

## Helpdesk Research Report: Economic Benefits of Disability-Inclusive Development

06.09.2012

**Query:** What are the economic benefits of including people with disabilities in development processes, and in particular, of multilateral and donor agencies taking a disability-inclusive development approach?

**Enquirer:** AusAID

**Author:** Oliver Walton ([oliver@gsdrc.org](mailto:oliver@gsdrc.org))

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### 1. Overview

The economic benefits of adopting a disability-inclusive approach to development are widely acknowledged in the literature as being significant. The literature also recognises, however, that these benefits are complex and difficult to quantify (Metts 2000, WHO & World Bank 2011). As a result, few empirical studies provide a sustained analysis of them. Furthermore, there are few reports or evaluations from implementing agencies that present evidence on the economic impacts of their disability-inclusive interventions, except for isolated examples in the areas of microfinance, employment support, agriculture and education.

This report provides an overview of the literature on the economic benefits of adopting a disability-inclusive approach to development. It also provides examples of good practice in the area of disability-inclusive development, with a particular focus on examples that demonstrate the economic benefits of adopting this approach.

## Background

A disability-inclusive approach to development seeks to include people with disability in the development process by 'recognising their potential, valuing and respecting their contributions and perspectives, honouring their dignity, and effectively responding to their needs' (AusAID 2008, p. 7). Rather than implementing isolated policies and actions, an inclusive approach to development promotes an integrated strategy benefitting persons and society as a whole (Berman-Bieler 2008).

Disability has been understood in a variety of ways, but today it is generally recognised that disability involves the interaction of medical and social factors. For the purposes of this report, the World Health Organization's (WHO) definition will be used: '[d]isability is an umbrella term for impairments, activity limitations, and participation restrictions. It denotes the negative aspects of the interaction between an individual (with a health condition) and that individual's contextual factors (environmental and personal factors)' (WHO 2001, p. 213).

People with disabilities are amongst the poorest and most vulnerable in developing countries. Poverty is both a cause and a consequence of disability and exists in a vicious cycle: the economic disadvantages and social exclusion faced by many people with disability create greater risk of further impairment due to limited access to land, healthcare, healthy food, shelter, education and safe employment (Yeo 2001, EDF 2002). Most studies emphasise the importance of recognising that the relationship between disability and poverty is complex and differs according to country and context (Metts 2000, EDF 2002, Mitra et al 2011). These factors make economic benefits more difficult to measure, and make it more difficult to make universal claims about the economic benefits of an inclusive approach.

Most disabled people (70 per cent and 85 per cent of disabled children) live in developing countries, and a higher proportion of the poor are disabled (16.7 per cent against a general average of 4.8 per cent) (Metts 2000). Employment rates are lower for disabled men (53 per cent) and disabled women (20 per cent) than for non-disabled men (65 per cent) and women (35 per cent) although rates vary greatly between countries (WHO & World Bank 2011). Education enrolment rates have been estimated to average between one and three per cent amongst children with disabilities in developing countries (Tanner 2007). This compares with an average enrolment rate of 77 per cent in sub-Saharan Africa, 95 per cent in East Asia and the Pacific, and a global average of 88 per cent (UNESCO 2011).

## Economic Benefits

Most efforts to present a cost-benefit analysis of disability have focused on the cost side. Assessing the benefits of addressing issues relating to disability (for individuals, households and society as a whole) is closely related to, though not the same as, assessing these costs. Cost estimates demonstrate the *potential* benefits to individuals, households and societies for addressing these costs, but most studies do not examine these in detail, and none were found that seek to quantify them. The main barrier to quantifying the economic benefits is a lack of data.

Several studies argue that disability-inclusive approaches to development are more cost-effective than other approaches. Some research on education has found that adopting an integrated approach is more cost-effective than providing special schools and leads to more beneficial outcomes. Metts (2000) also argues that there are significant economic returns associated with efforts to improve the accessibility of built environments.

The economic costs (and by extension the benefits) can occur at two levels: they can relate to people with disability themselves and their families or households, and to society as a whole. The following costs are examined in greater detail below.

Costs to people with disabilities and their families:

- additional costs of disability
- loss of income for people with disabilities and their families due to lower pay and unemployment
- loss of education for people with disabilities and their families/households
- lack of access to credit schemes.

Costs to the state/society:

- loss of productivity
- loss of taxes
- public spending on disability programmes.

Metts (2000) extrapolates from data on Canada to estimate that the global GDP lost annually due to disability is between US\$1.37 trillion and US\$1.97 trillion. Buckup (2009) assesses the macroeconomic losses of excluding people with disabilities from work based on ten low- and middle-income countries. The study finds that economic losses are large and measurable and range from three to seven per cent of GDP. These estimates are lower than those suggested by Metts (2000), who estimates losses of between 15 per cent and 40 per cent for the same countries, but are likely to be more accurate as they are based on country-sensitive data (Buckup 2009).

### Best Practice Examples

The report provides details of some good practice examples which have demonstrated the economic benefits of adopting a disability-inclusive approach to development. The economic benefits are clearest, and have been most commonly highlighted in programmes that supported disabled people's livelihoods and employment or access to credit or finance. Some inclusive education programmes also make explicit links to economic benefits.

Several small-scale projects are detailed in this report, which provide evidence that disability-inclusive approaches have led to small-scale economic benefits. Cobley presents several case studies from South India, which suggest that there is growing awareness of the valuable economic contribution that disabled people can make.

Common lessons that emerge from the cases include the finding that partnerships are key to the success of disability-inclusive interventions and can help to ensure that knowledge of working with people with disability is combined with experience of livelihoods or micro-credit interventions (Leonard Cheshire, ILO, Handicap International).

The International Labour Organization (ILO) (2011) has outlined a business case for promoting the employment of people with disabilities, which highlights the following points.

- People with disabilities make good, dependable employees.
- People with disabilities represent an untapped source of skills and talent.
- Disabled people, their families and friends are often an overlooked market segment.

- Hiring people with disabilities can contribute to the overall diversity, creativity and morale of the workplace and enhance a company's image.

