



Disability Inclusion and Accountability Framework

Updated 2022



Inside front cover

Disability Inclusion and Accountability Framework





© 2022 International Bank for Reconstruction and Development / The World Bank
1818 H Street NW
Washington DC 20433
Telephone: 202-473-1000
Internet: www.worldbank.org

This work is a product of the staff of The World Bank with external contributions. The findings, interpretations, and conclusions expressed in this work do not necessarily reflect the views of The World Bank, its Board of Executive Directors, or the governments they represent.

The World Bank does not guarantee the accuracy, completeness, or currency of the data included in this work and does not assume responsibility for any errors, omissions, or discrepancies in the information, or liability with respect to the use of or failure to use the information, methods, processes, or conclusions set forth. The boundaries, colors, denominations, and other information shown on any map in this work do not imply any judgment on the part of The World Bank concerning the legal status of any territory or the endorsement or acceptance of such boundaries.

Rights and Permissions

The material in this work is subject to copyright. Because The World Bank encourages dissemination of its knowledge, this work may be reproduced, in whole or in part, for noncommercial purposes as long as full attribution to this work is given.

Any queries on rights and licenses, including subsidiary rights, should be addressed to World Bank Publications, The World Bank Group, 1818 H Street NW, Washington, DC 20433, USA; fax: 202-522-2625; e-mail: pubrights@worldbank.org

Attribution - Please cite the work as follows: “World Bank. 2022. Disability Inclusion and Accountability Framework. Washington, DC: World Bank.”

Cover photos: [Top photo: © World Bank.; Bottom photo: © Tommy Trenchard / Sightsavers 2016.]

Table of Contents

Forward	3
Abbreviations	5
Acknowledgments.....	8
Glossary	10
Executive Summary	12
Disability Inclusion and Accountability Framework	14
1. Objectives and Scope	15
2. Persons with Disabilities	15
3. The Need for Disability-Inclusive Development	16
4. Disability Inclusion in the World Bank	19
5. Guiding Principles	20
6. Steps Toward Disability Inclusion in the World Bank	22
6.1. Twin-track Approach	22
6.2. General Policies	22
6.3. Focus Areas for Projects and Advisory Services	25
6.4. Data Collection	28
6.5. Internal Capacity and Assistance to Client	28
6.6. Participation, Community-Driven Development and Partnerships	29
7. Implementation	30
8. References	31
Appendix 1: Cross Cutting Themes	35
1. Social Inclusion	35
2. Citizen Engagement	43

3. Gender and Disability Inclusion	52
4. Fragility, Conflict and Violence Environments	64
Appendix 2: Thematic Areas	73
1. Data Collection	73
2. Inclusive Education	83
3. Food Security and Disability-Inclusive Agriculture	95
4. Digital Development	106
5. GovTech	117
6. Health Care	126
7. Disability-Inclusive Identification	136
8. Jobs and Employment	145
9. Resilience and Disaster Risk Management	154
10. Social Protection	166
11. Transport	181
12. Urban Development	195
13. Water Sector Operations	202

Forward

Making sure that everyone can reap the benefits of development, including persons with disabilities, is at the core of the World Bank's mission. Persons with disabilities face many barriers in access to employment, education, and services and are disproportionately affected by poverty. The exclusion of persons with disabilities is devastating for individuals with disabilities and their families and entails significant social and economic costs—failure to address disability inclusion in development results in a re-development expenditure for the future (UNICEF 2021; Banks and Polack 2014; Mitra et al. 2013).

Disability knows no social or economic boundaries and affects persons of all ages and all socioeconomic backgrounds: disability inclusion is an issue that needs to be addressed in both developing and developed countries. It requires a community-based, multi-pronged approach, and sustained engagement with multiple stakeholders. The most effective initiatives address underlying risk factors for exclusion, including social norms regarding disability stigma and the acceptability of segregation, isolation, and violence.

