

# Socio-Economic Implications of Disability-Inclusive Education: Global and Local Views

**Lumbini Barua**

*Research Associate*

*Center for Enterprise and Society*

## Executive Summary

Disability-inclusive education has recently come under great international and local attention, owing to its importance to the 2030 Agenda for Sustainable Development. However, the implementation of disability-inclusive education has been far from satisfactory.

A predominant practice with existing initiatives entails providing the special-needs section of a cohort with customized education, although, research has not established any academic benefit to students with disabilities when educated in separate settings. Moreover, there is evidence that mainstream peers made higher gains in mathematics when students with disability were a part of the cohort. In such situations, support offered to disabled students was found to influence gains for all students, disabled or otherwise.

Inclusion is also strikingly beneficial from an economic standpoint. The cost of exclusion of the persons with disability for low- and middle-income countries can be up to 7% of GDP. In case of Bangladesh, as per World Bank findings, this cost is US\$1.2 billion or 1.74% of GDP annually.

Given the importance of this topic, this CES Knowledge Note assesses the current situation with regard to disability-inclusive education in Bangladesh, and articulates its benefits, with the hope of generating public and private sector attention to this area.

### TABLE OF CONTENTS

2	What is Inclusive Education?
3	Disability and Inclusive Education
4	Inclusive Education in the 2030 Agenda
5	Academic and Social Benefits of Inclusive Education
6	Economic Benefits of Inclusive Education
8	The Case of Bangladesh
10	Challenges of Implementing Inclusive Education
11	The Way Forward
12	References

## What is Inclusive Education?

Inclusive education is an approach to education which intends to address the learning needs of all children, youth and adults while ensuring participation of those who are vulnerable to marginalization or exclusion. The principle of inclusive education was first adopted at the Salamanca World Conference on Special needs Education in 1994 and it was restated at the Dakar Education Forum in 2000 (UNESCO, 2003). UNESCO defines inclusive education as follows:

*A process of addressing and responding to the diversity of needs of all learners through increasing participation in learning, cultures and communities, and reducing exclusion within and from education (UNESCO, 2005).*

If education is acknowledged as a basic human right, disability<sup>1</sup> of any kind cannot be a determinant of access to quality education available to an individual. In fact, any form of exclusion in education which may cause hindrances in developing talents and interests, is tantamount to human rights violation (Azam and Mullick, 2009). Based on such principles, inclusive education has been recognized as a cross-cutting issue in the Sustainable Development Goals (SDGs). Quality inclusive education is fundamental for reaching other goals like eradicating poverty (SDG 1) and hunger (SDG 2), reducing all sort of inequalities (SDG 5 and 10), achieving sustainable economic growth (SDG 8) and wellbeing (SDG 3) of the world's population (McGeown, 2017).

The process of inclusion in education encompasses attendance, participation and achievement of all students, especially, the most vulnerable ones (Figure 1). Attendance alludes to access and continuation in formal or non-formal settings and participation makes reference to the curriculum and educational activities which are conducive to the students' requirements. Finally, achievement refers to the assurance that all students can learn in accordance with the school curriculum and in line with their requirements for personal development and socialization as per their abilities (Guijarro, 2008).

**Figure 1:** Three components of Inclusion in Education



**Source:** This diagram is based on the Conceptual Framework of Inclusive Education by Rosa Blanco Guijarro, 2008

Thus, education as a whole, including its policy, curriculum, pedagogy, environment and overall approach, needs to evolve with the aim of addressing the requirements of every learner, irrespective of his or her socio-economic background or physical or mental condition.

According to Christian Cox (Cox, 2007), the major stages and agendas in relation to inclusion in education system are as follows:

- **Democratization of the school:** Understanding inclusion as universal access to education
- **Democratization of learning outcomes:** Understanding inclusion as access to quality learning outcomes
- **Personalization of the education experience:** Understanding inclusion as the relationships and experiences that address the individual requirements