### Inclusive Growth

Although it is widely recognised that people with disabilities will form a critical part of any 'inclusive growth' strategy (Mehta 2010), few in-depth studies explore the links between 'inclusive growth' and disability-inclusive development, or issues of disability more generally. A number of studies assess links between social protection and economic growth, but no examples were found that focus specifically on programmes to support people with disabilities.

## **2. Economic Benefits of Disability-Inclusive Development**

Most efforts to present a cost-benefit analysis of disability have focused on the cost side. Assessing the benefits of addressing issues relating to disability (for individuals, households and society as a whole) is closely related to, though not the same as, assessing these costs. Cost estimates demonstrate the *potential* benefits to individuals, households and societies for addressing these costs, but most studies do not examine these potential benefits in detail, and none were identified that seek to quantify them. In one of the most widely cited studies on the global costs of disability, Metts (2004) works on the conservative assumption that efforts to address these costs would be around 50 per cent effective.

Several studies argue that disability-inclusive approaches to development are more cost-effective than other approaches. Metts (2000, p. 34) for example, argues that '[i]nvestments in piecemeal disability interventions will never be cost-effective because people with disabilities must pass through as many of the stages of physical and social integration as possible to be in a position to maximize the economic contributions that constitute the returns to such investments. Successfully rehabilitating disabled people will not significantly increase their education levels if they are denied access to schools. And educating disabled people will not result in their becoming productively employed, if they are denied access to the workplace, transportation to the workplace or the personal assistance they need to take showers, prepare breakfasts and get ready for work'.

Several studies on education find that adopting an integrated approach is more cost-effective than providing special schools, and also leads to more beneficial outcomes (Metts 2000, Bieler-Berman 2008). Metts (2000, p.14) also finds that 'the traditional segregated rehabilitation and custodial-care systems have proven to be unnecessarily expensive and counterproductive due to the high cost of the institutions on which they are based, and the perverse tendency of these institutions to prevent people with disabilities from gaining social and economic access'. He concludes that 'policies and strategies to bring people with disabilities into the social and economic mainstream are increasingly seen as superior from an economic perspective because they have the power to increase the economic contributions of people with disabilities, and thus to increase their social and economic contributions while simultaneously reducing expenditures on expensive custodial care' (p.15).

Metts (2000) argues that there are significant economic returns associated with efforts to improve the accessibility of built environments. He states that 'existing research on the relative costs and benefits of accessible design has demonstrated that research to evaluate the impacts of increasing the accessibility of the built environment is both valuable and easily undertaken'. He notes that the cost of integrating accessibility into new buildings and infrastructure typically represents less than one per

cent of the capital development cost. The costs of retrofitting old buildings can be much more expensive (up to 20 per cent of the building's value for small buildings). Metts (2000) notes, however, that measuring the precise benefits of improving accessibility is difficult: the costs of design barriers in terms of lost output are difficult to isolate from other factors that may influence lost output. There are also difficulties associated with attributing losses from unemployment directly to inaccessibility issues.

### Data issues

The difficulty of quantifying the benefits of adopting a disability-inclusive development approach stems primarily from the lack of data (Metts 2000, Albert 2006, Groce et al 2011, WHO & World Bank 2011). The World Report on Disability identifies the following three main barriers to effective data collection in this area (WHO & World Bank 2011, p. 42).

- Definitions of disability often vary, making it difficult to compare data from various sources, let alone compile national estimates.
- There are limited data on the cost components of disability. For instance, reliable estimates of lost productivity require data on labour market participation and productivity of persons with disabilities across gender, age and education levels.
- There are no commonly agreed methods for cost estimation.

The World Report on Disability (WHO & World Bank 2011) states that technical advances are needed to achieve reliable national estimates of the cost of disability, especially in measuring the cost of productivity losses, lost taxes, health care, social protection and labour market programmes. It notes that the data on public spending on disability benefits are better in developed countries (WHO & World Bank 2011). Mitra (2006) has found that most studies on the economic aspects of disability focus solely on income and neglect the question of whether persons with disabilities have specific economic needs. While she concedes that in practice it is difficult to assess these needs because the definition of need will vary. Mitra (2006, p.245), nevertheless, argues that 'some assessment of the costs of disability at the individual and household level would help determine the income needs that result from disability'.

### Measuring the economic costs of disability

The economic costs associated with the exclusion of people with disabilities have been categorised in the literature in different ways (see, for example, DFID 2000, EC 2010, WHO & World Bank 2011). Broadly speaking, the costs (and by extension the benefits) can occur at two levels: they can relate to **people with disability themselves and their families or households**, and to **society** as a whole.

These costs can also be broken into **direct** and **indirect** costs. Direct costs to individuals, households and society include additional costs to support rehabilitation, to adapt homes, extra transport costs, or extra costs of disability payments. Indirect costs include the loss of productivity and taxes due to unemployment. Studies that assess particular agencies' efforts at mainstreaming disability tend to look at direct costs. Only a few studies assess indirect costs, mostly based on estimates due to lack of statistical information on disability.

The following sections provide an overview of the different kinds of economic cost associated with disability for people with disabilities and their families, and for society. Where available, empirical evidence relating to these costs has been provided.

## Costs to people with disabilities and their families

**Additional costs of disability.** People with disabilities and their families often incur additional costs in achieving a standard of living equivalent to that of non-disabled people. Additional costs may relate to health care services, assistive devices, transport, heating, laundry services, special diets or personal assistance. A study from the UK finds that additional cost estimates range from between 11 per cent to 69 per cent of an individual's income. Another study found that the estimated costs are between 29 per cent and 37 per cent of income in Australia, while a third study in Vietnam found that the estimated costs were nine per cent (WHO & World Bank 2011). The World Report on Disability notes that, while all of these studies highlight extra costs, there is no common technical approach for measuring or estimating them (WHO & World Bank 2011).