The World Bank is committed to addressing disability inclusion through investment, research and learning, and collaboration with stakeholders worldwide. Recognizing the significance of the challenge, addressing disability inclusion in operations has been highlighted as a World Bank priority, with key commitments articulated under the 19th International Development Association Replenishment (IDA19), within this updated Disability Inclusion and Accountability Framework (Disability Framework), and in the Ten Commitments undertaken by the World Bank at the first Global Disability Summit in 2018.

Over the last few years, the World Bank has ramped up its efforts to more effectively address the risks of disability exclusion in its operations, including learning from other institutions. This is the primary reason for updating the framework.

The World Bank conducts analytical work and disseminates guidance with partners on disability inclusion to generate lessons on effective response interventions at the community and national levels.

The World Bank regularly convenes a wide range of development stakeholders to share knowledge and build evidence on what works to address the multitude of barriers that persons with disabilities experience in accessing development gains, including, importantly, organizations of persons with disabilities.

World Bank-supported initiatives in disability-inclusive development are important steps in a rapidly evolving journey to get successful interventions to scale, build government and local capacity, and contribute to the knowledge base of what works and what doesn't through continuous monitoring and evaluation.

References

- Banks, L. and S. Polack. 2014. "The Economic Costs of Exclusion and Gains of Inclusion of People with Disabilities: Evidence from Low and Middle-Income Countries." CBM, International Centre for Evidence in Disability, London School of Hygiene and Tropical Medicine, London.
- Mitra, S., A. Posarac, and B. Vicks. 2013. "Disability and Poverty in Developing Countries: A Multidimensional Study." *World Development* 41.
- UNICEF. 2021. "Combating the Costs of Exclusion for Children with Disabilities and their Families." UNICEF, New York.

Table of Abbreviations

APPEAL	Agro-Processing, Productivity Enhancement, and Livelihood Improvement Support
BRT	Bus Rapid Transit
CDD	Community-Driven Development
CE	Community Engagement
CFM	Child Functioning Module
CIP	Center for Inclusive Policy
CPF	Country Partnership Framework
CPHA	Canadian Public Health Association
CRPD	Convention on the Rights of Persons with Disabilities
CSO	Civil Society Organization
DDD	Digital Divide Data
DDR	Disarmament, Demobilization, and Reintegration
DFAT	Department of Foreign Affairs and Trade
DRM	Disaster Risk Management
DRR	Disaster Risk Reduction
EMIS	Education Management Information Systems
EOs	Employment Office
ESF	Environmental and Social Framework
EU	European Union
FAO	Food and Agriculture Organization
FCDO	Foreign, Commonwealth and Development Office
FCPF	Forest Carbon Partnership Facility
FCV	Fragility, Conflict, and Violence
FNL	National Liberation Forces
FPIC	Free, Prior, and Informed Consent
GBV	Gender-Based Violence
GDP	Gross Domestic Product
GFDRR	Global Facility for Disaster Reduction and Recovery
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit GmbH
GPNs	Good Practice Notes
GPURL	Global Practice for Urban, Resilience, and Land
GSC	Global Shelter Cluster
IASC	Inter-Agency Standing Committee
ICT	Information and Communications Technology
IDA	International Development Association
IDDRS	Integrated Disarmament, Demobilization and Reintegration Standards