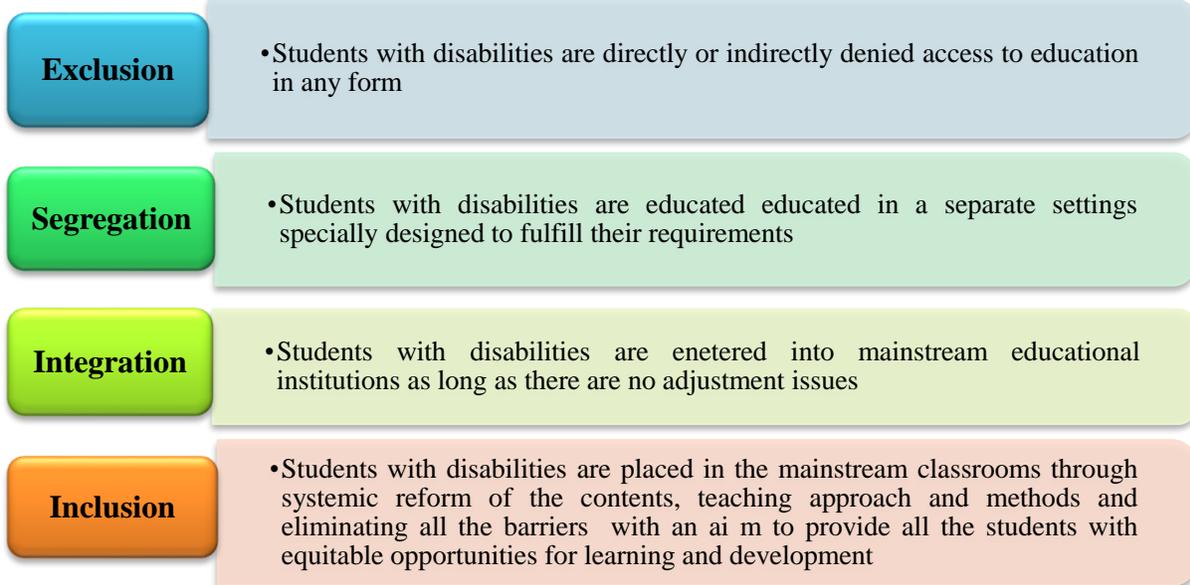
With a view to promoting inclusive education globally, any sort of limitation of access to educational opportunities on the basis of sex, ethnic/social origin, language, religion, nationality, economic condition or ability is prohibited by the UNESCO Convention against Discrimination in Education (1960), UN Convention on the Rights of the Child (1990), Salamanca Statement (1994), Dakar Framework for Action (2000), UN Convention on the Rights of Persons with Disabilities (2008), Incheon Declaration and Framework for Action for the Implementation of Sustainable Development Goal 4 (2015) and several other human rights treaties (European Union; GUK; Leonard Chesire Disability, 2014; McClain-Nhlapo and Thomas, 2018; and UNESCO, n.d.).

## Disability and Inclusive Education

Despite progress in the realm of international commitments as well as formalization of legislation to ascertain compulsory education for all, there is a discrepancy when it comes to realities on the ground. Estimates show that in 2015, about 264 million primary and secondary school-age children were out of school, globally (UNESCO, 2017a). Among others, disability has been found as a critical factor influencing access to education, the impact of which, outweighs other contributing individual and household characteristics. Children with disabilities face difficulties in entering education system irrespective of their different characteristics like sex, age, household income and location of residence (Mizunoya, Mitra, and Yamasaki, 2016). In the developing countries, about 65 million primary and lower secondary school aged children have disabilities and half of them are out of school (The Education Commission, 2016). Even if they do enroll, they are far less likely to complete school than others. As a result, only 3% of adults with disabilities are literate at present, and in case of the women cohort, only 1% are literate (McClain-Nhlapo and Thomas, 2018).

The United Nations Committee on the Rights of Persons with Disabilities has urged the recognition of the difference between exclusion, segregation, integration and inclusion (Figure 2). This will contribute in promoting a clear understanding of the concept of disability inclusive education.

**Figure 2:** Difference between Exclusion, Segregation, Integration and Inclusion



**Source:** United Nations Committee on the Rights of Persons with Disabilities, 2016

Based on the understanding of the differences among these four stages and considering the data and estimations available, most developing countries are yet to reach the final stage of inclusion in education. From a study on disability and school attendance on 15 developing countries, a consistent and statistically significant disability gap has been found in both primary and secondary school attendance. Their estimates suggest that the “disability” characteristic lowers the probability of school attendance by a median of 30.9 percentage points. The study also shows that about 90% of out of school children who have disabilities have never attended school in their lifetimes (Mizunoya, Mitra, and Yamasaki, 2018).

