Human Capital and Disability
Why it’s important to invest in all people
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.

What is disability?

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

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?

### 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

### Working-age adults
- Only 36% of persons with disabilities age 15+ are employed, compared to 60% for persons without disabilities
- Regulations that are non-inclusive
- Obstacles to traveling to work
- Limited opportunities for employment outside low-skilled/part-time work

### Children
- Only 6.6% of persons with disabilities complete secondary education compared to 49% 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

### Barriers
- Stigma
- Discrimination
- Violence
- Neglect
- Poverty
- Lack of agency

### Opportunities
- Inclusive, accessible, and effective learning environments for all students
- Support economic inclusion and access to services through inclusive regulations and policies
- Investments in universal access to health and community support services will be essential to meet the needs of ageing populations.
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.

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.

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.
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.
References

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