**Loss of income for people with disabilities due to lower pay and unemployment.** The unemployment rate of people with disabilities is usually double that of the general population in the Asia Pacific region, and often as high as 80 per cent or more (UN Enable no date). People with disabilities usually have a higher rate of unemployment than the rest of the population. When they do work, they tend to do so for longer hours and lower incomes, face a greater risk of becoming unemployed for longer periods, and have fewer chances of promotion (Elwan 1999). People with disabilities living in developing countries are predominantly self-employed and work in the informal sector.

**Loss of income for carers and other family members.** The UN has estimated that a quarter of the world's population is adversely affected as a result of disabilities (DFID 2000). 'The burden of care most often falls on family members, usually mothers or other female relatives... The burden of care also often falls on other children, usually girls, who may have to miss school to remain at home and care for a sibling or other relative with a disability' (DFID 2000, p.5). 'The lost productivity can result from insufficient accumulation of human capital (underinvestment in human capital), from a lack of employment, or from underemployment' (WHO & World Bank 2011, p.68). Some studies have sought to estimate the indirect costs to people with disabilities and their households. A study from 1986 found that one disabled child who does not receive appropriate rehabilitation and inclusion may 'place a burden on the community up to 6 times that caused by diarrhoeal disease' (EC 2010, p.48).

**Loss of education for people with disabilities and their families/households.** As will be examined below, various studies show that the economic costs of excluding disabled people from education are significant.

**Lack of access to credit schemes:** This has been identified as a problem, but no studies were identified that seek to put a cost on this issue.

## Costs to the state / society

Several policy documents make the case that a disability-inclusive approach may have broader economic benefits for society as a whole. AusAID (2008, p.8), for example, argues that adopting a disability-inclusive approach may have benefits for society as a whole: 'actively including people with disability and creating more accessible and inclusive communities will not only benefit them, it results in more successful and sustainable development for all. For example, improving access to buildings and transport also benefits frail and elderly people, pregnant women and those with short-term injuries such as broken legs. There is also strong anecdotal evidence that where teachers involved in inclusive education adopt different instruction styles, all children benefit. Enabling people with disability to fulfil their potential and achieve desired levels of independence, including employment,

reduces the strain and limitations experienced by other family members, often mothers and sisters, who are primary carers. Disability-inclusive development significantly contributes to achieving the MDG targets for alleviating poverty’.

A handful of studies have estimated the macroeconomic costs of disability on society. The most widely-cited study by Metts (2000) extrapolates from data on Canada to estimate that the global GDP lost annually due to disability is between US\$1.37 trillion and \$1.97 trillion (with the total cost for low-income countries estimated at between US\$135.36 billion and \$192 billion). In a later study, Metts (2004, p.9) argues that ‘if one conservatively assumes that properly designed investments in disabled people are capable of recapturing only 50 per cent of this loss, the world is still left with somewhere between US\$1,400 and US\$4,000 per disabled person per year to invest in such strategies’. Buckup (2009) assesses the macroeconomic losses of excluding people with disabilities from work based on ten low- and middle-income countries (China, Thailand, Vietnam, Ethiopia, Malawi, Namibia, South Africa, Tanzania, Zambia and Zimbabwe). The study finds that economic losses are large and measurable and range from three to seven per cent of GDP. These estimates are lower than those suggested by Metts (2000), who estimates losses of between 15 per cent and 40 per cent for the same countries, but are likely to be more accurate as they are based on country-sensitive data (Buckup 2009).

**Loss of productivity:** Powers (2008) argues that increasing employment levels among disabled people increases both the amount of goods and services produced in the economy, and the demand for goods and services.

**Loss of taxes:** An important indirect cost of disability is related to the lost labour productivity of persons with disability and associated loss of taxes. One estimate from Canada found that the loss of work through short-term and long-term disability was 6.7 per cent of GDP (WHO & World Bank 2011).

**Public spending on disability programmes:** Programmes to support people with disabilities include health and rehabilitation services, labour market programmes, vocational education and training, disability social insurance (contributory) benefits, social assistance (non-contributory) disability benefits in cash, provision of assistive devices, subsidised access to transport, subsidised utilities, various support services including personal assistants and sign language interpreters. OECD countries spend an average of 1.2 per cent of GDP on contributory and non-contributory disability benefits, covering six per cent of the working age population in 2007 (with the figure reaching two per cent if sickness benefits are included) (WHO & World Bank 2011).

In addition to these general assessments, there are a number of studies that focus on the potential economic benefits of adopting an inclusive approach in the education sector (described below). There are a few isolated examples of the economic benefits of an inclusive approach in other areas. For example, the World Report on Disability provides details of a study of a supported employment project conducted in the UK, which found that for every pound invested, £5.87 was returned in savings in mental health and welfare benefits, tax income, and increased personal income (WHO & World Bank 2011).

### Inclusive education

There has been more detailed analysis of the benefits of an inclusive approach in the field of education. A range of agencies stress the economic benefits associated with inclusive education (see, for example, AusAID 2008). These benefits include the following.

- Increased potential productivity and wealth creation from more and better human resources.
- Reduction in administrative and other recurrent overheads associated with reduction of social welfare and other future dependency costs.
- Increased government revenue from taxes paid, which can, in part, be used to recoup the costs of the initial education.
- Reduction in school grade repetition and drop-out rates (through the overall improvement of quality of primary education).
- Economies of scale from the unification of separate special and regular education for the vast majority of learners.
- Reduced costs for transportation and institutional provision typically associated with segregated services.
- Improved economic performance of schools and systems (Lynch 1994).

A best practice paper by DFID notes that 60 per cent of children with special educational needs can be educated with no adaptations and 80 to 90 per cent can be educated in regular schools with minor adaptations (e.g. teaching strategy training, child-to-child support and environmental adaptations). It argues that costs can be kept to a minimum by drawing upon local resources, people and facilities. The paper also notes that there may be some short-term costs associated with shifting to inclusive education. These include the cost of adapting curricula, training teachers, providing teaching aids, and adapting school infrastructure (DFID 2010).