Page | 4

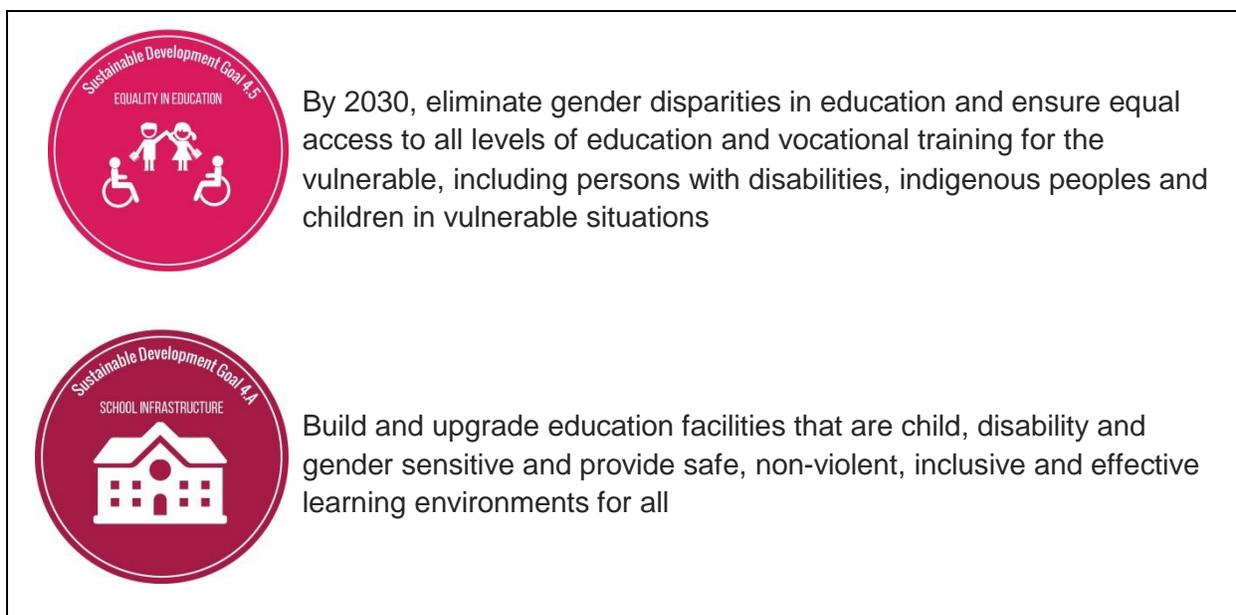
Furthermore, gaps in education have been found to be increasing over time between children with and without disabilities. Completion rates at both the primary and secondary level have increased substantially over the last few decades for the children without disabilities. Unfortunately, such scenario is not true for the children with disabilities. According to the latest available census data from 19 countries including Bangladesh, the gap in primary education completion rates between these two groups have increased to 17.6 percentage points for boys and 15.4 points for girls. In case of secondary education, the gap is 14.5 points for boys and 10.4 points for girls (Male and Wodon, 2017).

## Inclusive Education in the 2030 Agenda

Apart from the previous treaties, the 2030 Agenda urges the emphasis on the sustainability in education through SDG 4 which calls for ensuring inclusive and equitable quality education and promoting lifelong learning opportunities for all. Ensuring equal access to every level of education and vocational training for the persons with disabilities (SDG 4.5) and building and

upgrading education facilities that are disability sensitive along with providing inclusive and effective learning environment for all (SDG 4.A) are two targets of SDG 4, where learners with disabilities have been given specific mentions (Figure 3) (UNESCO, 2017b). In case of national progresses in this regard, 42 out of 86 countries have explicit reference of inclusive education in their constitutions, laws or policies (UNESCO, 2017a).

**Figure 3:** Representation of disability inclusive education in the SDGs



Source: UNESCO Global Education Monitoring Report, 2017

## Academic and Social Benefits of Inclusive Education

Over the last two decades, a significant body of research has posited evidence that inclusive education generates favorable outcomes (Bui, Ouirk, Almazan, and Valenti, 2010). Substantial short-term and long-term benefits have been reported to be generated through inclusive education for students with and without disabilities. The understanding that they will learn better in special education settings is being challenged. In fact, according to Dr. Mary A. Falvey, no studies in the recent times have been able to show any academic advantages for students with disabilities if educated in separate settings (Bui, Ouirk, Almazan, and Valenti, 2010). For instance, in inclusive education settings, students with disabilities have been found to have higher achievements in language and mathematics, higher rates of attendance, improved rates of high school graduation and more positive relationships with students without disabilities (Hehir, Grindal, Freeman, Lamoreau, Borquaye, and Burke, 2016).