IEI	Inclusive Education Initiative
ILO	International Labour Organization
IPF	Investment Project Financing
ISO	International Standards Organization
IT	Information Technology
ITU	International Telecommunication Union
LGBTI	Lesbian, Gay, Bisexual, Transgender, and Intersex
LSMS	Living Standards and Measurement Surveys
MHPSS	Mental Health and Psychosocial Support
MLSD	Ministry of Labor and Social Development
NFI	Nonfood Item
OECD	Organisation for Economic Co-operation and Development
OHCHR	Office of the High Commissioner for Human Rights
OPDs	Organization of Persons with Disabilities
PC	Policy Commitments
PHE	Public Health England
POETA	Partnership in Opportunities for Employment through Technology in the Americas
SACU	Send a Cow Uganda
SCD	Systematic Country Diagnostic
SDGs	Sustainable Development Goals
SHN	School Health and Nutrition
SOGI	Sexual Orientation and Gender Identity
SOGIESC	Sexual Orientation, Gender Identity, Gender Expression, and Sex Characteristics
SSI	Social Sustainability and Inclusion
TVET	Training, Vocational Education and Training
UN	United Nations
UNDESA	United Nations Department of Economic and Social Affairs
UNESCAP	United Nations Economic and Social Commission for Asia and the Pacific
UNESCO	United Nations Educational, Scientific and Cultural Organization
UNGEI	United Nations Girls Education Initiative
UNHCR	UN High Commissioner for Refugees
UNICEF	United Nations Children's Fund
UNISDR	United Nations Office for Disaster Risk Reduction
UNRWA	United Nations Relief and Works Agency for Palestine Refugees in the Near East
US	United States
USAID	US Agency for International Development

WASH	Water, Sanitation, and Hygiene
WBL	Women, Business, and the Law
WEI	Women Enabled International
WFP	World Food Programme
WG	Washington Group
WHO	World Health Organization

Acknowledgements

This update of the World Bank Disability Inclusion and Accountability Framework was prepared by a team led by Charlotte McClain-Nhlapo (Global Disability Advisor) and Mari Koistinen (Senior Social Development Specialist), including Janet Lord (Consultant) as the main author, Anna Martin (Consultant), and Trishna Rana (Consultant), within the Social Sustainability and Inclusion Global Practice. The team would like to express its gratitude to the Human Rights, Inclusion, and Empowerment Trust Fund for its grant for the preparation of the framework.

The team acknowledges and thanks World Bank peer reviewers, including, Farida Aboulmagd (Gender); Hanna Alasuutari (Education); Margaret Arnold (Food Security and Inclusive Agriculture); Julie Babinard (Transport); Oualid Bachiri (Information and Communication Technology); Simone Balog-Way (Disaster Risk Management); Sean Bradley (Community-Driven Development); Julia Braunmiller (Women, Business, and the Law); Helle Buchhave (Gender); Narae Choi (Urban Development); Cristina Elizabeth Coirolo (Food Security and Inclusive Agriculture); Namita Datta (Jobs and Employment); Victoria Esquivel-Korsiak (Identification); Kamila Galeza (Water); Maria Elena Garcia Mora (Food Security and Inclusive Agriculture); Vlad Alexandru Grigoras (Social Protection); Sara Gustafsson (Fragility, Conflict, and Violence); Mary Hallward-Driemeier (Jobs and Employment); Shughla Hellali (Food Security and Inclusive Agriculture); Cindy Ikeaka (Food Security and Inclusive Agriculture); Kamani Jinadasa (Gender); Kimberly Johns (GovTech); Erik Johnson (Citizen Engagement); Sarah Keener (Water); Dominik Koehler (Sexual Orientation and Gender Identity); Jose Antonio Cuesta Leiva (Data); Nikolas Myint (Fragility, Conflict and Violence); Erika Piber (Food Security and Inclusive Agriculture); Deepti Samant Raja (Information and Communication Technology and GovTech); Sunamika Singh (Jobs and Employment); Sameera M. Al Tuwaijri (Health); Caroline Vagneron (Fragility, Conflict, and Violence) and Susan Wong (Community-Driven Development).

The team also wishes to acknowledge and thank external reviewers for their thoughtful review and inputs: Kathy Guernsey (USAID); Michael Stein (Harvard Law School Project on Disability); William Pons (Harvard Law School Project on Disability); Nora Groce (University College London); Dan Mont (Center for Inclusive Policy); Jennifer Maddans and Heidi Ullmann (Washington Group on Disability Statistics); Hannah Lorryman (Sightsavers); Stefan Tromel (International Labour Organization); Isabel Hodge (US International Council on Disabilities), and Elaine Green (Leonard Cheshire).