Experts consulted for this report stated that the short-term costs would be outweighed by the long-term economic benefits. It was noted that donors often ignored the wider economic benefits such as the benefit of having a larger number of economically active citizens (expert comments).

A study on the wage returns to investment in education for disabled people in Nepal found that the estimated rate of return was very high amongst this group – ranging from 19.4 to 33.2 per cent (Lamichhane & Sawada 2009). The study also found that years-of-schooling had a strong positive effect on the probability of employment. A study from the US found that disabled children in mainstream schools had an employment rate of 73 per cent, compared with a rate of 53 per cent for those in segregated schools (Abatemarco et al no date).

Hasan (2006) assesses inclusive education programmes in four countries (South Africa, Bangladesh, Vietnam and Nepal). He finds that education at special schools was far more costly than inclusive education, focused on vocational, rather than academic subjects and tended to isolate disabled children from society and society from disabled children. Despite the obvious benefits of inclusive education, there was little evidence in these countries that an inclusive approach had been applied.

### **3. Good Practice Examples**

This section provides details of some good practice examples that have demonstrated the economic benefits of adopting a disability-inclusive approach to development. The economic benefits are clearest, and have been most commonly highlighted, in programmes that provide support for livelihoods and employment, or assist people with disabilities by improving access to credit or finance. Some inclusive education programmes also make explicit links to economic benefits.



The economic case for supporting disability inclusion has not featured prominently in most donor strategies (Tanner 2007). While some donors, such as USAID, have framed their approach to disability in economic terms (see, for example, USAID's Disability Policy Paper (1997)), evidence demonstrating the economic benefits of their approach is rarely presented. There are some signs that donor organisations are taking a growing interest in generating greater evidence on the economic benefits of a disability inclusive approach (expert comments). For example, a recent evaluation of Norway's efforts at mainstreaming disability into its development cooperation programme emphasised the need for better statistics in order to identify the prevalence of disability and the barriers facing people with disabilities. The report stated that further research into 'the "smart economics" of inclusion will lead to positive results both in terms of human rights and in terms of poverty reduction and economic growth' (NORAD 2012, p.69).

Several key policy documents present an economic rationale alongside other justifications. For example, UNESCO's policy guidelines for inclusive education feature three justifications: educational, legal and economic. The economic justification is that it is 'less costly to establish and maintain schools that educate all children together than to set up a complex system of different types of schools specialising in different groups of children' (UNESCO 2009, p. 9).

The examples presented below provide a brief overview of each case, outline the key economic benefits and highlight key lessons that arise. A large number of case studies and best practice recommendations are also provided in Handicap International's (2006) 'Good Practices' guide for economic inclusion of people with disabilities.

Due to the complex, long-term and multi-faceted nature of most disability-inclusive approaches to development, it is difficult to separate best practice in supporting economic benefits from broader best practice examples. The next sub-section provides a brief overview of current good practice in disability-inclusive development, together with some broad best practice lessons about promoting economic inclusion, in order to frame the subsequent case study examples.

#### Disability-Inclusive Development: Current Best Practice

Disability has become an important part of donor development strategies in recent years and has often been linked to efforts to support the millennium development goals (Lord et al 2010). Most agencies adopt a twin-track approach which involves both specific/targeted programmes and mainstreaming/inclusion programmes (EDF 2002, Berman-Bieler 2008, Lord et al 2010). Current best practice in this area is summarised by the World Report on Disability (WHO & World Bank 2011), which emphasises a multi-faceted approach to tackling the social and economic barriers facing people with disabilities. The report highlights the systemic nature of these barriers and the fact that they vary according to context. Many other donor policies, such as AusAID's 'Development for All' document (2008) outline similar priorities.

- *Addressing barriers to health care:* Making all levels of existing health care systems more inclusive and making public health care programmes accessible to people with disabilities.
- *Addressing barriers to rehabilitation:* Policy responses should emphasise early intervention, the benefits of rehabilitation to promote functioning in people with a broad range of health conditions, and the provision of services as close as possible to where people live.
- *Addressing barriers to support and assistance services:* Transitioning to community living, providing a range of support and assistance services, and supporting informal caregivers will

enable people with disabilities and their family members to participate in economic and social activities.

- *Creating enabling environments:* Requirements for addressing accessibility and reducing negative attitudes are: access standards; cooperation between the public and private sector; a lead agency responsible for coordinating implementation; training in accessibility; universal design for planners, architects, and designers; user participation; and public education.
- *Addressing barriers to education:* The inclusion of children with disabilities in mainstream schools promotes universal primary completion, is cost-effective and contributes to the elimination of discrimination.
- *Addressing barriers to employment:* This is likely to require antidiscrimination laws, and tax and other financial incentives for employers. In addition to mainstream vocational training, peer training, mentoring and early intervention show promise in improving disabled people's skills.

The World Report on Disability also makes the following key recommendations.

- *Enable access to all mainstream services and invest in specific services* for people with disabilities, such as rehabilitation, support services or training.
- *Adopt a national disability strategy and plan of action.* Their development, implementation and monitoring should bring together the full range of sectors and stakeholders.
- *Involve people with disabilities.* Disabled people's organisations may need capacity building and support to empower people with disabilities and advocate for their needs.
- *Improve human resource capacity* by integrating training on disability and human rights into curricula and accreditation programmes.
- *Provide adequate funding* for services and improve the affordability of goods and services for people with disabilities.
- *Increase public awareness and understanding of disability.* Surveying attitudes to disability can help identify education and public information needs.
- *Improve disability data collection.* International methodologies for collecting data on people with disabilities need to be developed and tested cross-culturally. Research is essential for informing disability policy and programmes and for efficiently allocating resources.

The European Commission (EC) (2010) provides some examples of how a twin-track approach can be applied to tackle economic barriers facing people with disabilities.

- Encouraging employers to hire persons with disabilities, while at the same time providing specific support to prepare them, or the workplace (e.g. accessibility, technical solutions, vocational training, changes in laws and policies to support reasonable accommodation).
- Ensuring microfinance groups make loans to persons with disabilities, while at the same time supporting disabled individuals or groups of persons with disabilities to access loans.
- Ensuring vocational training is accessible to people with disabilities, while at the same time providing opportunities for skills training to disabled people who cannot be integrated in mainstream vocational training.

