাদান্তে সাক্ষাতকার গ্রহণ সমাপ্ত করুন)

আমাদেরকে সময় দেয়ার জন্য আপনাকে ধন্যবাদ। ব্যাংকে differently-abled persons -এর ব্যাংকিং পরিসেবা সমূহ সম্পর্কে তথ্য জানবো এবং আমরা আপনার মতামত, অনুভূতি এবং দৃষ্টিভঙ্গি মূল্যায়ন করব।

**পদ্ধতি:**

এই সাক্ষাতকারটি গ্রহণ করতে প্রায় ২০ মিনিট সময় প্রয়োজন হবে। আপনি যদি সাক্ষাতকার গ্রহণের সময় স্বচ্ছন্দ্যবোধ না করেন তবে তৎক্ষণাৎ সাক্ষাতকার সমাপ্ত করার অথবা পরিত্যাগ করার সর্বময় অধিকার আপনার আছে।

আমরা আপনাকে অবহিত করছি যে,

১. আপনার সাক্ষাতকারে প্রদত্ত সকল তথ্য গোপন থাকবে;
২. আপনার নাম প্রকাশ করা হবে না অর্থাৎ আমি সাক্ষাতকার গ্রহণ ও তথ্য লিপিবদ্ধ করব কিন্তু গবেষণা কর্মের কোথাও বা কোনরূপ বিশেষণে বা গবেষণা পত্র প্রকাশের ক্ষেত্রে আপনার নাম উল্লেখ করা হবে না;
৩. সাক্ষাতকারের প্রত্যেকটি প্রশ্নে/ধাপে আপনি অংশ গ্রহণ করবেন কি না তা সম্পূর্ণ আপনি নির্ধারণ করবেন;
৪. এটি একটি নির্দিষ্ট প্রক্রিয়া এবং আপনাকে কোনরূপ অর্থনৈতিক প্রশ্ন জিজ্ঞাসা করা হবে না। সাক্ষাতকারটির জন্য কোন আর্থিক সুবিধা প্রদান করা হবে না। সুতরাং সাক্ষাতকারটি সম্পন্ন করার জন্য আপনার সহযোগিতা ও সম্মতি প্রয়োজন;
৫. যদি আপনি এই সাক্ষাতকারে অংশগ্রহণ করতে না চান তবে আমি আপনার উক্ত সিদ্ধান্তের প্রতি সম্মান প্রদর্শনপূর্বক সাক্ষাতকারটি শেষ করব; এবং
৬. সাক্ষাতকার পর্বটি চালিয়ে যাওয়ার জন্য কি আমি আপনার সম্মতি পেতে পারি।

**ব্যক্তির সম্মতি(চেক/টিক):**

হ্যাঁ, আপনি চালিয়ে যেতে পারেন	১
না (ধন্যবাদান্তে সাক্ষাতকারটি শেষ)	২

গুরুত্ব সময়:  ঘন্টা  মিনিট

সাক্ষাতকার প্রদানকারীর পরিচিতিমূলক তথ্যাদি

Basic Information		
ক	পদবী	
খ	বয়সসীমা	
গ	শিক্ষাগত যোগ্যতা	
ঘ	সংস্থার নাম (আগেই পূরণ করুন)	
ঙ	বিভাগ/শাখা (আগেই পূরণ করুন)	
চ	চাকুরী কাল .....বছর	
ছ	মোবাইল নং/ ই-মেইল আইডি	

সাক্ষাতকার গ্রহণ সংক্রান্ত তথ্যাদি		
	নাম	তারিখ
সাক্ষাতকার গ্রহণকারী		
নোট গ্রহণকারীর নাম		

## নির্দেশনা সমূহ:

- ১। Differently-abled persons অথবা Disable persons কোন শব্দটির ব্যবহার যুক্তিযুক্ত/উপযুক্ত বলে আপনাদের মনে হয়। এইরূপ শব্দ ব্যবহারে/প্রয়োগে কোনরূপ প্রভাব পড়ে বলে আপনি মনে করেন কি? পড়লে কি ধরণের প্রভাব পড়ে বলুন।
- ২। এ বিষয়ে সামাজিক সচেতনতা সৃষ্টির জন্য কি করা আবশ্যিক?
- ৩। আপনার মতে আমাদের প্রচলিত ব্যাংক ব্যবস্থায় DAP-এর ব্যাংকএ লেনদেন করার যথেষ্ট সুযোগ রয়েছে কি? থাকলে কি কি সুবিধা আছে উল্লেখ করুন (ব্যাংক কোম্পানি আইন-১৯৯১ এর আলোকে বলুন)।
- ৪। আপনি DAP -এর ব্যাংকএ লেনদেন করার ক্ষেত্রে কি কোন প্রতিবন্ধকতা আছে বলে মনে করেন? যদি উত্তর হ্যাঁ হয় তবে ০৩(তিন)টি প্রতিবন্ধকতা উল্লেখ করুন?
- ৫। উক্ত প্রতিবন্ধকতা দূর করার জন্য আপনার পরামর্শ কি? (রিকোমেন্ডেশন)
- ৬। DAP এর ব্যাংক এ লেনদেন করার ক্ষেত্রে ভিন্ন ভিন্ন কি কি সুবিধা দেয়া যেতে পারে বলে আপনি মনে করেন?
- ৭। উক্ত সুযোগ সুবিধার বিষয়ে আপনাদের প্রতিষ্ঠান কি কি ব্যবস্থা গ্রহণ করেছেন অথবা প্রক্রিয়াধীন আছে? (পলিসির ক্ষেত্রে/বাজেট বরাদ্দের ক্ষেত্রে/ সার্কুলার ইস্যুর ক্ষেত্রে)
- ৮। আপনার মতে DAP দের Financial Inclusion করার ক্ষেত্রে ব্যাংকগুলো কি ভূমিকা রাখতে পারে?
- ৯। এতদসংক্রান্ত সরকারের পদক্ষেপ সমূহ সম্পর্কে কি আপনি অবগত? হ্যাঁ/ না হলে কেন? এই বিষয়ে আপনি কি কি জানেন?
- ১০। আপনি DAP -এর ব্যাংকএ লেনদেন করার সাথে তাদের আর্থ-সামাজিক অবস্থার বিষয়টি কিভাবে বিবেচনা করেন?