In case of the non-disabled or “mainstream” students, there is a general concern that their regular learning progress may hamper due to the inclusive settings. However, numerous studies have found that the impacts of inclusion in education on the typical students are either neutral or

positive. For example, a study found that typical peers made higher gains in mathematics when students with disability were present. The researchers hypothesized that it was due to the extra help and support offered in the classroom that influenced gains for all students (Cole, Waldron, and Majd, 2004). Moreover, in the process of making the educational approach and teaching-learning practices inclusive, teachers and administrators are required to develop their capacities to address the unique needs of the students. Hence, all the children are benefitted from the improved modifications and thus quality education gets ensured (Hehir, Grindal, Freeman, Lamoreau, Borquaye, and Burke, 2016).

In addition, research indicates that non-disabled students educated in inclusive settings are more accepting to diversity and obtain improved tolerance, moral and ethical principles and communication and social skills (Hehir, Grindal, Freeman, Lamoreau, Borquaye, and Burke, 2016). Different studies have linked inclusive education with better social and academic outcomes for all learners, gender empowerment, crime reduction and controlled population growth. On the contrary, education exclusion has been linked with illiteracy, malnutrition, austere restrictions in access to labor markets, employment with low salaries, detachment from society, and so on. The most possible outcome from these would be poverty, inequality and insecurity causing serious impact across the societies (IDDC, 2016).

Schooling in special schools is costly which is not affordable to many households. As there are fewer special schools in a city or village, added transportation cost becomes a burden. On the other hand, inclusive schools provide them with more educational and social opportunities and parents are more interested to send their children to general schools as special schooling can be considered as a form of discrimination (UNESCO, 2001).

## Economic Benefits of Inclusive Education

Research reveals that the price of exclusion is much more significant than that of inclusion. ILO estimates assert that for the low and middle-income countries, the cost of excluding persons with disabilities can be up to 7% of GDP (Sæbønes, et al., 2017). For Bangladesh, World Bank has estimated that the cost of disability exclusion is US\$1.2 billion or 1.74% of GDP annually (The World Bank, 2008).

This loss is the cumulative of four cost categories (Figure 4). The first category includes the persons with disabilities who are not employed, costing Bangladesh US\$891 million per year. The second category includes children with disability, who are deprived of schooling due to their disabilities. This category costs about US\$26 million per year because of the lower stream of lifetime earnings as a result of their lower educational attainment. The third and fourth categories consist of the adult and children helpers of the persons with disabilities. The cost of the adult helpers (often women) is about US\$234 million per year from their forgone income and the cost of the children helpers is US\$28 million per year as they are prevented from schooling which leads to lower stream of lifetime earnings (Ali, 2014).

**Figure 4:** The Four Cost Categories of Disability in Bangladesh



**Source:** Project Appraisal Document, “Disability and Children at Risk Project,” World Bank, 2008

Such findings suggest that although the human rights issue alone should be enough to urge actions, there is also an economic standpoint for promoting inclusion of persons with disabilities in every sector including education (Banks and Polack, 2014). There is a common myth that educating the persons with special needs in regular schools will cost more compared to educating them in separate special schools. This concept has been proved wrong by recent research. Adoption of an inclusive approach has been found to be more cost-effective than providing special schools and generates more beneficial outcomes (Walton, 2012).

Multiple research projects by Organization for Economic Co-operation and Development (OECD) discovered the per-capita costs of special education as 2.5 times higher than those of regular education (UNICEF, 2012). The results from a cost-benefit comparison study of inclusive and integrated classes showed that the cost of inclusive education was on average 13% lower than those of special class placement (Halvorsen, Neary, Hunt, and Piuma, 1996). Furthermore, research shows that about 60% of children with special needs can be educated without any adaptation to the regular learning environment and about 80-90% can be educated in the mainstream schools with efficient teaching strategies, child-to-child support and minor environmental adaptations (UNICEF, 2012).

For instance, a study by the Economist Intelligence Unit in 2014 revealed that in Pakistan, education in the special schools cost 15 times more per student than educating them in the mainstream schools. Another report published by the Human Rights watch in 2015 declares that in South Africa, the average cost of building a new special school was found to be US\$9.0 million in 2012, whereas the cost of upgrading the infrastructure of a mainstream school to make it disability-friendly would cost around US\$366,337 (IDDC, 2016). This means that making the general schools disability-inclusive is far less expensive for the taxpayers of the societies than building new separate facilities (ASAN, n.d.).