The EC report (2010, p.48) also highlights Community-Based Rehabilitation (CBR) as one of the most established strategies for reaching people with disabilities in developing countries. CBR is: 'implemented through the combined efforts of people with disabilities themselves, their families, organisations, and communities, and the relevant governmental and nongovernmental health, education, vocational, social and other services'. 'One of the key objectives of CBR strategy is the inclusion of people with disabilities in the civil, social, political and economic structures of the community. This means persons with disabilities play a full part as citizens of their society with the same rights, entitlements and responsibilities as others, while contributing tangible benefits to the whole community. Poverty alleviation strategies which target people with disability also bring socio-economic benefits to the whole community and ultimately to the country' (p.49).

## Agriculture

### FAO support for disabled farmers in South East Asia

*Background:* The Food and Agriculture Organization (FAO) estimates that between 70 and 80 per cent of people with disabilities in South East Asia are farmers and rural workers. People with disabilities are routinely excluded from programmes intended to alleviate rural poverty or enhance local farming techniques. FAO worked in one of the poorest regions of Thailand to enhance the skills of disabled farmers and make them successful entrepreneurs. FAO developed an innovative training programme based on mushroom cultivation. Mushrooms offer good market opportunities and their cultivation can be started at a very low cost, generating income within a short time.

*Economic Benefits:* The case study provides anecdotal evidence that the project has had economic benefits. The programme manager explains: 'mushroom cultivation has restored their self-confidence. These people have acquired the skills and means to lead better and more productive lives. They can stand on their own and, most important, they can teach other people within their community. This acquired ability to lead and to teach other people is an important aspect of the success of this project'.

*Background:* Cambodia has a per-capita rate of disability that is one of the highest in the world. A joint programme between Handicap International and the FAO is giving rural people with disabilities additional skills to integrate into their communities, to improve incomes, to manage their crops better and to regain their self-esteem.

*Key Lessons:* FAO's Country Officer stresses the importance of adopting an inclusive approach: 'the project focuses not just on treating marginalised or disabled farmers as special. There is no point developing special programmes just for disabled farmers. You have to look at the farming community as a whole and how networks of farmers can come together as trainers, as organisers, as scientists. This model is replicable anywhere where there is a need to place farmers at the centre of the learning rather than production and technical delivery'.

*Source: Heinicke-Motsch & Sygall (2003)*

## Microfinance

### Inclusive Microcredit – Leonard Cheshire International

*Background:* While there have been examples where disabled people's organisations (DPOs) have implemented successful economic empowerment programmes, many DPOs have found that their

work in credit has 'detracted and diverted their limited resources from other priority areas of their work'. Because of resource constraints, conflicting interests and priorities and limited technical knowledge and experience, the finance programmes operated by disability organisations have had limited success. Loan repayment rates are often as low as 65 per cent for disability organisations (against around 90 per cent for successful mainstream providers). As a result, many if not most credit programmes operated by disability organisations struggle to achieve self-sustainability, let alone growth.

Leonard Cheshire (LC) is a UK charity, working globally with disabled people. One of the organisation's priority areas is economic empowerment programmes. In 1997, LC established its own credit facility for small business entrepreneurs who needed capital to either set up or expand their own small enterprises. This was one part of a four-pronged approach to economic empowerment, which also included support of skills and vocational training, production unit development and access to employment by disabled people.

A review during the second year of its operation showed some positive impacts of the work. Disabled people had been able to set up and expand their enterprises and some had improved their earning power. However, the impact in terms of numbers reached and the rate of success was disappointingly low. Additionally, the administrative costs of implementing the programme were disproportionately high in relation to the outcomes achieved.

*Key Lessons:* Because of these findings, LC redefined its policy for promoting access to credit for poor and disabled people. LC decided not to act as implementers of micro finance or credit programmes. Instead it focused on developing partnerships with established microfinance mainstream providers with experience and proven expertise. Its role was to raise awareness and understanding among the mainstream providers of disability issues and to work with them to develop programmes where disabled people would be successfully targeted and included in their work:

- The first step was raising awareness of the needs and potential of poor disabled people among microfinance providers. This was done through a series of formal and informal meetings, presentations and discussion forums. Initially LC targeted those responsible for policy development, and through them management and programme staff.
- To strengthen links with a mainstream microfinance provider and to increase its own capacity for and knowledge about microfinance, LC in the UK formed a partnership with the microfinance network Opportunity International. A similar partnership was established in the Philippines for LC's South East Asia programme.
- To change misconceptions and increase understanding among disabled people and LC project staff about microfinance, training programmes in business and basic financial management were introduced.

In the Philippines, LC formed a partnership with the registered microfinance provider *Alalay sa Kabuhayan* Foundation Inc. (AKAY). AKAY's mission is to fight poverty and it focuses its work in metro Manila, targeting poor women, disabled people and their family members through group lending programmes. It was established and is mainly staffed by disabled people, but operates fully inclusive programmes.

In 2001, LC provided US\$50,000 to AKAY for an inclusive group-lending programme. US\$9,500 was a grant for social preparation and capability purposes. US\$41,500 was given as a loan, repayable

over four years at seven per cent interest. The target is 1800 borrowers of which 20 per cent (360) will be disabled people or their family members.

*Economic Benefits:* Additional technical support has been provided by LC through a locally based microfinance consultant and administrator. In September 2002, 47 centres had been established and are operated by 10 staff, of whom seven are disabled people. One thousand and forty four borrowers have taken out loans and of these 151 are disabled people and 75 are relatives of disabled people. The repayment rate is currently 93 per cent.

The impact of LC's practice in terms of numbers of disabled people and relatives accessing mainstream microfinance programmes is still relatively low – about 330 people worldwide since implementation of the inclusive policy. However, significant and important steps have been taken towards achieving long-term access and inclusion of disabled people in high quality mainstream microfinance programmes. This has been from relatively small human and financial inputs.

