

Barriers and Enablers of Livelihoods among Youth with Disabilities in Bangladesh: A Community-Based Participatory Research Study

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Youth with disabilities in Bangladesh face barriers to education, employment, and sustainable livelihoods, yet limited research has examined how these barriers are shaped by intersecting institutional, economic, social, gendered, and geographic conditions. This qualitative study employed a community-based participatory research approach to explore livelihood barriers and enablers among 50 youth with disabilities in urban Gazipur and rural Tarash. Twenty-peer researchers with disabilities contributed to interview-guide refinement, participant engagement, data collection, coding, and interpretation. Findings identified inaccessible educational practices, discriminatory recruitment and workplace conditions, transportation barriers, limited access to assistive devices, financial hardship, and complex social-protection procedures. Participants also reported administrative barriers and alleged informal payments when seeking disability-related support. These barriers interacted with gender, marital status, disability-related support needs, poverty, and location. Women pointed marriage-related stigma, caregiving responsibilities, and mobility restrictions, while men claimed pressure to fulfil breadwinner roles. Supportive teachers, peers, families, communities, disability organisations, vocational programmes, assistive devices, and accommodating employers enabled participation, although these supports were unevenly available. Formal inclusion did not necessarily ensure meaningful participation. Coordinated, accessible, gender-responsive, and contextually grounded systems are needed to support secure and sustainable livelihoods for youth with disabilities in Bangladesh.

Keywords: Bangladesh; community-based participatory research; disability; employment; livelihoods; youth

Introduction

Disability is a global human rights and development issue affecting an estimated 1.3 billion people, or approximately 16% of the world's population (World Health Organization, 2023). It

encompasses impairments, activity limitations, and participation restrictions arising through interactions between health conditions and environmental, institutional, attitudinal, and social barriers (United Nations, 2006). Despite growing international commitments to disability rights and inclusion, persons with disabilities continue to experience substantial inequalities in education, employment, social protection and broader social participation (Mitra, 2013; United Nations, 2018). These inequalities are particularly pronounced in low- and middle-income countries, where an estimated 80% of persons with disabilities live and where poverty, inaccessible services, limited social protection and institutional barriers can intensify disability-related exclusion (United Nations, 2018; World Health Organization, 2022).

Youth with disabilities face substantial barriers to education, skills development, employment, and broader social and economic participation (International Labour Organization, 2014). In South Asia, these opportunities are shaped by intersecting inequalities related to disability, gender, poverty, socioeconomic position, age, and geographic location (Munzur-E-Murshid and Haque, 2020; Asian Development Bank, 2023). In Bangladesh, youth living in rural or economically disadvantaged communities may also have limited access to inclusive education, training, transportation, and formal employment (Jahan and Holloway, 2020; Thompson, 2020; Bechange et al., 2024). Moreover, young women with disabilities may experience compounded restrictions related to marriage, mobility, education, employment, social participation, and violence (Quinn et al., 2016; Sarker, 2025).

Sustainable livelihoods align closely with Sustainable Development Goal 8, especially Target 8.5, which promotes productive employment and decent work for young people and persons with disabilities (United Nations, 2015). Bangladesh ratified the Convention on the Rights of Persons with Disabilities in 2007 and adopted the National Education Policy 2010 and the Rights and Protection of Persons with Disabilities Act 2013 (Jahan and Holloway, 2020; Bechange et al., 2024). Nevertheless, youth with disabilities continue to encounter barriers across education, vocational training, and employment (Government of Bangladesh, 2010; Government of Bangladesh, 2013; Office of the United Nations High Commissioner for Human Rights, n.d.). Approximately 3.2 million young people with disabilities lived in Bangladesh and required improved access to demand-driven education and skills training to strengthen pathways to decent employment (International Labour Organization, 2017). Recent national data indicate that 60% of children with disabilities aged 5–17 years are not enrolled in education, while only about one-third of working-age persons with disabilities are employed (Bangladesh Bureau of Statistics, 2022). Continuing barriers include insufficiently trained teachers, inaccessible transportation, limited assistive-device provision, and inadequate reasonable accommodations (Unicef Bangladesh, 2014; International Labour Organization, 2017; Bechange et al., 2024).

These challenges occur within a labour market characterised by widespread informal and insecure employment, weak labour protections, and uneven access to social protection (Asian

Development Bank, 2012; World Bank, 2020; Rahman et al., 2025). Rural and urban inequalities in infrastructure, services, and employment opportunities further shape livelihood access (Thompson, 2020). Although national laws and policies recognise rights to education, employment, accessibility, and social participation, significant implementation gaps persist (Thompson, 2020; Committee on the Rights of Persons with Disabilities, 2022). Bangladesh therefore provides an important setting for examining how institutional practices, labour-market structures, social expectations and unequal access to resources shape livelihood opportunities for youth with disabilities.

Critical and Southern disability scholarship argues that livelihood exclusion cannot be understood solely through individual prejudice or physical inaccessibility. In Global South contexts, marginalisation is also shaped by poverty, uneven development, precarious livelihoods, and unequal political and economic relations (Erevelles, 2011; Meekosha, 2011; Grech and Soldatic, 2016). Critical disability studies view ableism as norms and institutions that privilege certain ways of functioning while disadvantaging those who do not meet these expectations (Campbell, 2009; Goodley, 2014). Feminist disability perspectives further emphasise how gender and disability operate as interconnected systems of power. In Bangladesh, patriarchal expectations, restricted mobility, family and marriage pressures, economic dependence, and limited access to paid employment shape the livelihood experiences of women with disabilities (Garland-Thomson, 2002; Quinn et al., 2016; Sarker, 2025).