A series of internal meetings and consultations took place as part of the updating process, including meetings with several World Bank units, including Women, Business, and the Law; Citizen Engagement; Health; and Fragility, Conflict, and Violence. Workshops were held on

the revision during September 2021, one with World Bank staff and another with external stakeholders, including organizations of persons with disabilities and civil society organizations, donors, and government representatives. The team wishes to thank all participants in these meetings for their valuable comments and advice.

Glossary

Accessibility: The degree to which the physical environment, transportation, information and communications, and other facilities and services open or provided to the public are accessible to all persons, including those with disability.

Barriers: In relation to persons with disabilities, barriers encompass the wide range of obstacles that hinder the full and effective participation in society of persons with disabilities. Barriers may take the form of physical, structural, legal, attitudinal, communication, or other obstacles.

Convention on the Rights of Persons with Disabilities (CRPD): The CRPD is an international human rights treaty ratified by an overwhelming majority of States committing States Parties to promote, protect, and ensure the full enjoyment of all human rights by persons with disabilities.

Disability: The CRPD defines persons with disabilities as including “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.”


Disability-Inclusive Development: A process that actively seeks to ensure the full participation of persons with disabilities as empowered self-advocates in all development processes and emergency responses. In addition, it works to address the barriers that hinder their access and participation.

Discrimination: The CRPD defines discrimination on the basis of disability as “any distinction, exclusion or restriction on the basis of disability which has the purpose or effect of impairing or nullifying the recognition, enjoyment or exercise, on an equal basis with others, of all human rights and fundamental freedoms in the political, economic, social, cultural, civil or any other field.”

Reasonable Accommodation: The CRPD defines reasonable accommodation as “necessary and appropriate modification and adjustments not imposing a disproportionate or undue burden, where needed in a particular case, to ensure to persons with disabilities the enjoyment or exercise on an equal basis with others of all human rights and fundamental freedoms.”

Twin-Track Approach: Refers to the World Bank’s approach to disability-inclusive development, which recognizes that mainstreaming and targeted programming are essential tracks for advancing the full and effective participation of persons with disabilities in development.

Universal Access: The World Bank defines the concept of universal access as applying “both



to the built environment (e.g., schools, community water, sanitation facilities, bus terminals, and public playgrounds) and virtual environments (e.g., smart villages/city interfaces, online learning, government portals to access social benefits). It also applies to the design and delivery of services (e.g., skills development programs, cash transfers).”

Executive Summary

More than a billion persons globally—about 15 percent of the world’s population—are estimated to have a disability. Most of them live in developing countries. This number is expected to increase because the prevalence of disability is affected by a range of factors, including aging; war and conflict; climate change and natural disasters; and forced displacement. Persons with disabilities face higher multidimensional poverty rates compared to those without disabilities. Further, persons with disabilities encounter attitudinal and environmental barriers that hinder their full and effective participation in society on an equal basis with others. Lower economic and labor market participation rates for a segment of the population impose a higher welfare burden on governments, highlighting the costs of disability exclusion, estimated to range from 3 to 7 percent of gross domestic product (GDP).

Disability-inclusive development is directly responsive to the World Bank’s twin goals of ending extreme poverty and promoting shared prosperity. The global development and poverty reduction agenda will not be effective unless it addresses the socioeconomic inequality of persons with disabilities and ensures their participation in all stages of development programs. The 2030 Agenda for Sustainable Development is disability-inclusive and highlights the need to empower persons with disabilities. The Habitat III New Urban Agenda and the Sendai Framework for Disaster Risk Reduction 2015–2030 are also explicitly disability-inclusive. The human rights of persons with disabilities to full and effective participation and inclusion in society on an equal basis with others are embedded in the CRPD, which is nearing universal ratification.