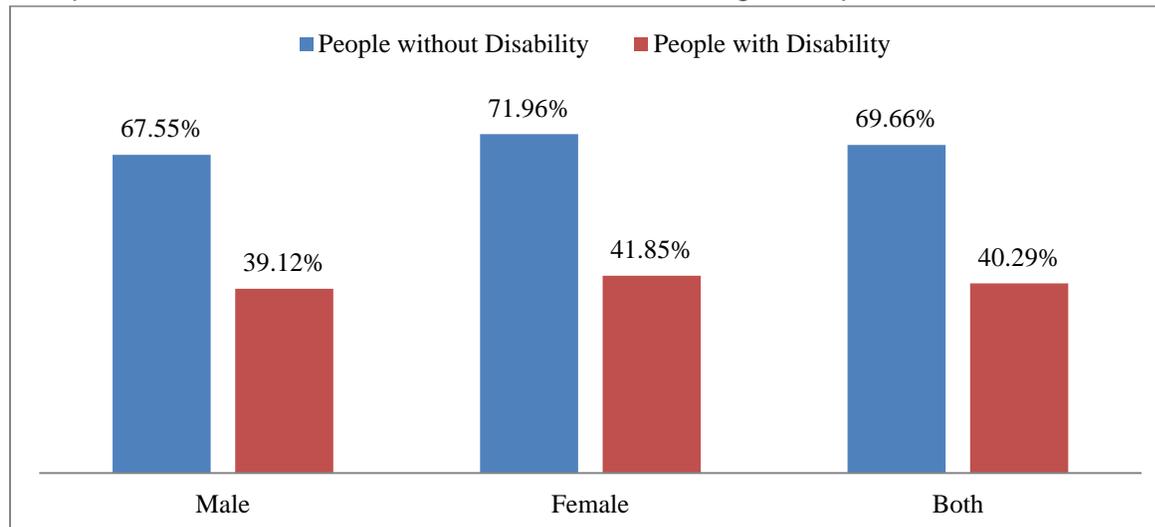
In a systematic review of 97 epidemiological studies from low and middle-income countries, it was disclosed that 80% of the studies found a positive and statistically significant association between disability and economic poverty across age groups, location and disability types. A similar relationship was found between disability and unemployment as well by 71% of the studies (Banks and Polack, 2014). In this context, evidence of substantial gains through inclusion in education were found in several countries. In Nepal, inclusion of persons with sensory or physical disabilities in mainstream schools was estimated to generate 20% wage returns. In case of China, a wage increase of 5% for rural areas and 8% for urban areas were found to be generated by each additional year of schooling for the persons with disabilities. Estimation from 13 low and middle-income countries further reveal that the probability of an adult's household belonging to the poorest two quintiles gets reduced by 2-5% by each additional year of schooling completed by him/her (Banks and Polack, 2014).

## The Case of Bangladesh

According to the 2011 census, 1.41% of the total population of Bangladesh has some form of disability (BBS, 2015a). Bangladesh was among one of the first countries to ratify the Convention on the Rights of Persons with Disabilities in 2007 (UNICEF, 2014). In addition, Bangladesh has adopted multiple legislative and policy actions including National Children policy 2011, Children's Act 2013 and Rights and Protection of Persons with Disabilities Act 2013 (UNICEF, 2014).

However, according to latest estimates, the literacy rate among persons with disabilities at the national level is only 32.6%. In the rural areas, this rate is 31.2%, and in urban areas, 38.1% (BBS, 2015b). There is a significant gap prevailing between the access to education of the persons with and without disabilities. In case of the persons without disabilities, 31.8% of them have no education and for the persons with disabilities, this rate is as high as 61.5%. BBS data shows that 69.7% of the persons without disabilities between the age group of 5 to 18 currently have access to education whereas only 40.3% of persons with disabilities have the same access (BBS, 2015a).

**Figure 5:** Current Access to Education of the Persons with Disability Aged 5 – 18 Years Compared to Persons without Disabilities of the Same Age Group



**Source:** BBS data, 2015

Notably, the gender gap in the current access to education for persons with disability is only 2 percentage points which justifies the aforementioned statement that the disability characteristics works as an obstacle in entering education system irrespective of gender and other characteristics (Figure 5).