সাক্ষাতকার সমাপ্ত হওয়ার সময়:

	ঘণ্টা	মিনিট
--	-------	-------

আপনাকে আপনার মূল্যবান সময় এবং অভিজ্ঞতালব্ধ তথ্য আমাদের সাথে শেয়ার করার জন্য আন্তরিক ধন্যবাদ।

আপনার সুস্থতা কামনা করছি।

Participants ID Number:

--	--	--	--

## A Study on Accessibility of Differently-abled Persons in Banking Services

### Key Informant Interview Schedule (For Govt. Institutions and NGOs)

#### সম্মতি পত্র

##### ভূমিকা:

ঢাকা বিশ্ববিদ্যালয়ের পক্ষ থেকে জন্মেছে!!! আমার নাম..... আমি ঢাকা বিশ্ববিদ্যালয়ের ব্যাংকিং ও বীমা বিভাগের এমফিল অধ্যয়নের অংশ হিসাবে গবেষণা অনুসন্ধানের কাজটি করছি। এই গবেষণার লক্ষ্য হলো বিশেষ শ্রেণির কর্মক্ষম ব্যক্তিবর্গের (Differently-abled person or DAP) ব্যাংকিং সেবা গ্রহণের প্রবেশযোগ্যতা। বাংলাদেশের ব্যাংকিং সেক্টরে এই গবেষণা কর্মটি পরিচালিত হবে।

##### উদ্দেশ্য:

এই সাক্ষাতকারের উদ্দেশ্য হলো differently-abled persons -এর ব্যাংকিং সেবা গ্রহণের প্রবেশযোগ্যতা ও সেবাসমূহ পাওয়ার ধরণসমূহ। প্রকৃতপক্ষে আমার গবেষণার লক্ষ্য হলো ব্যাংকে differently-abled persons -এর ব্যাংকিং পরিসেবা সমূহ পাওয়ার ধরণসমূহ ও প্রবেশযোগ্যতা সম্পর্কে ধারণা গ্রহণ করা। অনুগ্রহপূর্বক, আপনি কি আমাকে সাক্ষাতকার গ্রহণের জন্য প্রায় ২০ মিনিট সময় দিতে পারবেন? (যদি হ্যাঁ হয় তাহলে সাক্ষাতকারটি চালিয়ে যান, আর যদি না হয় তাহলে ধন্যবাদান্তে সাক্ষাতকার গ্রহণ সমাপ্ত করুন)

আমাদেরকে সময় দেয়ার জন্য আপনাকে ধন্যবাদ। ব্যাংকে differently-abled persons -এর ব্যাংকিং পরিসেবা সমূহ সম্পর্কে তথ্য জানবো এবং আমরা আপনার মতামত, অনুভূতি এবং দৃষ্টিভঙ্গি মূল্যায়ন করব।

##### পদ্ধতি:

এই সাক্ষাতকারটি গ্রহণ করতে প্রায় ২০ মিনিট সময় প্রয়োজন হবে। আপনি যদি সাক্ষাতকার গ্রহণের সময় স্বাচ্ছন্দ্যবোধ না করেন তবে তৎক্ষণাৎ সাক্ষাতকার সমাপ্ত করার অথবা পরিত্যাগ করার সর্বময় অধিকার আপনার আছে।

- আপনার সাক্ষাতকারে প্রদত্ত সকল তথ্য গোপন থাকবে;
- আপনার নাম প্রকাশ করা হবে না অর্থাৎ আমি সাক্ষাতকার গ্রহণ ও তথ্য লিপিবদ্ধ করব কিন্তু গবেষণা কর্মের কোথাও বা কোনরূপ বিশ্লেষণে বা গবেষণা পত্র প্রকাশের ক্ষেত্রে আপনার নাম উল্লেখ করা হবে না;
- সাক্ষাতকারের প্রত্যেকটি প্রশ্নে/ধাপে আপনি অংশ গ্রহণ করবেন কি না তা সম্পূর্ণ আপনি নির্ধারণ করবেন;
- এটি একটি নির্দিষ্ট প্রতিশ্রুতি এবং আপনাকে কোনরূপ অর্থনৈতিক প্রশ্ন জিজ্ঞাসা করা হবে না। সাক্ষাতকারটির জন্য কোন আর্থিক সুবিধা প্রদান করা হবে না। সুতরাং সাক্ষাতকারটি সম্পন্ন করার জন্য আপনার সহযোগিতা ও সম্মতি প্রয়োজন;
- যদি আপনি এই সাক্ষাতকারে অংশগ্রহণ করতে না চান তবে আমি আপনার উক্ত সিদ্ধান্তের প্রতি সম্মান প্রদর্শনপূর্বক সাক্ষাতকারটি শেষ করব; এবং
- সাক্ষাতকার পর্বটি চালিয়ে যাওয়ার জন্য কি আমি আপনার সম্মতি পেতে পারি।

##### ব্যক্তির সম্মতি(চেক/টিক):

হ্যাঁ, আপনি চালিয়ে যেতে পারেন	১
না (ধন্যবাদান্তে সাক্ষাতকারটি শেষ)	২

স্বাক্ষর সময়:

	ঘণ্টা	মিনিট
--	-------	-------

সাক্ষাতকার প্রদানকারীর পরিচিতিমূলক তথ্যাদি

Basic Information	
ক	পদবী
খ	বয়সসীমা
গ	শিক্ষাগত যোগ্যতা
ঘ	সংস্থার নাম (আগেই পূরণ করুন)
ঙ	বিভাগ/শাখা (আগেই পূরণ করুন)
চ	চাকুরী কাল .....বছর
ছ	মোবাইল নং/ ই-মেইল আইডি

সাক্ষাতকার গ্রহণ সংক্রান্ত তথ্যাদি		
	নাম	তারিখ
সাক্ষাতকার গ্রহণকারী		
নোট গ্রহণকারীর নাম		

## নির্দেশনা সমূহ:

- ১। Differently-abled persons অথবা Disable persons কোন শব্দটির ব্যবহার যুক্তিযুক্ত/উপযুক্ত বলে আপনাদের মনে হয়। এইরূপ শব্দ ব্যবহারে/প্রয়োগে কোনরূপ প্রভাব পড়ে বলে আপনি মনে করেন কি? পড়লে কি ধরণের প্রভাব পড়ে বলুন।
- ২। এ বিষয়ে সামাজিক সচেতনতা সৃষ্টির জন্য কি করা আবশ্যিক?
- ৩। আপনি DAP -এর ব্যাংক এ লেনদেন করার ক্ষেত্রে কি কি প্রতিবন্ধকতা আছে বলে মনে করেন? ০৫(পাঁচ)টি প্রতিবন্ধকতার বিষয়ে উল্লেখ করুন?
- ৪। উক্ত প্রতিবন্ধকতা দূর করার জন্য আপনার পরামর্শ কি? (রিকোমেন্ডেশন)
- ৫। DAP দের ব্যাংকে লেনদেনের সুযোগ সুবিধার বিষয়ে আপনাদের প্রতিষ্ঠান কি কি ব্যবস্থা গ্রহণ করেছেন অথবা প্রক্রিয়াধীন আছে? এমন ০৫ (পাঁচ)টি ব্যবস্থা সম্পর্কে বলুন?
- ৬। আপনার মতে DAP দের Financial Inclusion করার ক্ষেত্রে ব্যাংকগুলো কি ভূমিকা রাখতে পারে? ০৫ (পাঁচ)টি ভূমিকা সম্পর্কে বলুন?
- ৭। এতদসংক্রান্ত সরকারের পদক্ষেপ সমূহ সম্পর্কে কি আপনি অবগত এবং সেগুলো নিয়ে কি আপনি সন্তুষ্ট? হ্যাঁ/ না হলে কেন?
- ৮। আপনি DAP -এর ব্যাংকএ লেনদেন করার সাথে তাদের আর্থ-সামাজিক অবস্থার বিষয়টি কিভাবে বিবেচনা করেন?
- ৯। আপনি DAP -এর ব্যাংকএ লেনদেন করার সাথে জাতীয় অর্থনৈতিক উন্নয়নের সম্পর্কটি কিভাবে বিশ্লেষণ করবেন?