Existing research in Bangladesh has documented social exclusion, rights-related barriers, educational disadvantage, discrimination, and difficulties accessing and retaining employment among persons with disabilities (Jahan and Holloway, 2020; Hussain, 2021; Bably, 2022). More recent research has examined how youth with disabilities navigate entry into formal employment (Bechange et al., 2024). Few studies have explored how these domains intersect across the transition to adulthood using participatory methods and an intersectional disability framework. However, Bangladesh-specific evidence remains limited and has generally focused on particular domains, such as rights, social exclusion, or formal employment, rather than examining how education, employment, gender, poverty, and geographic location interact across the transition to adulthood. This is important because exclusion during transitions involving education, employment, economic independence, family roles, and social participation may affect opportunities throughout adult life (United Nations, 2012; International Labour Organization, 2019).

Although the social model of disability was not explicitly used to guide the original study design, it provides a useful interpretive lens for understanding how environmental, institutional, and attitudinal barriers restricted participants' participation (Oliver, 2013). It also draws on intersectionality to examine how multiple systems of inequality operate simultaneously (Crenshaw, 1989; Erevelles, 2011). Together with scholarship on ableism, these perspectives support analysis of how institutional practices, gendered expectations, poverty,

labour-market conditions, and geographic inequality shape livelihood opportunities (Campbell, 2009; Goodley, 2014). Using a Community-Based Participatory Research approach, the study involved youth with disabilities as peer researchers and examined how disability, gender, poverty, and place shape education, employment, and livelihoods in Bangladesh.

Methods

Study design and participatory approach

This exploratory qualitative study formed part of a larger mixed-methods project and employed a Community-Based Participatory Research approach (CBPR) approach. CBPR emphasises conducting research with communities rather than on them by recognizing community members as contributors to knowledge production and involving them in relevant stages of the research process (Kelly et al., 2017). In this study, youth with disabilities participated as peer researchers and contributed to refinement of the interview guide, participant engagement, data collection, interpretation of findings, and dissemination. Their experiential and contextual knowledge informed interview probing, interpretation of participant accounts, and identification of issues that might not have been recognized by researchers without similar lived experience (Greenwood et al., 2016; Burke et al., 2017). Their lived experience supported interviewing and analysis.

Study setting

The study was conducted in two areas of Bangladesh in which the Sightsavers Inclusive Futures Programme had been implemented: Gazipur Sadar and Tarash Upazila in Sirajganj District. Gazipur Sadar is a rapidly urbanizing and industrial area with comparatively greater access to employment and public services. Tarash is predominantly rural, and livelihoods depend largely on agriculture and informal employment (Asian Development Bank, 2012). The two settings were purposively selected to examine how contrasting urban and rural social, economic, infrastructural, and employment conditions shaped the livelihood experiences of youth with disabilities. Both sites were connected to the Inclusive Futures Programme, and participants were identified partly through local Disabled People's Organizations (DPOs).

Study population and sampling

Potential participants were identified through lists maintained by local DPOs. Purposive sampling was used to obtain variation in gender, disability type, and study location. Following initial identification, members of the research team contacted potential participants by telephone or through an agreed accessible communication method, explained the study, assessed eligibility, and arranged interviews. Participants with communication-support needs were considered for inclusion using the resources available to the study. However, participation

was not pursued when informed consent and meaningful communication could not be supported using the available resources and study timeframe.

A total of 50 youth with disabilities participated in the study, including 25 from urban Gazipur and 25 from rural Tarash. Participants ranged in age from 18 to 35 years¹, with a mean age of 25.18 years (SD = 5.06). The sample included 27 men (54%) and 23 women (46%). Participants had physical disabilities (n = 17, 34%), visual disabilities (n = 10, 20%), multiple disabilities (n = 9, 18%), hearing and speech disabilities (n = 8, 16%), or intellectual disabilities (n = 6, 12%).

Just over half of the participants were married (n = 26, 52%), while 22 (44%) had never married and two (4%) were divorced. Educational attainment varied: 18 participants (36%) had completed secondary education, 12 (24%) had completed primary education, and eight (16%) had received no formal education. Smaller numbers had completed higher secondary, madrasa, or undergraduate education. Participants reported a range of occupational statuses, including garment work, agriculture, business, tailoring, social work, and study, while many were not engaged in paid employment. Detailed sociodemographic characteristics are presented in Table 1 below.

Table 1: Sociodemographic characteristics of participants (N = 50)

Variable	N (%)			
Disability type				
Hearing and speech disability	8	(16.00)		
Intellectual disability	6	(12.00)		
Multiple disability	9	(18.00)		
Physical disability	17	(34.00)		
Visual disability	10	(20.00)		
Gender				
Female	23	(46.00)		
Male	27	(54.00)		
	Mean	Std.	Min	Max
Age	25.18	5.06	18	35
Marital status				
Never Married	22	(44.00)		
Married	26	(52.00)		
Divorced	2	(4.00)		
Education				
No education	8	(16.00)		
Primary	12	(24.00)		

	Secondary	18 (36.00)
	Higher Secondary	4 (8.00)
	Madrasa	3 (6.00)
	Honors	2 (4.00)
	Not applicable	1 (2.00)
	Don't know	1 (2.00)
	Not specified	1 (2.00)
Current occupational status		
	Agriculture	3 (6.00)
	Business	2 (4.00)
	Day labour	2 (4.00)
	Garments worker	5 (10.00)
	Homemaker	2 (4.00)
	Moajjem	1 (2.00)
	Not specified	2 (4.00)
	Service Holder	1 (2.00)
	Social Work	1 (2.00)
	Student	5 (10.00)
	Tailor	1 (2.00)
	Unemployed	25 (40.00)
Area of residence		
	Urban (Gazipur)	25 (50.00)
	Rural (Tarash)	25 (50.00)

Peer-researcher recruitment, roles, and training

Twenty peer researchers with disabilities, 10 men and 10 women, were recruited through an open call and in-person selection interviews conducted by the lead research organization with support from Sightsavers. Selection aimed to achieve diversity in gender, age, disability type, educational experience, and geographic location. Characteristics of the peer researchers are presented in Table 1. Peer researchers completed a three-day training programme jointly delivered by the lead research organization and Sightsavers. Training covered CBPR principles, research ethics, informed consent, safeguarding, disability inclusion, mental health, qualitative interviewing, use of the interview guide, management of sensitive topics, and researcher reflexivity. The interview guide was reviewed collaboratively during the training, and peer researchers suggested changes to wording, sequencing, accessibility, and follow-up questions based on their lived and community knowledge.