The main objective of the Disability Inclusion and Accountability Framework is to support the mainstreaming of disability in World Bank activities and investments. The framework lays out a road map for (i) including disability in the World Bank’s policies, operations, and analytical work; and (ii) building internal capacity for supporting clients in implementing disability-inclusive development programs. While the primary target audience of the framework is World Bank staff, it is also relevant to the World Bank’s client countries, development partners, organizations of persons with disabilities (OPDs), and persons with disabilities. The framework is a central element of an internal online resource platform that provides guidance and direction to World Bank staff on disability-inclusive development. It does not have a binding status.

The framework provides four main principles for guiding the World Bank’s engagement with persons with disabilities: nondiscrimination and equality; accessibility; inclusion and participation; and partnership and collaboration. It outlines six key steps toward disability inclusion in the World Bank: (i) apply a twin-track approach for recognizing persons with disabilities among the beneficiaries of all projects while also carrying out specific projects to address the main gaps to their inclusion; (ii) adopt explicit references to disability in general

policies, guidelines, and procedures that shape the World Bank's activities; (iii) identify focus areas for disability-inclusive projects and advisory services; (iv) collect data to improve the evidence base on the situation of persons with disabilities; (v) build staff capacity and organizational knowledge on disability inclusion; and (vi) develop external partnerships for implementing the disability-inclusion agenda.



photo: © Lois Goh / Social Inclusion, World Bank



Disability Inclusion and Accountability Framework

1. Objectives and Scope

Disability-inclusive development is key to the achievement of the World Bank's twin goals of ending extreme poverty and boosting shared prosperity. The framework's main objective is to support the mainstreaming of disability in World Bank activities and assist World Bank staff and other stakeholders by bringing together information about disability-inclusive projects, analytics, and practice development across a wide range of sectors. It lays out a road map for (i) including disability in the World Bank's policies, operations, and analytical work; and (ii) building internal capacity for supporting clients in implementing disability-inclusive development programs and building capacity for implementation. Cross-cutting and sector-specific approaches to disability-inclusive development are provided in appendixes to the framework. These provide a non-exhaustive overview of the rationale behind disability-inclusive development in a given cross-cutting thematic area or a specific sector, and provide examples of projects, analytics, and practices, and some next steps for World Bank work.

Although the primary target audience of the framework is World Bank staff, it is also relevant to the World Bank's client countries, development partners, and persons with disabilities and their organizations. It provides principles for guiding the World Bank's engagement in disability inclusion and outlines the significant steps toward reaching this goal. The framework is a central element of an internal online resource platform that gives guidance and direction to World Bank staff on disability-inclusive development. It does not have a binding status, rather, it is a living document helping to chart the ongoing work of the World Bank in this area.

2. Persons with Disabilities

More than a billion persons globally—about 15 percent of the world's population—are estimated to have a disability. Most of them live in developing countries (WHO and World Bank 2011). This number is expected to increase because the prevalence of disability is affected by a range of factors, including aging; war and conflict; climate change and disasters; and forced displacement. “[D]isability is an evolving concept, and it results from the interaction between persons with impairments and attitudinal and environmental barriers that hinder their full and effective participation in society on an equal basis with others” (CRPD 2006, art. 1).

Disability is an evolving concept, and it results from the interaction between persons with impairments and attitudinal and environmental barriers that hinder their full and effective participation in society on an equal basis with others. – Convention on the Rights of Persons with Disabilities

This understanding of disability and the terminology associated with a rights-based approach to disability is reflected in this framework. It recognizes, in line with the CRPD, that social barriers inhibit participation and may include, among others, a lack of official identification, food insecurity, the lack of availability of assistive devices and technology, inaccessible public spaces and transportation, and discriminatory societal prejudice.

Persons with disabilities are a large and diverse population group that includes physical, mental, intellectual, or sensory impairments. Disability is a cross-cutting issue that can affect a person at any point during their life span. Disabilities are not always visible; they can often be invisible.

