Human Capital and Disability

Why it's important to invest in *all* people

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What is disability?

Persons with disabilities include those who have long-term physical, mental, intellectual, or sensory impairments which in interaction with various barriers may hinder their full and effective participation in society on an equal basis with others. (UNCRPD, 2006, Art. 1)

Promoting full participation of persons with disabilities in society is an integral part of the 2030 Agenda for Sustainable Development which pledges that no one will be left behind.

Disability intersects with issues related to gender, age, and sexual orientation and gender identity.

One billion people have disabilities globally...

...that's 15 percent of the population

...and includes 100 million children with both moderate and severe disabilities.

Barriers

Physical disabilities	Blindness and low vision	Cognitive or learning disabilities	Hearing disability	Developmental and intellectual disabilities
Inaccessible buildings	Hazardous entries/ poor pathways	Lack of understanding and stigma	Lack of accessible services	Social exclusion
Inaccessible transportation	Lack of resources	Lack of trained educators and learning support	Lack of training in sign language	Involuntary placement

Why is disability important for human capital?

The Human Capital Index (HCI) provides a measure of a country's productive potential. Persons with disabilities are less likely to have opportunities for productivity. They are more likely to experience multidimensional poverty, lack access to health services, education and employment opportunities, and face social exclusion and poor quality of life.

There are society-wide economic consequences for not supplying support and opportunities for persons with disabilities.

Valuable human capital lost

HCI

High welfare costs and lost tax revenues

High costs of exclusion

3 to 7% of GDP

Disability-inclusive development requires a whole-of-government approach

To achieve disability-inclusive development takes the integrated efforts of multiple sectors and a whole-of-government approach. The systematic and effective inclusion of persons with disabilities in Bank operations is essential to fully achieving the World Bank's twin goals of ending extreme poverty and promoting shared prosperity. To this end, the Bank has made 10 commitments that cross sectors and constituencies including social protection, transport, education and the private sector, among others.

Inclusive education
Ensuring that all World Bank-financed education programs and projects are disability-inclusive by 2025.

Technology and innovation
Ensuring that all World Bank-financed digital development projects are disability sensitive, including through the use of universal design and accessibility standards.

Data disaggregation
Scaling up disability data collection and use.

Women and girls
Better understand the economic empowerment of women with disabilities.

Persons with disabilities in humanitarian contexts
Ensuring that all projects financing public facilities in post-disaster reconstruction are disability-inclusive by 2020.

Transport
Ensuring that all World Bank-financed urban mobility and rail projects that support public transport services are disability-inclusive by 2025.

Private sector
Enhancing due diligence on private sector projects financed by the International Finance Corporation regarding disability inclusion.

Social protection
Ensuring that 75 percent of World Bank-financed social protection projects are disability-inclusive by 2025.