Refresher training was provided before fieldwork, and regular debriefing meetings were conducted during data collection. Peer researchers received compensation in accordance with

the recruiting institution's arrangements. They worked in pairs comprising one man and one woman so that they could provide practical support to one another during transportation and fieldwork. Academic researchers also provided logistical and fieldwork support when required.

Table 2: Characteristics of peer researchers (N = 20)

Variable	Gazipur	Tarash	Total
Gender			
Female	5 (50%)	5 (50%)	10 (50%)
Male	5 (50%)	5 (50%)	10 (50%)
Age, years			
Mean (SD)	26.09 (2.70)	25.70 (1.95)	25.90 (2.32)
Range	24–34	23–28	23–34
Education			
Secondary/Class 10	1 (9.1%)	0 (0%)	1 (4.8%)
Higher secondary/madrassa	2 (18.2%)	0 (0%)	2 (9.5%)
Undergraduate/BA/BSc/BSS/ Honours	5 (54.5%)	4 (40%)	10 (47.6%)
Postgraduate/MA/MS/MSS	1 (9.1%)	5 (50%)	6 (28.6%)
Not reported	1 (9.1%)	1 (10%)	2 (9.5%)
Disability type			
Physical disability	4 (45.5%)	8 (80%)	13 (61.9%)
Visual impairment	3 (27.3%)	1 (10%)	4 (19.0%)
Speech impairment	1 (9.1%)	0 (0%)	1 (4.8%)
Hearing disability	0 (0%)	1 (10%)	1 (4.8%)
Learning disability	2 (18.2%)	0 (0%)	2 (9.5%)

Data collection

Fieldwork was conducted from September 7 to 14, 2021. A total of fifty interviews were conducted, 25 in Gazipur Sadar and 25 in Tarash. Interviews were conducted by peer-researcher pairs, with one man and one woman, along with a supporting researcher in some interviews. They were conducted in Bengali, lasted approximately 90 minutes, and took place mostly in participants' homes. Interview locations were selected in consultation with participants to support accessibility, comfort, privacy, and safety. A semi-structured interview guide was used explored education, employment, livelihood opportunities, social participation, barriers, enabling factors, family and community experiences, and participants' recommendations. The guide was not formally piloted but was collaboratively reviewed and refined during peer-researcher training before fieldwork. Interviewers used flexible probing to allow participants to emphasize experiences they considered important.

Flexible accommodations included accessible locations, clear masks, simplified questions, additional time, breaks, and communication support where needed. Thirteen participants including five in Gazipur and eight in Tarash received assistance from caregivers, mainly parents or siblings, who repeated questions, interpreted gestures, or clarified meaning. Interviewers addressed the young person directly and prioritised their own communication. Caregiver supported communication was documented during transcription and considered during analysis. With permission, interviews were audio-recorded, and peer researchers completed field notes and reflexive diaries after each interview.

Data preparation and translation

Audio recordings were transcribed verbatim in Bangla by a trained transcriber and translated into English by a professional translator. Bangla transcription and translation quality was reviewed through comparison with recordings and independent checking by the academic researcher. Particular attention was given to disability-related terminology, locally specific expressions, and statements communicated with caregiver assistance. Uncertainties in meaning were discussed among the translator, interviewers, and academic research team.

Data analysis

Data were analysed using a team-based, deductive-inductive thematic approach (Braun and Clarke, 2006). This process involved familiarization with the transcripts, preliminary coding, development and review of candidate themes, refinement and naming of themes, and production of the analytical account. Following initial familiarization, the academic research team developed a preliminary codebook informed by the study objectives, interview guide, field observations, and recurring patterns identified in the transcripts. Initial codes included education, employment, livelihood opportunities, institutional barriers, social attitudes, family support, transportation, gender, and enabling conditions. The codebook was treated as provisional rather than fixed, allowing additional codes and interpretations to emerge from the data.

The academic research team initially coded 30 transcripts selected to represent variation across study sites, gender, and disability types. During this process, codes were added, combined, divided, or refined through team discussion. Peer researchers subsequently analysed 20 transcripts, with particular attention to experiences and interpretations that might not have been captured by the preliminary codebook. Transcripts were not independently double-coded by both groups; analytical coherence was supported through collaborative review of codes, interpretations, and candidate themes across the complete dataset. Before participating in analysis, peer researchers received training in coding, interpretation, and confidentiality.

To integrate the two analytical processes, academic and peer researchers participated in a day-

long collaborative analysis workshop. Using NVivo (Lumivero, 2023) outputs, Excel tables, flipcharts, and colour-coded notes, the team compared interpretations, discussed discrepancies, refined code definitions, mapped relationships among categories, and developed candidate themes. Peer researchers drew on their lived and contextual knowledge to question, extend, or reframe interpretations proposed by academic researchers. Academic researchers and peer researchers then reviewed the candidate themes against the complete dataset to ensure that the themes accounted for variation across all 50 interviews rather than reflecting only the transcripts coded by one group. Themes were finalized through iterative discussion and consensus.