Persons with disabilities are a large and diverse population group that includes physical, mental, intellectual, or sensory impairments. Disability is a cross-cutting issue that can affect a person at any point during their life span. Disabilities are not always visible; they can often be invisible. The structural and dynamic impact of the interaction between multiple and intersecting forms of discrimination based on disability and other factors such as gender, race, ethnicity, indigeneity, language, national or social origin, religion, age, sexual orientation, and gender identity can create a distinct life experience for persons with disabilities.

3. The Need For Disability-Inclusive Development

The global development and poverty reduction agenda will not be effective unless it addresses the socioeconomic inequality of persons with disabilities and ensures their participation in all stages of development programs. Persons with disabilities face higher multidimensional poverty rates than persons without disabilities (Mitra, Posarac, and Vick 2013). The employment rates of persons with disabilities are substantially lower than the rates for persons without disabilities in developed and developing economies (UN 2018). The lower rates of economic and labor market participation of persons with disabilities impose a higher welfare burden on governments, highlighting the costs of exclusion, which are estimated at 3-7 percent of GDP (Kanady, Muncie, Missimer 2020; CBM, ICED, and LSHTM 2015; Backup 2007).

Accordingly, addressing the socioeconomic inequality of persons with disabilities and ensuring their participation in all aspects of society is imperative for development. For example, disability inclusion is now directly linked to the Human Capital Agenda (World Bank 2019). Investing in all people, for instance, through nutrition, health care, quality education, jobs, and skills advances the development of human capital. Therefore, it is key to prosperity and the creation of more inclusive societies. In this respect, disability-inclusive development directly responds

to promoting shared prosperity and the Human Capital Agenda (World Bank 2020). Likewise, disability-inclusive development is core to the World Bank’s Social Sustainability and Inclusion Strategy.

Social protection schemes in many countries fail to appropriately respond to the needs of persons with disabilities, including disability-related extra costs for health care, transportation, assistive devices, personal assistance, and housing adaptation (ILO 2017; UN 2015a). Persons with disabilities experience significantly lower rates of primary school completion and fewer average years of education than people without disabilities. There is evidence that this gap may be widening.

“The social inclusion of persons with disabilities denotes the process of improving their ability, opportunity, and dignity to take part in society.”
World Bank 2013.

Women and girls with disabilities face disproportionate barriers to their access to education and employment (WHO and World Bank 2011; United Nations Educational, Scientific and Cultural Organization (UNESCO) Institute for Statistics 2018; Male and Wodon 2017). The human rights of persons with disabilities to full and effective participation and inclusion in society on an equal basis with others is articulated in the CRPD. This legally binding treaty is fast approaching universal ratification. The CRPD also recognizes the importance of ensuring that international cooperation, including international development programs, is inclusive of and accessible to persons with disabilities (CRPD 2006, art. 32).

The 2030 Agenda for Sustainable Development and the Sustainable Development Goals (SDGs) are disability-inclusive and highlight the need to empower persons with disabilities and the responsibility of all states to respect, protect, and promote human rights for all— “leaving no one behind.” The Habitat III New Urban Agenda (UN 2016) and the Sendai Framework for Disaster Risk Reduction 2015–2030 (UN 2015b) are also explicitly disability-inclusive. It is also recognized that persons with disabilities face disproportionate risk relative to their peers in the climate change and must be included in climate adaptation efforts. ([See Box: Climate Change and Disability on Page 18](#)).

The International Development Association (IDA), which assists with 74 of the world’s poorest countries, adopted IDA 19—the financing and policy package (July 1, 2020–June 30, 2023) for IDA countries that focuses on five special themes: climate change; fragility, conflict and violence; gender; governance and institutions; and jobs and economic transformation. Notably, IDA19 incorporates four cross-cutting issues, including disability and debt, human capital, and technology. Beyond recognizing disability inclusion as a cross-cutting theme, IDA 19 makes explicit reference to disability in six policy commitments (PCs).