According to a situation analysis by UNICEF, existing laws and policies in Bangladesh are discriminating towards the persons with disabilities and are not adequately funded. The children with disabilities are yet to be absorbed into mainstream programs and services as they are only addressed through specialized ones. Another crucial issue is that data from the sectorial programs at the national level are not disaggregated by disability which leads to the invisibility of this population in the mainstream planning (UNICEF, 2014).

There is also no significant initiative to adapt curriculum for students with disabilities. The educational institutions in Bangladesh, especially the primary schools are often reluctant towards admitting students with disability. Even if they do admit them, proper facilities are barely provided for them which eventually force them to drop out. As is the case for the general population, school administrations remain ignorant of the Disability Rights Act. Schooling in special schools is still expensive and inaccessible for persons with disabilities in Bangladesh (NGDO, NCDW and BLAST, 2015).

The education of the children with disabilities is governed and administered by the Ministry of Social Welfare (MoSW) and not by the Ministry of Education. A lack of coordination between these two ministries in this area compounds problems. This has been recognized as a significant impediment for mainstreaming education of disabled persons (Kawser, Ahmed, and Ahmed, 2016).

## Challenges of Implementing Inclusive Education

Around the globe, over one billion people are estimated to be living with some form of disability. This covers around 15% of the world's total population. Between 110 million (2.2%) and 190 million (3.8%) people who are aged 15 years or more have major difficulties in functioning. Moreover, due to ageing populations and increasing chronic health conditions, the rates of disabilities are increasing (WHO, 2018). Hence, it is long overdue to taking an integrated approach for ensuring proper inclusion of this cohort in the mainstream population in every sector including education. Otherwise a huge pool of resources and potentials will be remained untapped.

Unfortunately, there are several challenges to realizing visions of successful disability-inclusive education. In spite of some initiatives for inclusion, much larger demand prevails for special schools for children with disabilities in several countries. Separate special schooling for the children with special needs is still a predominant practice excluding those children from the mainstream education (UNICEF, 2012). One of the most crucial facts in this area is the unavailability of nationally or globally representative data regarding the persons with disabilities across the globe. Hence it has been recognized as one of the most significant bottlenecks for policy-making for inclusive education (Mizunoya, 2018). It was found, through screening of nearly 2,500 household surveys and censuses from various countries, including Bangladesh, that less than 2% of those fulfilled the required criteria of including questions regarding disability and functioning. Hence, nationally or internationally comparable data remains absent which hinders evaluation of the impact of disability on educational parameters, development of sound policies and introduction of strategic plans for improving the situation of the children with special needs (Mizunoya, Mitra, and Yamasaki, 2016).

In a review of integrated financial planning and SDG readiness in the education sector, it was identified that only 31 out of 76 countries have budget allocation specified for children with disabilities or for special education. On a positive note, Bangladesh is one of those 31 countries mentioned (DFI, 2016). The primary reasons behind the prevailing ignorance towards financing and investing in inclusive education are:

- Common myths about high expenses in mainstreaming children with disabilities
- Perceptions about the returns to schooling to be low
- Scarcity of data on incidence, educational participation and achievements of the students with disabilities (Sæbønes, et al., 2017)

In case of the education policies and legislations in Bangladesh, the National Education Policy 2010 has a separate section addressing the aims, objectives and strategies regarding special education in Bangladesh rather than addressing the needs of the students with special needs in the mainstream sections like primary, secondary or higher education. The section on primary education includes a few strategies to facilitate the physically challenged students but the

secondary and higher education section have restricted mentions of the students with disability. No specific strategies have been recorded in the policy document (Ministry of Education, 2010).

## The Way Forward

From a moral and long-term societal perspective, the additional cost of inclusion is negligible compared to the impact of lifetime exclusion and underemployment (ASAN, n.d.). Different learners may have different needs but they have rights to participate in a mainstream institution which offers them variety of opportunities. The parents of the children with disabilities are forced to choose between fulfilling their children’s needs and ensuring that they enjoy their rights and opportunities fully. Therefore, the education system needs to be reformed such that the school administration and teachers are better supported, their capacities developed, and required facilities and equipment are provided (UNESCO, 2017c).