Reflexivity

Reflexivity was integrated throughout data collection and analysis because the identities, experiences, assumptions, and institutional positions of peer and academic researchers influenced knowledge production (Berger, 2015). Peer researchers' shared experiences as young people with disabilities supported rapport and recognition of contextual meanings, but shared experience did not guarantee identical perspectives and could also create assumptions about participants' experiences. Daily debriefings and reflexive diaries were therefore used to examine interview dynamics, emotional responses, assumptions, and emerging interpretations.

The academic team comprised anthropologists and social scientists, and its relationship with Sightsavers and the Inclusive Futures Programme may have influenced site access, recruitment, and interpretation of programme-related experiences. These relationships were considered during analysis. Academic researchers took responsibility for coordination, ethical oversight, data management, and final reporting, while peer researchers contributed to interview-guide refinement, data collection, coding, interpretation, and dissemination. Collaborative meetings enabled discussion of differing interpretations, and safeguarding, peer support, and academic support were available when interviews raised distressing or personally resonant experiences.

Ethical considerations

All participants received information about the study in an accessible format and were informed that participation was voluntary and that they could decline to answer questions or withdraw without consequences. Written informed consent was obtained from participants who were able to provide consent independently. The participant's willingness to begin and continue the interview was assessed throughout the interaction. Confidentiality was maintained through removal of identifying information, secure data storage, and use of pseudonyms or participant identifiers. Peer researchers signed confidentiality agreements and completed ethics and safeguarding training before fieldwork.

COVID-19 precautions

All in-person activities followed the COVID-19 guidance of the Bangladesh Ministry of Health in effect during the study period. The research team was provided with face masks, clear masks, hand sanitizer, and other necessary protective equipment. Clear masks were used where visibility of facial expressions or lip movements was important for communication. Social distancing, hygiene procedures, ventilation considerations, and pre-interview risk assessments were implemented during training and fieldwork.

Findings

The sections and sub-sections below discuss the findings of the study. They are organised around 3 key thematic areas: educational pathways; employment pathways; and cross-cutting influences affecting participation in both domains.

Educational pathways to livelihood participation

Participants rarely explained educational barriers and enablers in isolation. Their experiences indicated that learning environments, teacher attitudes, communication support, household finances, transportation, family expectations, and access to accommodations interacted to influence whether they could enter, remain in, and benefit from education.

Limited inclusive education and learning support

Participants illustrated educational exclusion as resulting from several interconnected barriers, including inaccessible learning materials, limited teacher preparedness, inadequate communication support, inflexible assessment procedures, and insufficient accommodations. When these barriers accumulated, participants found it difficult to participate fully in school and, in some cases, experienced interrupted education or school dropout.

Participants with visual disabilities frequently reported inaccessible examination materials, including question papers printed in small fonts, and limited access to assistive technologies or additional examination time. One participant explained:

I faced problems with the question paper during exams, which was usually printed in small letters. If I had been given a different question paper printed in big fonts or on electronic devices that I could use to take the exam, that would be helpful for me. If I could get assistance from the government and receive extra time, I could have done better (IDI 30_Tarash_M_Visual disability)

Participants also described classroom environments and teaching practices that did not accommodate different learning, communication, or mobility requirements. Inaccessible seating arrangements, standardised assessment procedures, and limited teacher knowledge of inclusive education reduced opportunities for meaningful participation. One participant explained how:

Teachers are not considerate towards people with disabilities. The teachers also don't follow the law, such as letting students with disabilities sit at the front or caring for them. They think students with disabilities hamper the studies of other normal students and that they are not intelligent (IDI 24_Gazipur_M_Physical disability).

Communication barriers were particularly evident among participants with hearing and speech disabilities. They illustrated a lack of communication support, accessible teaching materials, and appropriate assistive technologies. When educational institutions did not routinely provide these resources or flexible assessment procedures, students had to rely on family members, classmates, or privately obtained support to continue their education.

Stigma across schools and families

Participants described stigma as operating across schools and families, with exclusion in one setting often reinforcing disadvantage in another. Discriminatory attitudes affected confidence, school participation, and motivation to continue education. Several participants reported being excluded by classmates or treated differently by teachers because of their disabilities. One woman with a visual disability shared:

My classmates said to me that I cannot see and I cannot write well. The teacher also asked why my writing was not good. They also said that I was not good at studying. I feel frustrated sometimes (IDI 7_Gazipur_F_Visual disability).

Participants with hearing and speech disabilities also emphasised mockery and intolerance during communication:

People are intolerant of my condition. When I try to communicate, strangers speak loudly or repeat themselves, and it often ends in mockery, which restricts me from coming to school even (IDI 33_Gazipur_F_Hearing and speech disability).

Some participants experienced discouragement within their families, where relatives questioned the value of investing in their education or doubted whether educational achievement would lead to employment or independence. Stigma therefore affected not only participants' social experiences but also the emotional and material support available for education.

Financial barriers to education

Participants explained financial hardship as interacting with disability-related support needs. Limited household income affected school attendance and access to transportation, learning materials, assistive devices, healthcare, and additional educational support. One participant indicated:

You need money for everything. You need money to build a house, and without money, we cannot even obtain proper treatment. I could not afford the hearing aid recommended to me, which cost around ten thousand taka and would have helped me at school (IDI 15_Tarash_F_Hearing disability)

These costs extended beyond school fees and ordinary educational expenses. For participants from households with limited resources, the combined cost of transportation, assistive technologies, healthcare, and learning support could interrupt education or make continued participation difficult.