Climate Change and Disability

- Climate Change threatens human health, including mental health, and access to clean air, safe drinking water, nutritious food, and shelter.
- Persons with disabilities may be more affected by Climate Change than others because of factors like where they live (segregated settings); high rates of social risk factors such as unemployment and poverty, lack of education, health and/or rehabilitation needs; factors such as gender and age, how they go about their day-to-day life (some will rely on assistive devices or caregivers to assist in emergencies) among others.

IDA19 has provided a significant opportunity to ensure the systematic inclusion of persons with disabilities in World Bank projects by supporting and developing services provided to IDA countries. [\(See Chart below for IDA 19 commitments\).](#)

Under the Human Capital Special Theme, IDA20 includes a policy commitment on universal access, non-discrimination, and inclusion. The commitment aims to support inclusive societies supporting at least 18 IDA countries to be disability-inclusive by implementing the principles of non-discrimination, inclusion, and universal access as per the World Bank's Environmental and Social Framework (ESF) through the sectors of education, health, social protection, water, urban development, digital development, and transport.

IDA Commitments

Jobs and Economic Transformation
(Primary Responsibility: Finance, Competitiveness and Innovation Global Practice (FCI GP), Equitable Growth, Finance and Institutions)

PC #7: At least 50 percent of entrepreneurship/micro, small, and medium enterprise projects to incorporate digital financial services/entrepreneurship and address particular constraints facing women and persons with disabilities.

PC #8: At least 15 countries to improve skills considering the differential constraints facing young women and men, and persons with disabilities.

PC #12: IDA will conduct 20 pilots in “economic transformation IDA projects” to estimate indirect and/or induced jobs where feasible, jobs reporting will be disaggregated by the poorest quintile, gender, fragile and conflict-affected states, disability, and youth.

Fragility, Conflict and Violence (Primary Responsibility: Human Development)	PC #3: Support improvements in social sector service delivery with a focus on addressing the differential constraints faced by men and women, boys and girls, and by persons with disabilities.
Governance (Primary Responsibility: Governance Global Practice, under Equitable Growth, Finance and Institutions)	PC #6: Support at least 12 IDA countries to adopt universally accessible GovTech solutions. PC #12: Support institutions and build capacity to reduce gaps in the availability of core data.

4. Disability Inclusion in the World Bank

Disability-inclusive development is directly responsive to the World Bank's twin goals of ending extreme poverty and promoting shared prosperity. The systematic and effective inclusion of persons with disabilities in World Bank operations is essential to fully achieve the goals. The ESF stresses the need to empower persons with disabilities to participate in and benefit from the development process (World Bank 2016c). Although the World Bank has addressed disability in its past and ongoing work, it has lacked a systematic and continuous approach to mainstreaming disability in its operations and enabling the effective participation of persons with disabilities in its activities.

Inclusion encompasses policies to promote equality and nondiscrimination by improving the access of all people, including persons with disabilities, to services and benefits such as education, health, social protection, infrastructure, affordable energy, employment, financial services, and productive assets. It also embraces action to remove barriers that exclude persons with disabilities from the development process so as to ensure that their voices can be heard (World Bank 2016c).

The social inclusion of persons with disabilities denotes the process of improving their ability, opportunity, and dignity to take part in society (World Bank 2013). There is a need to eradicate stigma and prejudice against persons with disabilities because such discrimination poses serious obstacles to equality and full participation. The World Bank's role as a source of technical

assistance is central for working with client governments to build inclusive societies and promote systems that support the equal participation of all people, including persons with disabilities. Implementation of the CRPD at country level requires a paradigm shift in policies, systems, and services. Many governments have begun operationalizing the CRPD's vision and obligations in the process of implementing the SDGs. Still, they lack the technical know-how, evidence-based practices, and exemplars to do so effectively and comprehensively. This circumstance provides the rationale for providing ongoing technical assistance and knowledge exchange to assist countries in achieving their disability-inclusive development goals.