সাক্ষাতকার সমাপ্ত হওয়ার সময়:

ঘন্টা	মিনিট
-------	-------

আপনাকে আপনার মূল্যবান সময় এবং অভিজ্ঞতাপূর্ণ তথ্য আমাদের সাথে শেয়ার করার জন্য আন্তরিক ধন্যবাদ।  
আপনার সুস্থতা কামনা করছি।

## A Study on Accessibility of Differently-abled Persons in Banking Services

### Focus Group Discussion Schedule

#### সম্মতি পত্র

#### ভূমিকা:

ঢাকা বিশ্ববিদ্যালয়ের পক্ষ থেকে শুভেচ্ছা!!! আমার নাম..... আমি ঢাকা বিশ্ববিদ্যালয়ের ব্যাংকিং ও বীমা বিভাগের এমফিল অধ্যয়নের অংশ হিসাবে গবেষণা অনুসন্ধানের কাজটি করছি। এই গবেষণার লক্ষ্য হলো বিশেষ শ্রেণির কর্মক্ষম ব্যক্তিবর্গের (Differently-abled persons or DAP) ব্যাংকিং সেবা গ্রহণের প্রবেশযোগ্যতা। বাংলাদেশের ব্যাংকিং সেক্টরে এই গবেষণা কর্মটি পরিচালিত হবে।

#### উদ্দেশ্য:

এই সাক্ষাতকারের উদ্দেশ্য হলো differently-abled persons -এর ব্যাংকিং সেবা গ্রহণের প্রবেশযোগ্যতা ও সেবাসমূহ পাওয়ার ধরণসমূহ। প্রকৃতপক্ষে আমার গবেষণার লক্ষ্য হলো ব্যাংকে differently-abled persons -এর ব্যাংকিং পরিসেবা সমূহ পাওয়ার ধরণসমূহ ও প্রবেশযোগ্যতা সম্পর্কে ধারণা গ্রহণ করা। অনুগ্রহপূর্বক, আপনি কি আমাকে সাক্ষাতকার গ্রহণের জন্য প্রায় ২০ মিনিট সময় দিতে পারবেন? (যদি হ্যাঁ হয় তাহলে সাক্ষাতকারটি চালিয়ে যান, আর যদি না হয় তাহলে ধন্যবাদান্তে সাক্ষাতকার গ্রহণ সমাপ্ত করুন)

আমাদেরকে সময় দেয়ার জন্য আপনাকে ধন্যবাদ। ব্যাংকে differently-abled persons -এর ব্যাংকিং পরিসেবা সমূহ সম্পর্কে তথ্য জানাবো এবং আমরা আপনার মতামত, অনুভূতি এবং দৃষ্টিভঙ্গি মূল্যায়ন করব।

১. আপনার সাক্ষাতকারে প্রদত্ত সকল তথ্য গোপন থাকবে;
২. আপনার নাম প্রকাশ করা হবে না অর্থাৎ আমি সাক্ষাতকার গ্রহণ ও তথ্য লিপিবদ্ধ করব কিন্তু গবেষণা কর্মের কোথাও বা কোনরূপ বিশ্লেষণে বা গবেষণা পত্র প্রকাশের ক্ষেত্রে আপনার নাম উল্লেখ করা হবে না;
৩. সাক্ষাতকারের প্রত্যেকটি প্রশ্ন/ধাপে আপনি অংশ গ্রহণ করবেন কি না তা সম্পূর্ণ আপনি নির্ধারণ করবেন;
৪. এটি একটি নির্দিষ্ট প্রক্রিয়া এবং আপনাকে কোনরূপ অস্বস্তিকর প্রশ্ন জিজ্ঞাসা করা হবে না। সাক্ষাতকারটির জন্য কোন আর্থিক সুবিধা প্রদান করা হবে না। সুতরাং সাক্ষাতকারটি সম্পন্ন করার জন্য আপনার সহযোগিতা ও সম্মতি প্রয়োজন;
৫. যদি আপনি এই সাক্ষাতকারে অংশগ্রহণ করতে না চান তবে আমি আপনার উক্ত সিদ্ধান্তের প্রতি সম্মান প্রদর্শনপূর্বক সাক্ষাতকারটি শেষ করব; এবং
৬. সাক্ষাতকার পর্বটি চালিয়ে যাওয়ার জন্য কি আমি আপনার সম্মতি পেতে পারি।

#### ব্যক্তির সম্মতি(চেক/টিক):

হ্যাঁ, আপনি চালিয়ে যেতে পারেন	১
না (ধন্যবাদান্তে সাক্ষাতকারটি শেষ)	২

স্বাক্ষর সময়:

	ঘন্টা		মিনিট
--	-------	--	-------

অংশগ্রহণকারীগণের পরিচিতিমূলক তথ্যাদি

নং	নাম	পেশা	বয়স	শিক্ষাগত যোগ্যতা	ফোন নং															
১																				
২																				
৩																				
৪																				
৫																				
৬																				
৭																				
৮																				
৯																				
১০																				

সাক্ষাৎকার গ্রহণ সংক্রান্ত তথ্যাদি		
	নাম	তারিখ
সাক্ষাৎকার গ্রহণকারী		
নোট গ্রহণকারীর নাম		



আলোচনার নির্দেশনা সমূহ: (DAP)

১. Differently-abled persons অথবা Disable persons কোনটি ব্যবহার যুক্তিযুক্ত/উপযুক্ত বলে আপনাদের মনে হয়। এইরূপ শব্দ ব্যবহারে/প্রয়োগে কোনরূপ প্রভাব পড়ে বলে আপনি মনে করেন কি? পড়লে কি ধরণের প্রভাব পড়ে বলুন।
২. আপনাদের কত জনের ব্যাংক হিসাব আছে এবং/ অথবা ব্যাংকের সেবা নিয়েছেন? (ডিপোজিট হিসাব/ ঋণ হিসাব/ অন্যান্য সেবা)
৩. আপনাদের প্রচলিত ব্যাংক ব্যবস্থায় লেনদেন করার ক্ষেত্রে বাস্তব অভিজ্ঞতা বলুন।
৪. আপনাদের বাস্তব অভিজ্ঞতা থেকে আপনারা শেয়ার করতে পারেন যাতে আমরা বিষয়টি গভীর থেকে বিশ্লেষণ করতে পারি (২-১ টি কেইস স্টাডি হিসাবে নোট করা যেতে পারে)।
৫. প্রচলিত ব্যাংক ব্যবস্থায় আপনাদের প্রধান বাধা/প্রতিবন্ধকতাসমূহ কি কি বলে আপনারা মনে করেন?
৬. উদ্ভূত সমস্যা সমূহ সমাধানে কি কি পদক্ষেপ নেয়া যেতে পারে বলে মনে করেন? ভিন্ন ভিন্ন ক্ষেত্রের (দৃষ্টি প্রতিবন্ধী, শ্রবণ প্রতিবন্ধী, বাক প্রতিবন্ধী, শারিরিক প্রতিবন্ধী, বুদ্ধি প্রতিবন্ধী, অটিস্টিক প্রভৃতি) গৃহিতব্য সমাধান কি হতে পারে বলুন? (রিকোমেন্ডেশন)
৭. আপনাদের লেনদেনের জন্য সরকার এর কি ধরণের পদক্ষেপ বর্তমানে আছে? আর কি কি ধরণের পদক্ষেপ গ্রহণ করতে পারে বলে মনে করেন?
৮. বে-সরকারি সংস্থাসমূহ কি পদক্ষেপ/ভূমিকা রাখছে? আর কি কি পদক্ষেপ গ্রহণ করতে পারে বলে মনে করেন?
৯. আপনারা কি মনে করেন ব্যাংক ব্যবস্থা সহজীকরণ করা হলে আপনাদের ব্যাংক হিসাব সংখ্যা/ ব্যাংক লেনদেন পরিমাণ বৃদ্ধি পাবে?
১০. ব্যাংক এ লেনদেন কি আপনাদের আর্থ-সামাজিক উন্নয়নে কোনরূপ প্রভাব রাখে বলে মনে করেন?