Educational enablers

Participants also spoke about a number of enablers to education. These included:

Supportive teachers, classmates, and family members: Participants mostly narrated how these were instrumental in helping some remain in education. Helpful practices included providing additional examination time, permitting the use of writers during examinations, arranging appropriate classroom seating, adapting teaching practices, and assisting with transportation or mobility. One participant stated: ‘My classmate helps me move along the road and sometimes helps me get on the bus during commuting’ (IDI 29_Gazipur_M_Physical disability).

Institutional support for education: Some participants received educational materials and school-related disability support from educational institutions and disability-focused organisations. These forms of assistance improved access to education and confidence in continuing schooling. However, support was not consistently available and often depended on individual teachers, classmates, family members, or particular programmes rather than routine institutional provision.

Overall, educational participation was shaped by the combined effects of inaccessible learning environments, limited communication barriers, stigma, and financial hardship. Supportive relationships and educational resources enabled some participants to continue their education, but access to these supports remained uneven.

Employment pathways to livelihood participation

Participants explained how employment was shaped not only by access to jobs but also by the suitability, security, accessibility, and inclusiveness of available work. Barriers occurred during recruitment and continued through task allocation, workplace relationships, job retention, and opportunities for advancement.

Barriers to accessing employment

Participants reported entering the labour market as a major challenge, impacting sustainable livelihoods. Even after completing education or vocational training, many reported that employers questioned their capabilities or preferred applicants without disabilities. Limited job opportunities, inaccessible recruitment processes, and negative employer attitudes reduced participants' chances of obtaining formal employment. Several participants from urban areas frequently explained seeking work in garment factories and other workplaces but being rejected despite believing that they met the job requirements. One participant explained: 'I have been trying to get a job for a long time after completing my studies, but I have not been able to secure one. I feel frustrated because, despite my qualifications, I was rejected' (IDI 2_Gazipur_F_Physical disability).

Most of the participants also perceived that disability employment quotas did not necessarily result in meaningful inclusion. They described recruitment as insufficient when it was not accompanied by suitable responsibilities, reasonable accommodations, employment security, or opportunities for advancement.

Workplace discrimination and unsuitable work

Participants pointed barriers as continuing after recruitment. They reported unsuitable task assignments, limited workplace accommodations, discriminatory treatment from supervisors and colleagues, and restricted opportunities for promotion. These experiences affected their ability to participate fully and remain in employment. Participants with physical disabilities frequently shared being assigned physically demanding work that did not match their skills or functional requirements:

For instance, even though I have sewing skills, I was assigned physically demanding tasks like carrying heavy loads. I cannot find work that matches my ability. This happens quite often, and people demean us because of our inability (IDI 13_Gazipur_F_Physical disability).

Participants also talked about workplace assumptions that associated disability with reduced productivity. Some were compared unfavourably with colleagues without disabilities,

pressured to complete unsuitable tasks, or treated as burdens:

I cannot perform certain tasks like others. My co-workers told me I was good for nothing. They said they could carry ten bags, while I couldn't even do that, so they had to work more. They also told me that instead of hiring two disabled people, the company could have hired one 'healthy' person. They thought my salary was a waste because they believed I just sat idle (IDI 24_Gazipur_M_Physical disability).

Participants with hearing and speech disabilities emphasised communication barriers in their interactions with supervisors and colleagues. Others reported limited promotion opportunities and, in some cases, dismissal after employers became aware of their disabilities. These experiences indicated that obtaining employment did not necessarily ensure workplace inclusion. Expectations concerning speed, physical strength, communication, and productivity influenced task allocation, performance assessment, and workplace relationships.

Employment insecurity and limited career development

Participants reported that employment did not always provide stability, economic security, or career progression. Some claimed dismissal without notice, limited employment protection, blocked promotion, and inadequate organisational support. One participant explained:

During the COVID-19 pandemic, people with disabilities were fired without notice; this has happened previously, too. We do not have job security. Employers demean our capacity most of the time compared to other people (IDI 23_Gazipur_M_Physical disability).

Employment opportunities also differed between rural and urban settings. Findings showed how rural participants more frequently mentioned limited information about available jobs, fewer formal employment opportunities, and reduced access to disability organisations or vocational guidance. Their livelihood options were commonly concentrated in agriculture, self-employment, and other informal activities. Urban participants more often reported experiences in garment factories and other formal or semi-formal workplaces.

These differences shaped both the availability and quality of employment. Urban participants stated access to workplaces offering regular wages, but also reported productivity pressures, discrimination, dismissal, and limited opportunities for advancement. Rural participants mentioned fewer formal employment opportunities and greater reliance on household resources, community networks, and access to start-up capital.

Employment enablers

As with education, participants also discussed a number of enablers in relation to employment.

Vocational training and skills development: Participants identified vocational training as an important pathway to employment, particularly when programmes were connected to practical assistance and realistic job opportunities. Training areas included garment work, tailoring, embroidery, computer and mobile-phone repair, and animal husbandry. However, participants emphasised that training alone was often insufficient. Programmes were considered more useful when they provided transportation allowances, meals, accommodation, equipment, certification, start-up resources, or direct links to employers. One participant from Tarash explained: ‘I had a chance to participate in a training, and that was helpful; they provided us with accommodation and food’ (IDI 42_Tarash_M_Visual disability).

Some organisations also provided sewing machines or other tools that enabled participants to apply their skills following training. The value of training therefore depended partly on whether participants could convert newly acquired skills into viable livelihood opportunities.

Supportive employers and workplace accommodations: Participants shared positive employment experiences when employers provided flexible task assignments, reasonable accommodations, additional time, accessible equipment, or supportive supervision. Disability-focused organisations also facilitated employment through training, assistive devices, employment referrals, and engagement with employers. One participant stated: ‘I have a good supervisor who allows me extra time for my work since I have physical issues, and I am grateful for that’ (IDI 41_Gazipur_M_Physical disability).