Awareness and greater understanding of the needs and rights of disabled people to access and participate in quality and relevant microfinance programmes has been put in the minds of policy makers and implementers of mainstream microfinance organisations. The examples of positive changes in the lives of disabled people who participate in the programmes demonstrate that disabled people can succeed in small business enterprise using loans, and this acts as a motivator for both microfinance organisations and for other disabled people.

*Source: Adapted from Heinicke-Motsch & Sygall (2003)*

#### *Economic Empowerment Opportunities for People with Disabilities: Cameroon*

*Background:* The Socio-Economic Empowerment of Persons with Disabilities (SEEPD) Programme was implemented in Cameroon in 2008. It focused on introducing micro-credit access to persons with disabilities and on providing inclusive and targeted vocational training with full involvement of disabled people in determining their areas of interest.

*Economic Benefits:* Two years later, preliminary findings of research on the impact of services on the socio-economic empowerment of 130 persons with disabilities showed a decrease in the level of stigma and discrimination and an increase in income levels.

*Key Lessons:* Overall, the study showed that with a 'participatory approach to economic empowerment engagements, persons with disabilities will access inclusive development opportunities and this will greatly contribute to an improvement in their quality of life' (no p.n.).

*Source CBM (2011).*

#### Employment

##### *Job Placement schemes in India*

*Background:* Copley (forthcoming) examines three Bangalore-based schemes, which are designed to promote formal sector employment for disabled people, through vocational training and job placement support. The first scheme was run by the Association of People with Disability (APD), a local disability

NGO. The second is run by the National Association for the Blind (NAB), a national NGO. The third is run by Leonard Cheshire.

*Key Lessons:* Cobley argues that these schemes provide strong evidence of a growing demand for suitably skilled disabled people, particularly within Bangalore's private sector. The schemes demonstrate that impressive results can be achieved, and how job placement services can support the transition from training to employment.

This case study provides evidence to suggest that a degree of coordination and cooperation exists between the three NGOs examined, and this may well be another factor in the success of these schemes.

The success of job placement schemes in Bangalore provides some evidence to suggest that formal sector employers in the city have become more open to employing disabled people. One employer explained that his company 'now acknowledged a sound business case for employing suitably qualified disabled people, as well as the social responsibility'. Cobley notes, however, that although formal sector employment may be possible for some living in urban areas, there may be fewer opportunities in rural areas.

*Source: Cobley (forthcoming)*

#### Supporting Self-Help Groups (SHGs) in India

*Background:* Cobley (forthcoming) also provides an overview of three rural, community-based self-help groups which focus on supporting livelihoods in southern India. One of the schemes is a state-wide government run programme, while the other two are smaller and run by NGOs.

*Key Lessons:* Each of the schemes has established SHGs that are trained to be as self-reliant as possible, and linked up with mainstream financial institutions at the earliest opportunity. Cobley notes that all three schemes were primarily focused on forming SHGs for disabled people only, despite the existence of mainstream SHGs, which could risk reinforcing the segregation of disabled people. One of the cases, however, shows that disabled people can also thrive in mainstream SHGs, which suggests that work may be needed to encourage the mainstream groups to be more inclusive of disabled people.

Gathering more data on disability will only help if the data is used to ensure that resources are targeted where they are most needed. Improved dialogue with NGOs and disabled people themselves will only make a difference if the feedback is used to inform future policies and programmes.

*Economic benefits:* The programmes appear to be achieving excellent results in supporting disabled people to develop livelihoods and building their status within local communities.

In the areas where this research was conducted, 'there appears to be a growing awareness of the valuable economic contribution that disabled people can make to their communities, given the necessary support'. Cobley notes that there are many factors that may be contributing to this, including India's rapidly growing economy, and a growing trend towards more inclusive, community-based strategies for supporting disabled people.

*Source: Cobley (forthcoming)*

### Vazhndhu Kaatuvom Project (Self-Help Group)

*Background:* This project has been implemented in 16 of the 32 districts in Tamil Nadu (South India) and is run by the State Government of Tamil Nadu, in collaboration with NGOs and with World Bank support. The main target beneficiaries are disabled people, tribal communities and other vulnerable groups, such as widows and orphans.

Once the beneficiaries have been identified, they elect a voluntary Village Poverty Reduction Committee (VPRC), including at least one disabled person, to represent their interests and govern the local implementation of the project. VPRCs are allocated funds to be used for a range of local project activities, including skills development, livelihoods support, medical rehabilitation and capacity building. The project involves forming self-help groups, known as 'common livelihoods groups', designed to bring together 10 to 15 people, including non-disabled and disabled people, with similar livelihoods interests.

Cobley states that '[t]his appears to be a genuinely participatory project, providing an excellent example of the Government 'handing over the reins' to beneficiaries, and working in tandem with NGOs, in order to deliver services as effectively as possible, thus countering criticisms that have been directing at them in the past for failing to do so'.

*Economic benefits:* Cobley states that one Community Development Facilitator confirmed that 'the majority of them felt that their economic and social status had improved, within their village communities, as a result of the project'.

*Source:* Cobley (no date)

### Business Organisations providing Support for employers to become more disability inclusive (ILO)

*Background:* The ILO (2011) has examined a number of cases from Australia, India, New Zealand, Sri Lanka and Vietnam where business organisations have assisted employers in becoming more disability inclusive. Their report highlights five main practices that are common to many of the featured organisations.

The common practices are:

- raising awareness and building capacity on disability inclusion
- providing information and tools on disability and employment
- influencing policy on employment and training of disabled people
- providing career development opportunities and organising vocational training
- linking disabled jobseekers with employers.

*Key Lessons:* the report highlights a number of key lessons learned from the case studies.

**An organisation for employers should be led and governed by employers:** Many organisations found that in order to truly respond to employers' needs, an organisation for employers should be led and governed by employers. This lesson was particularly expressed by disability-specific employers' organisations.