সাক্ষাতকার সমাপ্ত হওয়ার সময়:

	ঘন্টা	মিনিট
--	-------	-------

আপনাদেরক আপনাদের মূল্যবান সময় এবং অভিজ্ঞতালব্ধ তথ্য আমাদের সাথে শেয়ার করার জন্য আন্তরিক ধন্যবাদ।

আপনাদের সুস্থতা কামনা করছি।

**List of Banks that surveyed**

The researcher visited 90 branches of government schedule bank which included Sonali Bank Limited, Janata Bank Limited, Agrani Bank Limited, Rupali Bank Limited and also visited 14 branches of Specialized bank which included Basic Bank Limited, Bangladesh Krishi Bank Limited, Rajshahi Krish Unnoyon Bank Limited.

The researcher has covered a total of 11 branches of Foreign Commercial bank. The name of those foreign banks was Woori Bank (South Korea), HSBC (Hong Kong), Standard Chartered Bank (United Kingdom) and Habib Bank and also covered 53 branches of Islami shariah-based banks where included Islami Bank Bangladesh Limited, EXIM Bank Limited, First security Islami Bank Limited, Social Islami Bank Limited, Al-Arafah Islami Bank Limited, Union Bank Limited and Standard Bank Limited.

A total of 232 branches of private bank were covered for the study were Uttara Bank, AB Bank Limited, Bangladesh Commerce Bank Limited, Bank Asia Limited, BRAC Bank Limited, Dhaka Bank Limited, Dutch-Bangla Bank Limited, Eastern Bank Limited, IFIC Bank Limited, Jamuna Bank Limited, Meghna Bank Limited, Mercantile Bank Limited, Modhumoti Bank Limited, Mutual Trust Bank Limited, National Bank Limited, National Credit & Commerce Bank Limited, NRBC Bank Limited, One Bank Limited, Premier Bank Limited, Prime Bank Limited, Pubali Bank Limited, Southeast Bank Limited, Standard Bank Limited, The City Bank Limited, Trust Bank Limited, United Commercial Bank Limited.

## Annexure III

Website: www.bb.org.bd



ব্যাংকিং প্রবিধি ও নীতি বিভাগ  
বাংলাদেশ ব্যাংক  
প্রধান কার্যালয়  
ঢাকা।



বিআরপিডি সার্কুলার নং- ১৩

৮ আষাঢ় ১৪২৯

তারিখ : -----

২২ জুন ২০২২

ব্যবস্থাপনা পরিচালক/প্রধান নির্বাহী কর্মকর্তা  
বাংলাদেশে কার্যরত সকল তফসিলি ব্যাংক।

প্রিয় মহোদয়,

**বীর মুক্তিযোদ্ধা, বয়োবৃদ্ধ, বিধবা এবং বিশেষ চাহিদাসম্পন্ন গ্রাহকগণকে  
ব্যাংকিং সেবা প্রদানে বিশেষ ব্যবস্থা গ্রহণ প্রসঙ্গে।**

ব্যাংকিং সেবা গ্রহণের জন্য বীর মুক্তিযোদ্ধা, বয়োবৃদ্ধ, বিধবা এবং বিশেষ চাহিদাসম্পন্ন গ্রাহকগণ ব্যাংকে গমন করে থাকেন। এরূপ গ্রাহকগণকে ব্যাংকিং সেবা প্রদানের জন্য ব্যাংকসমূহে বিশেষ ব্যবস্থা না থাকায় তাঁদেরকে বিভিন্ন অসুবিধার সম্মুখীন হতে হয়। অন্যান্য গ্রাহকদের তুলনায় বর্ধিত গ্রাহকগণ অপেক্ষাকৃত সংবেদনশীল হয়ে থাকেন। তাই তাঁদের সেবা প্রদানে বর্ধিত সুযোগ-সুবিধা প্রদানের বিষয়টি বিবেচিত হওয়ার আবশ্যিকতা রয়েছে।

০২। বীর মুক্তিযোদ্ধা, বয়োবৃদ্ধ, বিধবা এবং বিশেষ চাহিদাসম্পন্ন গ্রাহকগণকে ব্যাংকিং সেবা প্রদানের ক্ষেত্রে এখন থেকে নিম্নোক্ত নির্দেশনা অনুসরণীয় হবেঃ

- ২.১। বীর মুক্তিযোদ্ধা, বয়োবৃদ্ধ, বিধবা এবং বিশেষ চাহিদাসম্পন্ন গ্রাহকগণের জন্য ব্যাংকের প্রধান কার্যালয়সহ সকল শাখা প্রাঙ্গণে অগ্রাধিকার ভিত্তিতে বসার ব্যবস্থা সংরক্ষণ করতে হবে;
- ২.২। উল্লিখিত গ্রাহকগণের কাক্ষিত ব্যাংকিং সেবা নির্বিঘ্ন, সহজ ও দ্রুততম সময়ে সম্পন্ন করতে হবে; এবং
- ২.৩। উল্লিখিত গ্রাহকগণের ব্যাংকিং সেবা গ্রহণে সহযোগিতা প্রদানের লক্ষ্যে ব্যাংকসমূহ তাদের সকল শাখাসহ প্রত্যেকটি সার্ভিস সেন্টারে ০১ (এক) জন কর্মকর্তা/কর্মচারীকে সুনির্দিষ্টভাবে দায়িত্ব প্রদান করবে।

০৩। ব্যাংক কোম্পানী আইন, ১৯৯১ এর ৪৫ ধারায় প্রদত্ত ক্ষমতাবলে এ নির্দেশনা জারি করা হলো।