These indicated that workplace adjustments could enable participants to perform their jobs more effectively and independently. However, access to supportive employers and appropriate accommodations was inconsistent and often depended on a particular workplace, programme, or personal connection.

Participants experienced barriers across recruitment, task allocation, workplace relationships, job retention, and promotion. Recruitment or quota-based hiring did not always result in meaningful participation when suitable work, accommodations, security, and opportunities for progression were absent. Vocational training and organisational support were most useful when connected to practical resources and realistic employment pathways.

Cross-cutting influences on educational and employment pathways

Several factors shaped participation across both educational and employment pathways, including transportation, financial resources, assistive devices, family and community

relationships, organisational support, geographic location, and gendered expectations.

Accessibility of transportation and the built environment

Participants claimed accessible transportation and physical environments as essential to education, employment, and broader social participation. Uneven roads, narrow pathways, inaccessible buildings, unreliable public transportation, and long travel distances limited their ability to attend school, participate in training, reach workplaces, access services, and travel independently. These barriers were particularly evident among participants with physical and visual disabilities and those living in rural Tarash. One participant explained:

I had to leave early to reach my destination because the roads were too narrow, and getting in and out of public transport was time-consuming and difficult. It is not easy for me to get on and off public buses either (IDI 11_Tarash_F_Physical disability).

Participants also explained public transportation as difficult or unsafe to use independently. Transportation and environmental barriers therefore affected more than mobility; they influenced whether participants could regularly access education, training, employment, healthcare, and government services.

Family, community, and organisational support

Participants identified family members, neighbours, community representatives, and disability organisations as important sources of emotional, material, and practical assistance. Many participants described receiving encouragement from parents and siblings despite household financial hardship: ‘I have received support from my parents and brothers. No one in my family saw my disability as something shameful’ (IDI 30_Tarash_M_Visual disability).

Participants also spoke about neighbours and community members who helped them continue their education, identify employment opportunities, access services, or participate in community life:

We have helpful neighbors who support us in many ways. They assist us in receiving help from local community members, especially in finding jobs and improving our livelihoods. We also receive encouragement from the community to pursue education, and some local representatives even help us giving employment opportunities (IDI 4_Tarash_F_Visual disability).

Sources of support differed by study setting. Several rural participants more frequently emphasised assistance from families, neighbours, and community representatives, whereas urban participants more often illustrated structured support from organisations, training

providers, and employers. These differences reflected the institutional and community resources available in each location.

Assistive devices and technologies

Participants mentioned assistive devices as enabling participation in education, employment, mobility, communication, and daily activities. Devices such as crutches, hearing aids, glasses, and wheelchairs reduced reliance on others and increased confidence and independence. One participant explained: ‘I could go anywhere I needed with the crutches. They helped me avoid relying on others. I bought them after saving some money I had received from my relatives’ (IDI 21_Tarash_M_Physical disability).

Other participants obtained assistive devices through disability-focused organisations: ‘I got a wheelchair, and some others were able to receive assistive devices, such as wheelchairs, from an organization, which greatly supported our mobility’ (IDI 3_Tarash_M_Physical disability).

Although assistive devices enabled greater independence, access often depended on personal finances, family assistance, or organisational provision. Participants without these resources remained unable to obtain devices that could support their education, communication, mobility, and employment.

Financial resources, social protection, and administrative barriers

Participants indicated financial hardship and limited institutional support as restricting both educational and employment participation. These barriers included difficulties obtaining disability allowances, assistive devices, transportation, start-up capital, and other resources needed to pursue livelihood opportunities.

Participants reported limited information, lengthy administrative procedures, inaccessible application processes, and alleged requests for informal payments when applying for disability cards and benefits. One participant described how:

It was common for applicants to be required to offer bribes to officials in order to obtain approval for disability cards and benefits. I do not know anyone in particular, so I had to go to many places to apply for the allowance. As we didn’t know anyone and no one gave any advice, we had to go here and there (IDI 34_Gazipur_F_Physical disability).

Participants also outlined difficulties with digital allowance-disbursement systems. Problems involving mobile accounts, documentation, and local authorisation sometimes required repeated travel and administrative negotiation. Eligibility for government support therefore did not necessarily ensure access, which was also influenced by accessible information,

administrative requirements, digital systems, personal connections, and the responsiveness of local institutions.

Limited access to financial assistance also restricted self-employment. Although several participants expressed interest in establishing small businesses or other income-generating activities, they encountered difficulties obtaining start-up capital, loans, or support from financial institutions: 'If I had access to financial support, I could start home-based businesses such as farming, sewing, or other small ventures, but I found no viable path to do so' (IDI 9_Tarash_F_Visual disability).

Self-employment was therefore viewed as a potential livelihood pathway, particularly where formal employment opportunities were limited, but participants' ability to pursue it remained constrained by insufficient financial and institutional support.

Gendered expectations and family roles

Participants mentioned gender as shaping educational, employment, and family experiences through expectations concerning marriage, caregiving, financial provision, mobility, and household responsibilities. These expectations interacted with disability-related barriers rather than operating independently.

Several women with disabilities shared marriage and caregiving expectations as restricting their opportunities. Some reported being viewed as less desirable marriage partners, experiencing dowry-related pressures, or receiving limited support within their families and communities. Married women also illustrated childcare and domestic responsibilities as limiting employment, particularly when assistance from spouses or other family members was unavailable. One participant explained: 'My employer valued my qualifications, but as I have a small kid, the role as the primary caregiver forced me to remain at home' (IDI 38_Gazipur_F_Hearing and speech disability).