In Bangladesh, the responsibility of mainstreaming education of persons with disability needs to be addressed by the Ministry of Education (Kawser, Ahmed, and Ahmed, 2016). The transition can be made possible through effective collaboration between the Ministry of Education and Ministry of Social Welfare. Additionally, an integrated development approach needs to be initiated through strategic involvement and coordination among government and non-government organizations and other stakeholders. Obstacles due to the physical infrastructure of the educational institutions should be modified so that they are disability-accessible. Representation of persons with disability should be included in the textbooks and curriculums along with making them effective in addressing the requirements of an inclusive education system (Kawser, Ahmed, and Ahmed, 2016). The SDGs have created a unique opportunity to drive initiatives that are disability-inclusive, and it is important that Bangladesh capitalizes on the SDG zeitgeist to realize its vision to ensure equal access to education for all its citizens.

---

<sup>1</sup> We recognize that the persons with disabilities are in fact persons with unique abilities. However, as the common terminology used by key stakeholders such as the United Nations is still “persons with disabilities” (e.g., UN

Convention on the Rights of Persons with Disabilities), we retained the use of words such as “disability” and “disabled” in this report.

## References

1. Ali, Z. (2014). Economic Costs of Disability in Bangladesh. *Bangladesh Development Studies*, 36(4), 17-33.
2. ASAN. (n.d.). *Position Statements: Overview*. Retrieved October 23, 2018, from Autistic Self Advocacy Network: <http://autisticadvocacy.org/about-asan/position-statements/>
3. Azam, A., and Mullick, J. (2009). Achieving Education For All (EFA) Through Inclusive Approach in Education: Is Bangladesh Ready For It? *BRAC University Journal*, 6(2), 1-7.
4. Banks, L. M., and Polack, S. (2014). *The Economic Costs of Exclusion and Gains of Inclusion of People with Disabilities: Evidence from Low and Middle Income Countries*. International centre for Evidence in Disability, London School of Hygiene and Tropical medicine.
5. BBS. (2015a). *Disability in Bangladesh: Prevalence and Pattern*. Dhaka: Bangladesh Bureau of Statistics (BBS), Ministry of Planning, Government of the People's Republic of Bangladesh.
6. BBS. (2015b). *Report on Education Household Survey 2014*. Dhaka: Bangladesh Bureau of Statistics (BBS), Ministry of Planning, Government of the People's Republic of Bangladesh.
7. Bui, X., Ouirk, C., Almazan, S., and Valenti, M. (2010). *Inclusive Education Research and Practice*. Maryland Coalition for Inclusive Education.
8. Cole, C., Waldron, N., and Majd, M. (2004). Academic Progress of Students Across Inclusive and Traditional Settings. *Mental Retardation*, 42(2), 136-144.
9. Cox, C. (2007). *IBE-UNESCO Preparatory Report for the 48th ICE on Inclusive Education: 'Inclusive Workshop on Inclusive Education, andean and Southern Cone Regions'*. Buenos Aires, Argentina: International Bureau of Education, United Nations Educational, Scientific and Cultural Organization.
10. DFI. (2016). *Integrated Financial Planning and SDG Readiness in the Education Sector*. Development Finance International (DFI).
11. European Union; GUK; Leonard Chesire Disability. (2014, December). *Inclusive Education in Bangladesh: A Learning Brief*. Bangladesh: Leonard Cheshire Disability.
12. Guijarro, R. B. (2008). Conceptual framework of inclusive education. *Inclusive Education: The Way of the Future* (pp. 5-14). Geneva: United Nations Educational, Scientific and Cultural organization (UNESCO).
13. Halvorsen, A., Neary, T., Hunt, P., and Piuma, C. (1996). *A Cost-Benefit Comparison of Inclusive and Integrated Classes in One California District*. U.S. Department of Education.
14. Hehir, T., Grindal, T., Freeman, B., Lamoreau, R., Borquaye, Y., and Burke, S. (2016). *A Summary of the Evidence on Inclusive Education*. São Paulo: Instituto Alana .
15. IDDC. (2016). *Costing Equity: The Case for Disability-Responsive Education Financing*. Brussels, Belgium: International Disability and Development Consortium (IDDC).
16. Kawser, U., Ahmed, M., and Ahmed, M. (2016). Barriers of Inclusive Education in Bangladesh: Making Inclusion a Reality. *Journal of Social Sciences and Humanities Research*, 2(2), 1-4.