আপনাদের বিশ্বস্ত,

(মোঃ আলী আকবর ফরাজী)  
পরিচালক (বিআরপিডি)  
ফোন : ৯৫৩০০৯৫



ফাইন্যান্সিয়াল ইনক্লুশন ডিপার্টমেন্ট  
বাংলাদেশ ব্যাংক  
প্রধান কার্যালয়, ঢাকা।  
Website: [www.bb.org.bd](http://www.bb.org.bd)



এফআইডি সার্কুলার নং-০১

০৫ সেপ্টেম্বর ২০২১

তারিখ:-----

ব্যবস্থাপনা পরিচালক/প্রধান নির্বাহী  
বাংলাদেশে কার্যরত সকল তফসিলি ব্যাংক।

২১ ভাদ্র ১৪২৮

প্রিয় মহোদয়,

“১০/৫০/১০০ টাকার হিসাবধারী প্রান্তিক/ভূমিহীন কৃষক, নিম্ন আয়ের পেশাজীবী, স্কুল ব্যাংকিং হিসাবধারী এবং ক্ষুদ্র ব্যবসায়ীদের জন্য গঠিত পুনঃঅর্থায়ন স্কিম”।

আর্থিক অন্তর্ভুক্তি কার্যক্রমের আওতায় জারীকৃত ১৪ মে ২০১৪ তারিখে জিবিএসআরডি সার্কুলার নং ০১/২০১৪, ২২ ডিসেম্বর ২০১৪ তারিখের জিবিএসআরডি সার্কুলার লেটার নং ০৩/২০১৪, ৩১ মার্চ ২০১৫ তারিখের জিবিএসআরডি সার্কুলার লেটার নং ০৩/২০১৫, ২০ জানুয়ারি ২০১৬ তারিখের এফআইডি সার্কুলার লেটার নং ০১/২০১৬, ০৩ অক্টোবর ২০১৬ তারিখের এফআইডি সার্কুলার লেটার নং ০৪/২০১৬ এবং ২৮ ফেব্রুয়ারি ২০১৭ তারিখের এফআইডি সার্কুলার লেটার নং ০১/২০১৭ ও তদসংযুক্ত নীতিমালার প্রতি আপনাদের দৃষ্টি আকর্ষণ করা যাচ্ছে।

২। উক্ত সার্কুলার ও সার্কুলার লেটারসমূহের মাধ্যমে প্রান্তিক জনগোষ্ঠিকে প্রাতিষ্ঠানিক আর্থিক সেবাভুক্তির আওতায় নিয়ে আসার লক্ষ্যে ১০ টাকার হিসাবধারী ক্ষুদ্র/প্রান্তিক/ভূমিহীন কৃষক, প্রাকৃতিক দুর্যোগে ক্ষতিগ্রস্ত নিম্ন আয়ের পেশাজীবী ও প্রান্তিক/ ক্ষুদ্র ব্যবসায়ীদের জন্য ২০০ কোটি টাকার একটি আবর্তনশীল পুনঃঅর্থায়ন তহবিল গঠন করা হয় এবং উক্ত তহবিল সংক্রান্ত নীতিমালা জারি করা হয়।

৩। কোভিড-১৯ এর প্রাদুর্ভাবের ফলে দেশের প্রান্তিক জনগোষ্ঠির আয়-উৎসারী কর্মকান্ড বাধাগ্রস্ত হচ্ছে। এছাড়া, বর্তমানে কোভিড-১৯ এর দ্বিতীয় ঢেউ (Second Wave) এর বিরূপ প্রভাবে অর্থনীতির পুনরুদ্ধার কার্যক্রমে ব্যাঘাত সৃষ্টি হচ্ছে। এ প্রেক্ষিতে আর্থিক সেবাভুক্তি কার্যক্রমের আওতায় ১০ টাকার হিসাবধারী প্রান্তিক/ভূমিহীন কৃষক, নিম্ন আয়ের পেশাজীবী ও ক্ষুদ্র ব্যবসায়ীদের অর্থনৈতিক কর্মকান্ড পুনরুদ্ধার/অব্যাহত রাখা এবং ঋণের ব্যাপ্তি, ঋণসীমা ও তহবিলের পরিমাণ বৃদ্ধি ও ঋণের শর্তাবলী সহজীকরণের মাধ্যমে এ স্কিমের সময়োপযোগী কার্যকারিতা বৃদ্ধি আবশ্যিক হওয়ায় নিম্নোক্তভাবে স্কিমটি পুনর্গঠন করা হলো:

৩.১) নামকরণ: তহবিলটি “১০/৫০/১০০ টাকার হিসাবধারী প্রান্তিক/ভূমিহীন কৃষক, নিম্ন আয়ের পেশাজীবী, স্কুল ব্যাংকিং হিসাবধারী এবং ক্ষুদ্র ব্যবসায়ীদের জন্য গঠিত পুনঃঅর্থায়ন স্কিম” নামে অভিহিত হবে।

৩.২) তহবিলের উৎস ও পরিমাণ: বাংলাদেশ ব্যাংকের নিজস্ব তহবিল; টাকা ৫০০(পাঁচশত) কোটি যা নির্ধারিত মেয়াদের মধ্যে আবর্তনশীল।

৩.৩) স্কিমের মেয়াদ: এ স্কিমের মেয়াদ হবে ৫(পাঁচ) বছর। তবে, প্রয়োজনে মেয়াদ বৃদ্ধি করা যাবে।

### ৩.৪) ঋণের পরিধি:

(ক) আর্থিক অন্তর্ভুক্তি কার্যক্রমের আওতায় এ স্কিমের অধীনে ঋণ সুবিধা গ্রহণকারী সকল গ্রাহকই হবে বিদ্যমান ১০/৫০/১০০ টাকার হিসাবধারী। অত্র স্কিমের আওতায় ঋণ সুবিধা প্রাপ্তির জন্য নতুন গ্রাহকদের আবশ্যিকভাবে ১০/৫০/১০০ টাকা (প্রযোজ্য ক্ষেত্রে) জমাদানপূর্বক ব্যাংক হিসাব খুলতে হবে;