Several women pointed substantial family restriction and stigma, suggesting that gendered experiences also varied according to disability-related support needs. A number of men with disabilities more frequently shared expectations to provide financially for their households. Some experienced ridicule or shame when they were unable to earn an income or when their wives became the principal earners:

People around me laugh at me because I am a man who is not doing anything. On the other hand, my wife is the one working. Now this is a matter of mockery because I don't have the kind of capability a male should have (IDI 40_Gazipur_M_Physical disability)

Gendered expectations also differed according to marital status and family roles. Unmarried women more often mentioned concerns about marriageability and dowry, married women emphasised childcare and domestic responsibilities, and married men shared pressure to provide financially. These expectations interacted with disability-related barriers to shape participation in education, employment, and family life.

Participants' experiences of barriers in one area frequently affected participation in another. Inaccessible transportation restricted access to education and employment, while limited income affected participants' ability to obtain assistive devices, attend training, or establish businesses. Gendered expectations, family responsibilities, and geographic differences also shaped whether participants could pursue educational and employment opportunities. Supportive relationships, accommodations, and material resources enabled greater participation, but their availability varied across participants and study settings.

Discussion

This study explored the barriers and enablers shaping education and employment among youth with disabilities in rural and urban Bangladesh. The findings indicate that livelihood exclusion was produced less by individual impairments than by interconnected institutional, economic, social, and cultural conditions. Barriers across education, employment, transportation, social protection, family life, and community participation reinforced one another during participants' transitions to adulthood. This reflects a livelihoods perspective in which individual opportunities are shaped by relationships, resources, and wider systemic inequalities (Stienstra and Lee, 2019). Consistent with the social model of disability, inaccessible systems, unequal opportunities, and discriminatory expectations restricted participation rather than impairment alone (Oliver, 2013).

Critical disability scholarship helps explain how exclusion becomes embedded within routine institutional practices and assumptions about normality, ability, and productivity (Campbell, 2009; Goodley, 2014). Participants' accounts of standardised examinations, inaccessible learning materials, limited communication support, and insufficient teacher preparation reflect wider evidence that education systems often fail to accommodate diverse learning and communication needs (UNICEF, 2014). Workplace expectations concerning speed, physical strength, communication, and productivity similarly influenced recruitment, task allocation, retention, and promotion, consistent with previous research on employment barriers among persons with disabilities in Bangladesh (Jahan and Holloway, 2020; Bechange et al., 2024). Inaccessible transportation and difficulties accessing social protection further required participants and their families to compensate for systems that did not routinely accommodate them (Thompson, 2020; Rahman et al., 2025).

Intersectionality helps explain why these barriers were experienced differently, as disability

interacted with gender, socioeconomic position, marital status, and geographic location within wider systems of power (Erevelles and Minear, 2010; Erevelles, 2011). Women narrated marriage-related discrimination, dowry expectations, restricted mobility, caregiving responsibilities, and limited household support, consistent with research on the gendered exclusion of women with disabilities in Bangladesh (Quinn et al., 2016; Sarker, 2025). Men spoke about pressure to provide financially and stigma associated with unemployment or dependence on their wives' income.

These findings align with feminist disability scholarship, which shows how gendered and disability-related inequalities are produced through family relations, economic dependence, unequal care responsibilities, and restricted access to resources (Garland-Thomson, 2002; Erevelles, 2011). Bangladesh-based studies similarly document exclusion from marriage, employment, public spaces, and community participation, alongside marginalisation within families and wider society (Quinn et al., 2016; Sarker, 2025). Disability type and communication-support needs further differentiated participants' experiences. Participants with hearing and speech disabilities encountered communication barriers across schools, workplaces, and communities, while women with intellectual disabilities experienced substantial family restriction and stigma. Gendered livelihood experiences were therefore shaped by the interaction of gender, disability, family roles, support needs, economic position, and social expectations.

Geographic location influenced the opportunities and support available to participants. Rural participants stated poor roads, long travel distances, fewer formal jobs, limited organisational support, and greater reliance on family and community networks. Urban participants had greater access to training and formal or semi-formal employment, particularly in the garment sector, but still experienced discriminatory recruitment, insecure work, unsuitable tasks, and limited advancement. These findings show how rural residence interacted with poverty, transportation, service availability, and labour-market conditions, consistent with previous evidence from Bangladesh (Thompson, 2020; Bechange et al., 2024).

In the lens of political-economy shows that employment did not necessarily provide a secure or sustainable livelihood. Urban participants described regular wages alongside productivity pressures, inadequate accommodations, dismissal, and blocked promotion, while rural participants relied more on agriculture, self-employment, informal work, and household or community resources. Limited access to capital, employment information, assistive devices, and professional networks narrowed livelihood options across both settings. Quota-based recruitment could also remain symbolic when suitable duties, accommodations, job security, and career progression were absent, indicating that exclusion operated through both unemployment and unequal access to decent work (Stienstra and Lee, 2019; Jahan and Holloway, 2020; Committee on the Rights of Persons with Disabilities, 2022).

From a Global South perspective, these livelihood experiences were situated within poverty, uneven development, precarious labour, limited social protection, and inconsistent policy implementation (Meekosha, 2011; Grech and Soldatic, 2016). Although Bangladesh has adopted disability rights legislation and international commitments, substantial gaps remain between formal rights and their implementation (Committee on the Rights of Persons with Disabilities, 2022). Difficulties accessing allowances and other support reflected broader evidence of limited social protection coverage, administrative complexity, corruption, and reliance on personal connections (Rahman et al., 2025). Participants' reports of informal payments and difficulties with digital benefit systems further illustrated how formal eligibility did not necessarily ensure access.