17. Male, C., and Wodon, Q. (2017). *Disability Gaps in Educational Attainments and Literacy*. The World Bank, Global Partnership for Education.
18. McClain-Nhlapo, C., and Thomas, C. (2018, June 12). *The Missing Piece: Disability-Inclusive Education*. Retrieved October 15, 2018, from Education for Global Development: <http://blogs.worldbank.org/education/missing-piece-disability-inclusive-education>
19. McGeown, J. (2017, April 4). *Quality inclusive education is at the heart of the Sustainable Development Goals*. Retrieved November 11, 2018, from Global Partnership for Education: <https://www.globalpartnership.org/blog/quality-inclusive-education-heart-sustainable-development-goals>
20. Ministry of Education. (2010). *National Education Policy 2010*. Dhaka: Ministry of Education, Government of the People's Republic of Bangladesh.
21. Mizunoya, S. (2018, March 21). *Progress in Measuring Global School Enrollment Gaps for Children with Disabilities*. Retrieved October 10, 2018, from UNICEF Evidence for Action: <https://blogs.unicef.org/evidence-for-action/progress-in-measuring-global-school-enrollment-gaps-for-children-with-disabilities/>
22. Mizunoya, S., Mitra, S., and Yamasaki, I. (2016). Towards Inclusive Education: The Impact of Disability on School Attendance. *Innocenti Working Paper No.2016-03(2016-03)*.
23. Mizunoya, S., Mitra, S., and Yamasaki, I. (2018). Disability and school attendance in 15 low- and middle-income countries. *World Development*, 104, 388-403.
24. NGDO, NCDW and BLAST. (2015). *Current status of Rights of Persons with Disabilities in Bangladesh: Legal and Grassroots Perspectives*. Dhaka: National Grassroots and Disabilities Organization, National Council for Women with Disabilities, Bangladesh Legal Aid and Services Trust.
25. Sæbønes, A.-M., Baboo, N., Banham, L., Singal, N., Howgego, C., McClain-Nhlapo, C. V., et al. (2017). Oslo Summit on Education for Development. *Towards a Disability Inclusive Education*. Oslo.
26. The Education Commission. (2016). *The Learning Generation: Investing in Education for a Changing World*. New York: The International Commission on Financing Global Education Opportunity.
27. The World Bank. (2008). *Project Appraisal Document on a Proposed Credit in the amount of SDR 21.9 Million to the People's Republic of Bangladesh for a Disability and Children-At-Risk-Project*. The World Bank.
28. UNESCO. (2001). *Understanding and Responding to Children's Needs in Inclusive Classrooms: A Guide for Teachers*. Paris, France: United Nations Educational, Scientific and Cultural Organization.
29. UNESCO. (2003). *Overcoming Exclusion through Inclusive Approaches in Education: A Challenge and A Vision*. Paris, France: United Nations Educational, Scientific and Cultural Organization.
30. UNESCO. (2005). *Guidelines for Inclusion: Ensuring Access to Education for All*. France: United Nations Educational, Scientific and Cultural Organization.
31. UNESCO. (2017a). *Guide: Unpacking Sustainable Development Goal 4 Education 2030*. United Nations Educational, Scientific and Cultural Organization.

32. UNESCO. (2017b). *Global Education Monitoring Report 2017/8: Accountability in Education: Meeting out Commitments*. Paris, France: United Nations Educational, Scientific and Cultural Organizations.
33. UNESCO. (2017c). *A Guide for Ensuring Inclusion and Equity in Education*. Paris, France: United Nations Educational, Scientific and Cultural Organization.
34. UNESCO. (n.d.). *Inclusion in Education*. Retrieved October 10, 2018, from United Nations Educational, Scientific and Cultural Organization (UNESCO): <https://en.unesco.org/themes/inclusion-in-education>
35. UNICEF. (2012). *The Right of Children with Disabilities to Education: A Rights-based Approach to Inclusive Education*. Geneva, Switzerland: United Nations International Children's Emergency Fund.
36. UNICEF. (2014). *Situation Analysis on Children with Disabilities in Bangladesh*. Dhaka: UNICEF Bangladesh.
37. United Nations Committee on the Rights of Persons with Disabilities. (2016). *General comment No. 4, Article 24: Right to Inclusive Education*. United Nations Convention on the Rights of Persons with Disabilities.
38. Walton, O. (2012). *Helpdesk Research Report: Economic Benefits of Disability-Inclusive Development*. Governance and Social Development Resource Centre (GSDRC).
39. WHO. (2018, January 16). *Disability and Health*. Retrieved October 15, 2018, from World Health Organization: <http://www.who.int/en/news-room/fact-sheets/detail/disability-and-health>