(খ) পাড়া/মহল্লা/গ্রাম ভিত্তিক ক্ষুদ্র/অতিক্ষুদ্র (Small/Micro) উদ্যোক্তা ও পেশাজীবী (যেমন: চর্মকার, স্বর্ণকার, ক্ষৌরকার, কামার, কুমার, জেলে, দর্জি, হকার/ফেরিওয়ালা, রিক্সাচালক/ভ্যানচালক, ইলেক্ট্রিক/ইলেকট্রনিক যন্ত্র মেরামতকারী, ইলেক্ট্রিশিয়ান, কাঠমিস্ত্রি, রাজমিস্ত্রী, রংমিস্ত্রী, ঘিলমিস্ত্রী, প্রান্দার, আচার/পিঠা প্রস্তুতকারী, ক্ষুদ্র তাঁতী, পশু চিকিৎসক ইত্যাদি) এবং যে কোন ধরনের আয় উৎসারী কর্মকাণ্ডে জড়িত ব্যক্তি (যেমন: মুদি ও মনোহরী পণ্যের দোকানী, আম্যমান কাপড়ের দোকানী, ফ্লেস্সিলোড সেবা প্রদানকারী/মোবাইল ফাইন্যান্সিয়াল সার্ভিসেস এজেন্ট, তথ্য সেবা প্রদানকারী/ইন্টারনেট সেবা প্রদানকারী, ভাসমান খাবারের দোকানী, চা-পান বিক্রেতা, বই/পত্রিকা/ম্যাগাজিন বিক্রেতা, ঠাণ্ডা/মোড়ক প্রস্তুতকারী, ফুল/ফল/শাক-সবজি বিক্রেতা, হাঁস/মুরগী/কবুতর/কোয়েল পালনকারী, গরু/ছাগল/ভেড়া ইত্যাদি গবাদিপশু পালনকারী, চিংড়ি/মৎস্য/কাঁকড়া/কুঁচু চাষী, কেঁচো সারসহ যে কোন জৈব সার উৎপাদনকারী, সবজি চাষী, উদ্যোক্তা- নার্সারি/বৃক্ষরোপণ, সূঁচশিল্প, ব্লক-বাটিক, ক্ষুদ্র/কুটির শিল্প, হস্তশিল্প, কনফেকশনারিসহ অন্যান্য খাবার প্রস্তুতকরণ ও অন্য যে কোন সম্ভাবনাময় উদ্ভাবনী কর্মকাণ্ডে জড়িত ব্যক্তি এবং বিভিন্ন আয় উৎসারী কর্মকাণ্ড পরিচালনায় প্রশিক্ষণপ্রাপ্ত ডিডিপি সদস্য) এ ঋণ সুবিধার আওতাভুক্ত হিসেবে বিবেচিত হবেন;

(গ) যে কোন দুর্বোণে (প্রাকৃতিক ও মানবসৃষ্ট) ক্ষতিগ্রস্ত (যেমন: নদীভাঙ্গন, জলোচ্ছ্বাস, ঘূর্ণিঝড়, বন্যা, খরা, মঙ্গা, অগ্নিকাণ্ড, ভূমিকম্প, ভবনধ্বস, কোভিড-১৯ এর ন্যায় অতিমারী ইত্যাদি) প্রান্তিক/ভূমিহীন কৃষক, ক্ষুদ্র ব্যবসায়ী, নিম্ন আয়ের পেশাজীবী, এবং চর ও হাওর এলাকায় বসবাসকারী স্বল্প আয়ের জনগোষ্ঠি অগ্রাধিকার ভিত্তিতে এ ঋণ সুবিধা পাবে;

(ঘ) বিশেষ চাহিদাসম্পন্ন ব্যক্তি ও মহিলা উদ্যোক্তাগণ যে কোন ধরনের আয় উৎসারী কর্মকাণ্ডে অগ্রাধিকার ভিত্তিতে এ ঋণ সুবিধা পাবে এবং

(ঙ) স্কুল ব্যাংকিং কার্যক্রমের মাধ্যমে আর্থিক অন্তর্ভুক্তি বৃদ্ধির পাশাপাশি মানব সম্পদ উন্নয়ন ও কর্মসংস্থান সৃষ্টির লক্ষ্যে-

i) সুবিধাবঞ্চিত ও অসচ্ছল স্কুল ব্যাংকিং হিসাবধারীদের (শিক্ষা জীবন থেকে ঝরে পড়া শিক্ষার্থীসহ) বৃত্তিমূলক/কারিগরী/তথ্য প্রযুক্তিসহ অন্যান্য প্রশিক্ষণের ক্ষেত্রে ব্যাংকসমূহ উক্ত স্কিমের আওতায় অভিভাবকের পরিশোধ গ্যারান্টির ভিত্তিতে ঋণসুবিধা প্রদান করতে পারবে;

ii) ১৮ বছর অতিক্রান্ত হওয়ার পর স্কুল ব্যাংকিং হিসাবধারীদের আয়-উৎসারী কর্মকাণ্ডে এবং প্রশিক্ষণলব্ধ দক্ষতা ভিত্তিক পেশা ও ব্যবসা পরিচালনার জন্য উক্ত স্কিমের আওতায় ব্যাংকসমূহ ঋণ বিতরণ করতে পারবে এবং

iii) স্কুল ব্যাংকিং হিসাব ছিল এমন শিক্ষার্থীদের উচ্চশিক্ষার ক্ষেত্রে প্রয়োজনীয় শিক্ষা উপকরণ ক্রয়ের জন্য অভিভাবকের পরিশোধ গ্যারান্টির ভিত্তিতে উক্ত স্কিমের আওতায় ব্যাংকসমূহ ঋণ বিতরণ করতে পারবে।

### ৩.৫) ঋণ প্রাপ্তির অযোগ্যতা:

(ক) খেলাপী ঋণগ্রহীতা এ স্কিমের আওতায় ঋণসুবিধা প্রাপ্য হবেন না এবং

(খ) বাংলাদেশ সরকার/বাংলাদেশ ব্যাংকের সুদ ভর্তুকীর আওতায় অন্য কোন স্কিমের অধীন ঋণগ্রহীতার প্রাপ্ত ঋণ অসম্বন্ধিত অবস্থায় থাকলে ঐ ঋণগ্রহীতা ঋণ সুবিধা প্রাপ্য হবেন না।

**৩.৬) গ্রাহক পর্যায়ে ঋণসীমা:**

(ক) তফসিলি ব্যাংকসমূহ এ স্কিমের আওতায় গ্রাহকের প্রয়োজনীয়তা যাচাই সাপেক্ষে একক গ্রাহককে সর্বোচ্চ ৫ লক্ষ টাকা পর্যন্ত ঋণ সুবিধা প্রদান করতে পারবে;

(খ) গ্রুপ ঋণের ক্ষেত্রে ২-৫ সদস্যের সমন্বয়ে গঠিত গ্রুপকে সদস্য প্রতি সর্বোচ্চ ৪ লক্ষ টাকা করে গ্রুপ প্রতি সর্বোচ্চ ২০ লক্ষ টাকা ঋণ প্রদান করতে পারবে এবং

(গ) গ্রুপ ঋণ পরিশোধের ক্ষেত্রে গ্রুপের সকল সদস্যই ব্যক্তিগত ও যৌথভাবে ব্যাংকের নিকট দায়বদ্ধ থাকবে।

**৩.৭) পুনঃঅর্থায়নের সুদ/মুনাফার হার:**

অর্থায়নকারী ব্যাংকের অনুকূলে বাংলাদেশ ব্যাংকের পুনঃঅর্থায়নের বার্ষিক সুদ/মুনাফার হার হবে ১%।

**৩.৮) গ্রাহক পর্যায়ে সুদ/মুনাফার হার:**

(ক) ব্যাংক কর্তৃক গ্রাহক পর্যায়ে প্রদত্ত ঋণ/বিনিয়োগের বিপরীতে সুদ/মুনাফার হার হবে বার্ষিক সর্বোচ্চ ৭%;