Consistent with previous Bangladesh research, participants emphasised stigma, inaccessible environments, inadequate accommodations, and limited institutional support across education and employment (Thompson, 2020; Hussain, 2021; Bechange et al., 2024). This study extends that literature by showing how disadvantage accumulated across connected livelihood pathways: educational exclusion reduced qualifications and skills, transportation barriers restricted access to education and work, insecure employment limited income and progression, and financial hardship constrained access to assistive technologies, healthcare, and start-up capital. Livelihood exclusion therefore emerged through interacting institutional, social, economic, and geographic conditions, consistent with a multidimensional livelihoods perspective (Stienstra and Lee, 2019).

The findings identified supportive families and communities, assistive technologies, vocational programmes, disability organisations, and accommodating employers as key enablers. Training was most useful when linked to transportation, equipment, start-up support, job placement, and workplace accommodations. However, these supports were unequal and often depended on particular programmes or individual relationships rather than routine institutional provision (Banks et al., 2022 ; Bechange et al., 2024).

This study makes three key contributions to disability scholarship. Empirically, it shows how youth with disabilities in rural and urban Bangladesh experience interconnected barriers and supports across education, employment, and community life. Theoretically, it demonstrates that livelihood exclusion is shaped by the intersection of disability, gender, poverty, and place, extending the social model through an intersectional Global South perspective. Methodologically, it highlights the value of CBPR in producing contextually grounded evidence by engaging youth with disabilities as active contributors to knowledge. The CBPR approach strengthened the interpretation of the findings by incorporating peer researchers' situated experience, which helped identify locally specific meanings and challenge academic interpretations (Wallerstein and Duran, 2010; Burke et al., 2017). However, participatory involvement did not remove differences in experience or institutional authority. The findings show that achieving disability inclusive livelihoods requires coordinated action across

education, employment, infrastructure, and social protection, alongside efforts to address the structural and social conditions that restrict participation and opportunities for young people with disabilities.

Policy Implications and Recommendations

Disability inclusive livelihood policies must move beyond formal commitments and isolated programmes towards coordinated implementation across education, employment, transportation, social protection, and local services. Inclusive education should provide accessible learning materials, flexible assessments, sign-language and other communication support, assistive technologies, and sustained teacher training in inclusive pedagogy. These supports should be routinely available rather than dependent on individual teachers, classmates, or family members.

Employment policies should assess meaningful inclusion rather than recruitment alone. Quotas and hiring initiatives should be monitored for job suitability, reasonable accommodation, security, retention, promotion, and career development. Employers should provide accessible recruitment, match duties to workers' skills, and prevent discrimination and dismissal. Vocational programmes should also connect training with employment opportunities, equipment, transportation support, certification, and start-up capital.

Social protection systems should be more accessible, transparent, and accountable through simplified procedures, accessible information, multiple application and payment options, and effective grievance and monitoring mechanisms. These measures could reduce delays, repeated travel, inaccessible digital processes, and alleged informal payments. Accessible transportation, roads, public buildings, schools, training centres, and workplaces should be treated as essential to livelihood inclusion, with particular attention to rural areas where services and formal employment opportunities are limited.

Finally, policies should be gender-responsive and intersectional, addressing marriage-related stigma, caregiving responsibilities, mobility and safety concerns affecting women, and breadwinner expectations affecting men. They should also recognise differences in disability type, communication-support needs, household resources, marital status, and location. Youth with diverse disabilities and their representative organisations should participate meaningfully in designing, monitoring, and evaluating these initiatives.

Strengths and Limitations

A major strength of this study was its CBPR approach, which involved peer researchers with diverse disabilities in refining the interview guide, participant engagement, interviewing, coding, and interpretation. Their lived and local knowledge supported rapport and helped

identify disability-related and locally specific meanings that academic researchers might otherwise have overlooked. The inclusion of participants from rural Tarash and urban Gazipur, as well as participants with diverse disability experiences, provided insight into livelihood barriers and enablers across contrasting geographic, infrastructural, and labour-market contexts. Communication support from caregivers enabled the participation of some youth with substantial communication support needs, while reflexive diaries, debriefing meetings, and collaborative analysis encouraged consideration of different perspectives and strengthened transparency throughout the research process.

Several limitations should be considered. Participants were recruited from two programme-connected locations and identified partly through local Disabled People's Organizations, which may have resulted in greater representation of youth with organizational or service connections and limits the transferability of the findings across Bangladesh. Caregiver support enabled participation in 13 interviews, but clarification, interpretation may have influenced how some experiences were expressed and understood. Responsibilities also differed between peer and academic researchers: peer researchers contributed substantially to data collection and interpretation, while academic researchers retained responsibility for ethical oversight, data management, study coordination, and final reporting. Finally, because data were collected during the COVID-19 pandemic, employment disruption, mobility restrictions, service interruptions, and financial hardship may have intensified some experiences reported by participants.

Conclusion

This study demonstrates that livelihood exclusion among youth with disabilities in Bangladesh is produced through interconnected institutional, economic, social, and geographic conditions rather than through impairment alone. Inaccessible education, discriminatory and insecure employment, transportation barriers, limited financial and social-protection resources, and gendered expectations accumulated across participants' transitions to adulthood. These experiences varied according to gender, marital status, disability-related support needs, socioeconomic position, and rural or urban residence. Drawing on participants' experiences across contrasting rural and urban settings and a participatory approach to knowledge production, the study shows that formal inclusion does not necessarily ensure meaningful participation. Achieving disability-inclusive livelihoods therefore requires coordinated structural change rather than isolated interventions, alongside meaningful participation of young people with disabilities in policy and programme development.

Notes

¹ This age range is consistent with Bangladesh's National Youth Policy 2017 (Government of Bangladesh, 2017).

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