**Collaboration and partnerships with other organisations add value:** All organisations emphasised the importance of collaborating with government agencies and ministries, other employers' organisations, trade unions, academic and vocational institutions, NGOs – and, importantly, with disabled people and their organisations.

**Awareness raising is pivotal:** The case studies highlight a continued need to raise awareness about disabled workers and their capabilities. Many employers are unaware of the benefits of hiring disabled people and not all employers are sensitised to disability issues.

**Qualified disabled jobseekers should be matched to jobs:** Organisations that facilitate the recruitment of disabled employees emphasise the importance of carefully matching disabled jobseekers with suitable jobs. This involves taking into account both the labour needs of employers and the interests and qualifications of disabled candidates.

**Employers' organisations have a major role and interest in making the workplace inclusive:** Employers' organisations and networks can play a major role in providing technical advice and advisory services that help employers to hire, manage and retain disabled employees, as well as serve them as customers.

These cases reflect the understanding that inclusive workplaces are mutually beneficial to employers and persons with disabilities. This also resonates with the general business case for hiring disabled persons, which outlines the benefits of a diverse workforce, inclusive of disabled persons. The business case states that:

- **People with disabilities make good, dependable employees.** Many cases document comparable productivity, lower accident rates and higher job retention rates between employees with disabilities and a company's general workforce.
- **People with disabilities represent an untapped source of skills and talent,** including technical skills if they have access to training and transferable problem-solving skills developed in daily life. People who become disabled while working often have valuable skills and experiences learned on the job, in addition to their formal skills qualifications.
- **Disabled people, their families and friends are often an overlooked market segment.** Especially in developed countries, many have significant disposable income.
- **Hiring people with disabilities can contribute to the overall diversity, creativity and morale in the workplace** and enhance a company's image among its staff, community and customers.

*Source: ILO (2011)*

#### *Skill-mapping: MphasiS in India*

*Background:* MphasiS is an IT company from Bangalore, India. In 2007 it decided to focus on hiring people with disabilities as part of its corporate social responsibility programme. The management pushed to have a high number of people with disabilities hired in a short time, but did not take action on necessary changes relating to company policies, employees' mindsets, myths and stereotypes, infrastructure and services. In July, the company posted job advertisements to employ only people with disabilities both for technical (software engineers) and non-technical jobs (back office jobs). The ratio of people who were selected was extremely low (10:1 for engineers, 57:7 for back office jobs).



The company then changed its approach, targeting trainable candidates with disabilities who could be hired. It partnered with a local disability NGO to roll out a pilot project called 'Project Communicate'. The aim of the project was to train persons with disabilities in skills required for jobs at the MphasiS. The MphasiS training team developed a three month curriculum and started training 22 candidates with disabilities on soft skills, computer typing, English and analytical skills.

*Economic Benefits:* After one-and-a-half months, the Project Communicate team conducted an assessment and provided more intensive training on the weaker aspects found in some trainees. At the end of three months, all candidates were interviewed and 17 were selected to work for MphasiS while the remaining five were hired by other companies.

The pilot project was successful. The company therefore decided to train 80 more candidates and increased the training duration to four-and-a-half months. At the end of the programme, all 80 trainees found jobs – 70 with MphasiS. With this success, Project Communicate was replicated in other States in India and other companies adopted the same model.

MphasiS started employing a first batch of 40 people with disabilities in 2007. As of 2011, MphasiS employed 400 youth, women and men with disabilities. Project Communicate allowed MphasiS to develop a skilled and trained diverse workforce. Its employee retention increased as 80 per cent of persons with disabilities employed by MphasiS stayed on the same job.

*Key Lessons:* A key innovative aspect of this approach consisted in investing time in conducting 'skills mapping' (using technology to bridge gaps in disability and limitation) rather than 'disability mapping' (matching disabilities and the requirements of jobs). The project benefited all partners. The company reduced its responsibilities and saved time by working with non-profit partners, and improved its image, receiving an award from the government. The non-profit partners were able to work with the corporate sector. Other key lessons included the following.

- The importance of working with the private sector first to identify relevant skills before training people with disabilities. The private sector should be involved in designing curriculum, delivering and assessing the programme.
- The importance of working through NGOs, networks of DPOs, and media in identifying trainable candidates and of working with NGO partners to deliver training. MphasiS stressed the importance of continuously assessing candidates' performance and providing support to demystify disability in the corporate environment.

Source: ILO (2011) (More information here <http://www.mphasis.com/pdfs/CSRatMphasis.pdf>).

#### *Vocational Training: The China Disabled People's Federation*

*Background:* The China Disabled People's Federation (CDPF) conducted a baseline survey on the training needs of persons with disabilities in agro production and techniques in 1995. In response to the survey, two national policy guidelines were formulated. Heilongjiang province was chosen to be a pioneering province in implementing the policies and the government of Heilongjiang province provided ad hoc financial and administrative support. A Training Project was initiated to improve farming practices and farmers' agriculture skills. The local Ministry of Education, Ministry of Human Resource and Social Security, Ministry of Agriculture and CDPF collaborated in implementing the project. With financial support from the government, 63,000 training sites, 19,000 stations for

apprentice-type training, 15 million textbooks and more than one million sets of audio-visual teaching materials were created.

*Economic benefits:* The project helped to increase the number of people with disabilities who were trained (from 2,357 persons in 1996 to 20,405 in 2000). Eighty-seven per cent of the 80,600 persons with disabilities trained by the programme rose out of poverty while some nine per cent became 'relatively rich'.

*Key Lessons:* The project demonstrated that low formal education is not an obstacle to practical training. Moreover, increased assistance to trainees (such as with transportation and accommodation costs) increased participation. The project also demonstrated that the enforcement of government policies and legislation can improve the economic conditions of people with disabilities in rural areas by increasing access to mainstream training courses, and by diversifying training programmes so that they are responsive to the unique opportunities of a geographic area, i.e. natural resources and market opportunities.