(খ) গ্রাহকের ঋণ/বিনিয়োগের ক্রমহ্রাসমান স্থিতির উপর সুদ/মুনাফা আরোপ করতে হবে।

**৩.৯) জামানত:**

(ক) এ স্কিমের আওতায় ঋণ প্রদানের ক্ষেত্রে কোন নিরাপত্তা জামানত নেয়া যাবে না। তবে, প্রত্যেক ঋণ গ্রহীতার ঋণের বিপরীতে ঋণ গ্রহীতাসহ অনধিক দুইজনের ব্যক্তিগত গ্যারান্টি গ্রহণ করা যাবে;

(খ) ৩ (তিন) লক্ষ টাকা ও তদুর্ধ্ব পরিমাণ ঋণ সুবিধা প্রদানের ক্ষেত্রে ব্যাংক নিজস্ব বিবেচনায় সম্পূর্ণ ঋণের বিপরীতে ক্রেডিট গ্যারান্টি স্কিমের সুবিধা গ্রহণ করতে পারবে। এক্ষেত্রে, ব্যাংক নিজস্ব উৎস হতে গ্যারান্টি ফি পরিশোধ করবে।

**৩.১০) ঋণের মেয়াদ, গ্রেস পিরিয়ড ও পরিশোধ সূচি:**

(ক) ব্যাংক ও গ্রাহক পর্যায়ে উভয় ক্ষেত্রে গ্রেস পিরিয়ড হবে সর্বোচ্চ ৬ মাস। গ্রেস পিরিয়ড ব্যতিরেকে ঋণের মেয়াদ হবে সর্বোচ্চ ৩ বছর;

(খ) বাংলাদেশ ব্যাংক গ্রেস পিরিয়ড বাদে ত্রৈমাসিক কিস্তিতে ব্যাংকসমূহ হতে সুদ/মুনাফা/সার্ভিস চার্জসহ আসল আদায় করবে এবং

(গ) ব্যাংকসমূহ গ্রেস পিরিয়ড বাদে মাসিক/ত্রৈমাসিক/ষান্মাসিক (প্রযোজ্য ক্ষেত্রে) কিস্তিতে গ্রাহকের নিকট হতে সুদ/মুনাফাসহ আসল আদায় করবে।

**৩.১১) সিআইবি রিপোর্ট:** খেলাপী ঋণ গ্রহীতার অনুকূলে ঋণ প্রদান না করার বিষয়টি নিশ্চিত করতে সিআইবি রিপোর্ট গ্রহণ করতে হবে। তবে, এ স্কিমের আওতায় ৩ (তিন) লক্ষ টাকা পর্যন্ত ঋণ/বিনিয়োগ প্রদানের ক্ষেত্রে সিআইবি রিপোর্ট গ্রহণের জন্য কোন চার্জ/ফি প্রযোজ্য হবে না।

**৩.১২) ঋণ বিতরণ ব্যবস্থা:** উক্ত স্কিমের আওতায় ঋণ বিতরণের ক্ষেত্রে ব্যাংকসমূহ তার নিজস্ব শাখা/উপশাখা/এজেন্ট ব্যাংকিং/মোবাইল ফাইন্যান্সিয়াল সার্ভিসেস (এমএফএস) ব্যবস্থা ব্যবহার করতে পারবে। এক্ষেত্রে, ব্যাংকের এজেন্ট/এমএফএস ঋণ বিতরণ ও আদায়ের ক্ষেত্রে স্ব স্ব ব্যাংক পরিচালনা পর্ষদ কর্তৃক অনুমোদিত সার্ভিস চার্জ প্রাপ্য হবেন। তবে, কোন ক্ষেত্রেই ঋণ/বিনিয়োগের প্রসেসিং ফি বাবদ ১০ জুন ২০২১ তারিখের বিআরপিডি সার্কুলার নং-১১ এর ৩(খ)(১) অনুচ্ছেদে বর্ণিত নির্দেশনার অতিরিক্ত কোন চার্জ/ফি গ্রাহকের নিকট হতে আদায় করা যাবে না।



৩.১৩) শরীয়াহ্ ভিত্তিক ব্যাংকিং: শরীয়াহ্ ভিত্তিক ব্যাংকসমূহ উপর্যুক্ত শর্তাবলির ব্যত্যয় না করে স্বীয় অনুমোদিত বিনিয়োগ পদ্ধতির ভিত্তিতে উক্ত স্কিমের আওতায় গ্রাহককে বিনিয়োগ প্রদান করবে। তবে, আদায়কৃত মুনাফা বার্ষিক ৭% এর বেশি হতে পারবে না।

৩.১৪) মনিটরিং: ব্যাংক কর্তৃক সরাসরি ঋণ/বিনিয়োগ বিতরণের ক্ষেত্রে গ্রাহক পর্যায়ে বিতরণ, আদায় ও সন্মত সংক্রান্ত বিষয়াদি সংশ্লিষ্ট ব্যাংক নিয়মিত মনিটরিং এর মাধ্যমে নিশ্চিত করবে এবং এতদসংযুক্ত সংযোজনী-ক মোতাবেক প্রতি ত্রৈমাসিক অন্তে পরবর্তী মাসের ১৫ তারিখের মধ্যে মহাব্যবস্থাপক, ফাইন্যান্সিয়াল ইনক্লুশন ডিপার্টমেন্ট, বাংলাদেশ ব্যাংক, প্রধান কার্যালয়, ঢাকা বরাবর বিবরণী দাখিল করতে হবে। এছাড়া, ক্ষেত্রবিশেষে দ্বৈবচয়ন ভিত্তিতে বাংলাদেশ ব্যাংক যেকোন সময়ে পরিদর্শন কার্যক্রম পরিচালনা করতে পারবে।

#### ৩.১৫) পুনঃঅর্থায়ন গ্রহণের যোগ্যতা ও আবেদন প্রক্রিয়া:

(ক) আলোচ্য স্কিমের আওতায় তফসিলি ব্যাংকসমূহকে মহাব্যবস্থাপক, ফাইন্যান্সিয়াল ইনক্লুশন ডিপার্টমেন্ট, বাংলাদেশ ব্যাংক, প্রধান কার্যালয়, ঢাকা-এর সাথে একটি অংশগ্রহণ চুক্তি (Participation Agreement) সম্পাদন করতে হবে। এ চুক্তি মোতাবেক ব্যাংকগুলোকে সুদ/মুনাফাসহ আসল পরিশোধ নিশ্চিত করতে হবে মর্মে তাদেরকে আলাদাভাবে ডিপি নোট (প্রতিশ্রুতি পত্র) সম্পাদন করতে হবে। তবে, ইতিপূর্বে যে সকল ব্যাংকের সাথে অংশগ্রহণমূলক চুক্তি সম্পাদিত হয়েছিল তাদের সাথে নতুন কোন চুক্তির আবশ্যিকতা নেই;

(খ) ব্যাংকসমূহ মাসিক ভিত্তিতে এ স্কিমের আওতায় বিতরণকৃত ঋণ/বিনিয়োগের বিপরীতে বাংলাদেশ ব্যাংকের নিকট নির্ধারিত ছকে (সংযোজনী-খ) প্রতি মাসের ১৫ (পনের) তারিখের মধ্যে পূর্ববর্তী মাসের পুনঃঅর্থায়নের আবেদন করবে এবং