Staffing
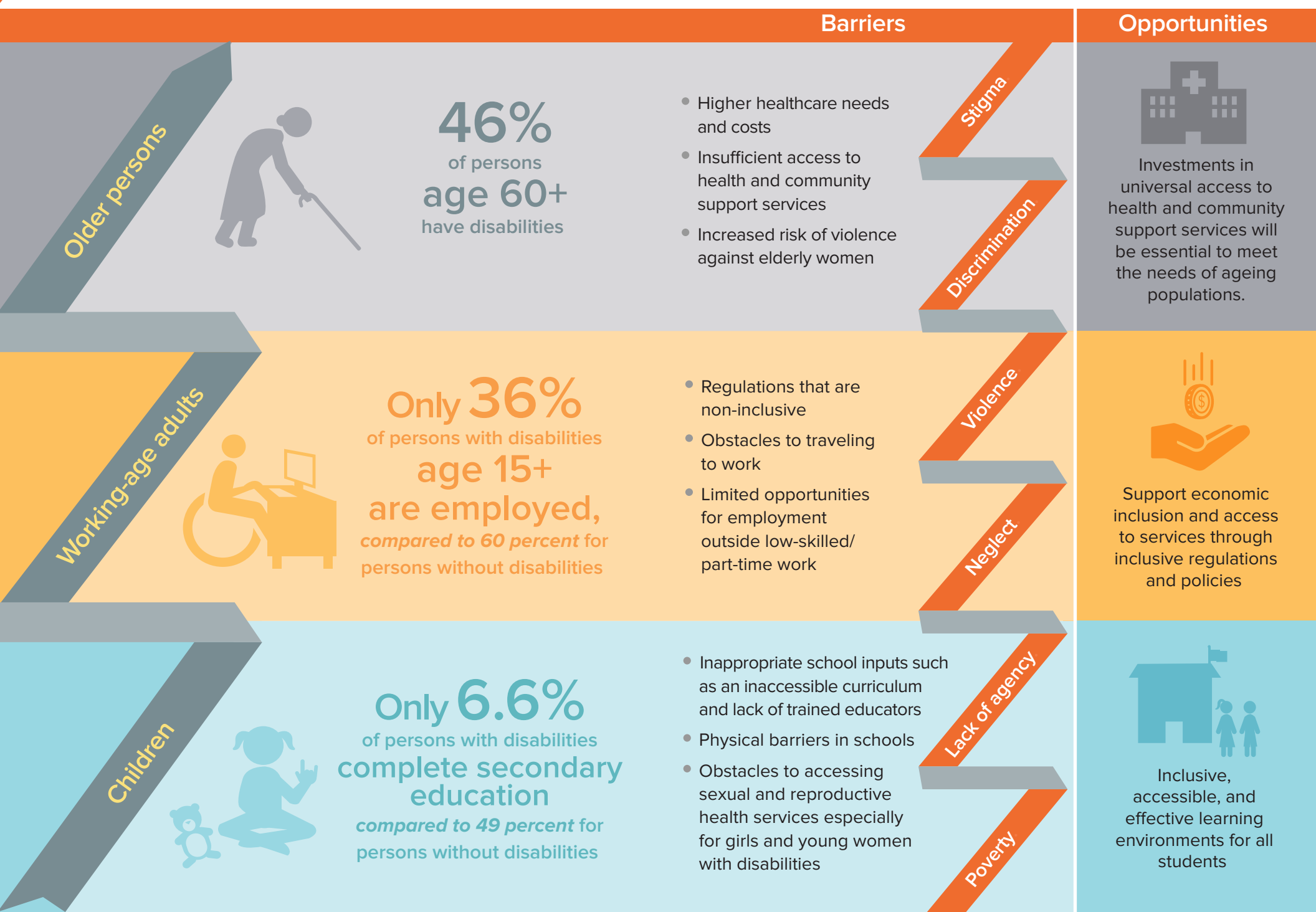Increasing the number of staff with disabilities in the World Bank Group.

Disability inclusion and accountability framework
Promoting the Disability Inclusion and Accountability Framework among WB staff.

How does disability vary over the lifecycle?

	Barriers	Opportunities

Older persons

46% of persons **age 60+** have disabilities

- Higher healthcare needs and costs
- Insufficient access to health and community support services
- Increased risk of violence against elderly women

Stigma

Discrimination

Investments in universal access to health and community support services will be essential to meet the needs of ageing populations.

Working-age adults

Only **36%** of persons with disabilities **age 15+ are employed,** *compared to 60 percent* for persons without disabilities

- Regulations that are non-inclusive
- Obstacles to traveling to work
- Limited opportunities for employment outside low-skilled/ part-time work

Violence

Neglect

Support economic inclusion and access to services through inclusive regulations and policies

Children

Only **6.6%** of persons with disabilities **complete secondary education** *compared to 49 percent* for persons without disabilities

- Inappropriate school inputs such as an inaccessible curriculum and lack of trained educators
- Physical barriers in schools
- Obstacles to accessing sexual and reproductive health services especially for girls and young women with disabilities

Lack of agency

Poverty

Inclusive, accessible, and effective learning environments for all students

How can we support action now?

Examples of disability inclusion in World Bank projects

Bangladesh

The Disability and Children at Risk Project supported expanding the network of services for children at risk (including children with disabilities) in alignment with the legal and policy framework of the United Nations Convention on the Rights of the Child (CRC), while strengthening the capacity of the institutions responsible for designing and overseeing programs for child protection.

Nigeria

Disability inclusion is incorporated into multiple projects. The Agro-Processing, Productivity Enhancement and Livelihood Improvement Support Project will support women, youth, and farmers with disabilities. The Ibadan Urban Flood Management Project is working to ensure that infrastructure investments embrace universal design principles, and the needs of persons with disabilities are incorporated into the design of the flood early warning system.

Vietnam

Persons with disabilities have been identified as specific beneficiaries in the Scaling up Urban Upgrading Project. This disability-inclusive project in several medium-sized cities implements technical standards for accessible infrastructure; universal design in urban environments, roads, schools, and public facilities; and transport accessibility.

What is the way forward?

The World Bank will:

strive to lower barriers for persons with disabilities so that exclusion doesn't continue to grow.

work to improve outcomes for persons with disabilities to halt and reverse the achievement gap.

aim to make social protection, health, and education systems universally inclusive to prevent healthcare costs from rising and access from falling.

These efforts will be in alignment with the Sustainable Development Goals (SDGs), the World Bank Environmental and Social Framework, the 10 commitments, the 19th replenishment of the International Development Association (IDA19) commitments, and the recommendations of the World Report on Disability.

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