*Source: ILO (2011)*

#### *Promoting livelihoods in Cambodia: Handicap International*

*Background:* Handicap International (HI) Cambodia/Thailand implemented the initiative 'Towards Sustainable Income Generating Activities (TIGA)' during the period 2008-10 in Cambodia. The project targeted 560 persons with disabilities and their family members. It aimed at reducing social exclusion and poverty among persons with disabilities in Battambang province by increasing livelihood opportunities through access to health and rehabilitation services, and through access to vocational and business skills development opportunities.

The project faced a number of challenges, mainly linked to the very low level of education and skills of the target group and working experience and opportunities. To address these challenges, the project looked at creating rural entrepreneurship opportunities. It acknowledged that being a successful entrepreneur requires diverse skills. These include technical skills, professional skills, soft skills (such as self-esteem, communication, negotiation), and business management skills. It also recognised that most people in rural areas generate income in the informal economy.

The TIGA project offered a variety of technical training to improve skills according to each individual's need. The individual approach included talking directly to the target group, peer discussion, discussions with families, group and community activities. It built on existing networks and resources, such as local officers to conduct training, in order to maximise resources and support the sustainability of the project. The success was then replicated and beneficiaries were followed up after the training and provided with additional support. The project also provided refresher courses and a platform for people with disabilities involved in similar activities to share good practices and challenges they encountered.

*Economic benefits:* After three years, 560 people with disabilities participated in the project of which 70 per cent are mine and war victims and 49 per cent are women. Seventy-five per cent of participants increased their income, 87 per cent improved their quality of life, and food insecurity decreased for all project beneficiaries.

*Key Lessons:* Key to the success of the initiative was the decision to partner with a local NGO and to balance the income-generating objective with the social participation objective, ensuring that all stakeholders were involved from the beginning. The mobilisation of people to join the activities has encouraged people with disabilities to organise themselves and become a DPO.

The DPO will take full ownership of implementation in 2011, with HI providing a support role. The project will work more on mainstreaming disability and livelihoods. Together with the DPO, HI will conduct comprehensive barrier assessments and mobilise funding to support inclusion. It will also provide technical support and coaching for vocational training centres and microfinance institutions to become inclusive.

Source: ILO (2011) (More information available here: [http://www.handicap-international.fr/fileadmin/documents/publications/Good\\_practices\\_TIGA.pdf](http://www.handicap-international.fr/fileadmin/documents/publications/Good_practices_TIGA.pdf))

#### **4. 'Inclusive Growth'**

The term 'inclusive growth' recognises that the pace and pattern of growth are interlinked and must be addressed together. While rapid growth may be deemed necessary for substantial poverty reduction, this growth should be broad-based across sectors and inclusive across large parts of a country's labour force if it is to be sustainable (World Bank 2009). Although it is widely recognised that people with disabilities will form a critical part of any 'inclusive growth' strategy (Mehta 2010), few in-depth studies explore the links between 'inclusive growth' and disability-inclusive development, or issues of disability more generally. A number of studies assess links between social protection and economic growth, but few of these appear to focus specifically on programmes to support people with disabilities.

A number of studies examine the tendency for rapid economic growth to exclude people with disabilities. For example, a recent study on India has examined the impact of India's rapid economic growth since the early 1990s on people with disabilities. It finds that 'while increased employment opportunities and accessibility have benefitted middle-class and highly-skilled disabled persons, the majority of people with disabilities have been left out of India's economic affluence' (Hiranandani & Sonpal 2010, no p.n.).

The GSDRC Topic Guide on Social Protection provides an overview of the literature on social protection and growth. Social protection mechanisms were previously thought to draw state resources away from other growth promoting activities and to have an adverse effect on beneficiaries' incentives to work. However, it is now argued that social protection can play a significant role in promoting both general and pro-poor economic growth. Social protection measures are thought to potentially lead to long-term growth by encouraging capital accumulation and investment, increasing work capacity, and helping to manage risk, as well as offering potential advantages to non-beneficiaries ('multiplier effects'). In general there are four social protection-related approaches to encouraging growth at both national and household levels: investments in human capital, managing risks, addressing market failures, and general attempts to reduce poverty (e.g. by reducing inequality) (Scott 2012). A DFID report on social protection and economic growth argues that cash transfers to family members such as older parents or those living with disabilities, 'can reduce their dependence on those of working age. As a result, the working poor will be better-fed and healthier, and in a better position to meet the costs of seeking work. In allowing those previously excluded to compete for jobs, social protection helps to increase the flexibility of the labour market' (DFID 2006, p.4)

Cash transfers often form a key part of inclusive growth strategies. As well as having many short-term benefits for the poor and socially excluded people that receive them, they can also increase consumption and create a 'generation of healthier and better educated people who can seize economic opportunities and contribute to broad-based economic growth' (Hulme 2011, p.2). Hulme (2011) describes how cash transfers help to prevent malnutrition, which is a major cause of disability and poor mental and physical growth.

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## 6. Additional Information

### Key Websites

[UN Enable](#)

[International Disability and Development Consortium](#)

[Leonard Cheshire](#)

[Handicap International](#)

[Action on Disability in Development](#)

[Academic Network of European Disability experts \(ANED\)](#)

[Global Partnership for Disability and Development \(GPDD\)](#)

[International Online Resource Centre on Disability and Inclusion](#)

[Make Development Inclusive](#)

**Experts Consulted:**

David Cobley, University of Birmingham

Philippa Thomas, DFID

Jo Cooke, DFID

Ian Henstock/Michael Guy, Handicap International

Daniel Mont, World Bank

Frank Hall-Bentick, Independent Consultant

Atif Sheikh, Civil Society HID Programme (CHIP) Pakistan

Elena Down, AusAID

Pema Chhogyel, Bhutanese Ministry of Education

Majid Turmusani, Independent Researcher

Nilofar Shamim Ansher, The Global Initiative for Inclusive ICTs

Mirella Schwinge, Rhodes University

Fred Doulton, UN Secretariat for the Convention on the Rights of Persons with Disabilities

Venkatesh Balakrishna, Action on Disability and Development India

Rosangela Berman Bieler, UNICEF

Prof. Mark Priestley, University of Leeds

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