(গ) পরিশোধসূচী অনুযায়ী নির্ধারিত তারিখে সুদ/মুনাফাসহ পুনঃঅর্থায়নের পরিশোধযোগ্য কিস্তি বাংলাদেশ ব্যাংকে রক্ষিত সংশ্লিষ্ট ব্যাংকের চলতি হিসাব থেকে আদায় করা হবে।

৪। ইতিপূর্বে জারীকৃত জিবিএসআরডি সার্কুলার নং ০১/২০১৪, জিবিএসআরডি সার্কুলার লেটার নং ০৩/২০১৪, ও ০৩/২০১৫; এফআইডি সার্কুলার লেটার নং ০১/২০১৬, ০৪/২০১৬ এবং ০১/২০১৭ ও তদসংযুক্ত নীতিমালা এতদ্বারা রহিত করা হলো। এতদসত্ত্বেও রহিতকৃত সার্কুলার ও সার্কুলার লেটারসমূহের আওতায় গৃহীত সকল কার্যক্রম বৈধ ও যথাযথ হিসেবে বিবেচিত হবে।

৫। এ নির্দেশনা অবিলম্বে কার্যকর হবে।

আপনাদের বিশ্বস্ত,



(মোঃ রহুল আমিন)

মহাব্যবস্থাপক

ফোন: ৯৫৩০৩৪৩

সংযোজনী-ক

"১০/৫০/১০০ টাকার হিসাবধারী প্রার্থিক/ছিমহীন কৃষক, নিম্ন আয়ের পেশাজীবী, স্কুল ব্যাবিকিং হিসাবধারী এবং ক্ষুদ্র ব্যবসায়ীদের জন্য গঠিত পুনঃপ্রাথমিক ছিম" এর ত্রৈমাসিক অগ্রগতি প্রতিবেদন

ব্যাহকের নাম:

সময়কাল: মার্চ/জুন/সেপ্টেম্বর/ডিসেম্বর, ২০..

১. নির্ধারিত বার্ষিক লক্ষ্যমাত্রা: . . . . . লক্ষ টাকা।

২. হালনাগাদ তথ্যাদি:

ক্রমিক নং	ক্ম এহীতা	চলতি ত্রৈমাসিকে ক্ম বিতরণ			চলতি বছরের শুরু হতে মার্চ/জুন/সেপ্টেম্বর/ডিসেম্বর ত্রৈমাসিক পর্যন্ত পুঞ্জিত ক্ম			ক্মের আওতায় রিপোর্টিং ত্রৈমাসিক পর্যন্ত মোট বিতরণকৃত পুঞ্জিত ক্ম			ক্মের আওতায় রিপোর্টিং ত্রৈমাসিক পর্যন্ত ক্মের স্থিতি (গ্রাহক পর্যায়ে)		
		পরিমাণ (লক্ষ টাকা)		গ্রাহকের সংখ্যা	পরিমাণ (লক্ষ টাকা)		গ্রাহকের সংখ্যা	পরিমাণ (লক্ষ টাকা)		গ্রাহকের সংখ্যা	পরিমাণ (লক্ষ টাকা)		
		পুরুষ	মহিলা		পুরুষ	মহিলা		পুরুষ	মহিলা		পুরুষ	মহিলা	
১.	কৃষক												
২.	নিম্ন আয়ের পেশাজীবী												
৩.	ক্ষুদ্র উদ্যোক্তা (আয় উসারী কর্মকাণ্ড)												
৪.	ক্ষুদ্র ব্যাবিকিং হিসাবধারী (প্রশিক্ষণ)												
৫.	ক্ষুদ্র ব্যাবিকিং হিসাবধারী (শিক্ষা উপকরণ)												
৬.	ক্ষুদ্র ব্যাবিকিং হিসাবধারী (আয়-উসারী কর্মকাণ্ড)												
৭.	অন্যান্য												
	সর্বমোট-												

৩. লক্ষ্যমাত্রা অর্জনে গৃহীত পদক্ষেপসমূহ:

প্রতিবেদন প্রস্তুতকারী কর্মকর্তার স্বাক্ষর:

নাম:

পদবী:

মোবাইল:

ই-মেইল:

আর্থিক অন্তর্ভুক্ত সর্বশ্রেষ্ঠ ফোকাল কর্মকর্তার স্বাক্ষর:

নাম:

পদবী:

মোবাইল:

ই-মেইল:





সংযোজনী-খ

অর্থায়নকারী ব্যাংক কর্তৃক পুনঃঅর্থায়ন আবেদনের নমুনা

সূত্র: -----

তারিখ:-----

মহাব্যবস্থাপক  
ফাইন্যান্সিয়াল ইনকুশন ডিপার্টমেন্ট  
বাংলাদেশ ব্যাংক  
প্রধান কার্যালয়  
ঢাকা।

প্রিয় মহোদয়,

**“১০/৫০/১০০ টাকার হিসাবধারী প্রান্তিক/ভূমিহীন কৃষক, নিম্ন আয়ের পেশাজীবী, স্কুল ব্যাংকিং  
হিসাবধারী এবং স্কুল ব্যবসায়ীদের জন্য গঠিত পুনঃঅর্থায়ন স্কিম” হতে পুনঃঅর্থায়ন প্রাপ্তির আবেদন।**

শিরোনামোক্ত বিষয়ে ০৫/০৯/২০২১ তারিখে জারীকৃত এফআইডি সার্কুলার নং-০১/২০২১ এর নির্দেশনা অনুসরণপূর্বক নির্বাচিত গ্রাহকের অনুকূলে --/২০২১ (মাসের নাম) এ মোট ----টি ঋণ/বিনিয়োগের বিপরীতে আমাদের ব্যাংক কর্তৃক মোট----- টাকা অর্থায়ন করা হয়েছে। আলোচ্য অর্থায়ন অনুমোদন এবং ঋণ/বিনিয়োগ বিতরণে সার্কুলারে উল্লিখিত সকল নির্দেশনাবলী যথাযথভাবে অনুসরণ করা হয়েছে। উল্লিখিত অর্থায়নের বিপরীতে উক্ত স্কিম হতে পুনঃঅর্থায়ন প্রাপ্তির লক্ষ্যে বিস্তারিত তথ্য এতদসঙ্গে দাখিল করা হলো। অনুগ্রহপূর্বক অত্র ব্যাংকের অনুকূলে মোট -----টাকা (কথায়-----) পুনঃঅর্থায়ন প্রদান করে বাধিত করবেন।

আপনাদের বিশ্বস্ত,

(-----)

ব্যবস্থাপনা পরিচালক/বিভাগীয় প্রধান

ঠিকানা:-----

ফোন/মোবাইল: -----

ই-মেইল:-----

সংযোজনী:

- ১। স্কিমের আওতায় প্রদত্ত ঋণ/বিনিয়োগ তথ্য বিবরণী।
- ২। ডিপি নোট।