5. Guiding Principles

The guiding principles for the World Bank's efforts toward disability inclusion are derived from the international human rights recognized in the CRPD. They build on the World Bank's work on disability and the inclusion of excluded groups (WHO and World Bank 2011, 2013, and 2016c). The principles include the following:

- **Nondiscrimination and Equality.** Persons with disabilities obtain meaningful access to the World Bank's services, programs, aid, and benefits on an equal basis with other



persons. Projects do not exclude or discriminate against persons with disabilities in providing access to resources and project benefits. Because disability is a cross-cutting issue, persons with disabilities are among the beneficiary groups of all World Bank projects.

- **Accessibility.** Accessibility is a cornerstone of disability inclusion, as it allows persons with disabilities to participate fully in society. The principles of accessibility and universal design are addressed in all outputs and deliverables, including the built and virtual environments and service delivery. Accessibility is a regular feature of the World Bank's engagement and communication with persons with disabilities. This work is supported by cross-sectoral guidance in the form of a Technical Note on Accessibility. Notably the World Bank's ESF advances disability- inclusive development and, in respect of accessibility, Environmental and Social Safeguard (ESS) 4 includes an indicator on universal access defined as "unimpeded access for people of all ages and abilities in different situations and under various circumstances."
- **Inclusion and Participation.** Persons with disabilities and their representatives are respected as experts concerning their specific needs and engaged at all stages of the project life cycle. However,

World Bank Environmental and Social Framework and Disability Inclusion

The ESF promotes nondiscrimination of persons with disabilities in operations supported through investment project financing along with the following obligations:

- Requires borrowers to identify the potentially differentiated risks and impacts of projects on persons with disabilities and to prevent and mitigate such risks.
- Sets standards on labor and working conditions for project workers on terms and conditions of employment, nondiscrimination and equal opportunity, occupational health and safety, and measures to protect the workforce, specifically including persons with disabilities and highlighting the need for reasonable accommodation.
- Calls for application of the principles of universal access in design and construction of new buildings and structures.
- Requires specific measures to facilitate the meaningful participation of stakeholders with disabilities.

genuine inclusion and meaningful participation can only be achieved when persons with disabilities and their representatives contribute directly to projects that impact their lives and development.

- **Partnership and Collaboration.** Disability-inclusive development is facilitated through strong partnerships with governments, bilateral and multilateral development banks, and civil society, in particular OPDs.

6. Steps Toward Disability Inclusion in the World Bank

The World Bank approaches disability-inclusive development holistically and in keeping with the twin-track approach to the World Bank's operations, projects, and analytical and knowledge work.

6.1. Twin-track Approach

A twin-track approach to disability-inclusive development starts with the premise that persons with disabilities can both participate in, and benefit from, the World Bank's operations, projects, and knowledge work in general. Disability-specific components can be part of such activities. Second, the approach recognizes that projects specifically targeted to benefit and empower persons with disabilities are an element of disability-inclusive development. Thus, project design in any sector can (i) take measures to ensure that persons with disabilities can both participate in and benefit from the project in general and/or (ii) incorporate specific activities targeted to support, benefit, and empower persons with disabilities. The twin-track approach enables the World Bank to expand the benefits of all projects to persons with disabilities while also targeting the main gaps and barriers to inclusion.

6.2. General Policies

A broad impact can be achieved by including disability in the World Bank's general policies, guidelines, and procedures that shape and govern its lending and knowledge operations. This entails explicit references to disability inclusion across programming and strategic and administrative instruments that guide the World Bank's work in areas such as the following:

- Environmental and social safeguards
- Procurement
- Country Engagement
- Monitoring, Evaluation, and Reporting

> Accountability and Grievance Resolution

The ESF promotes nondiscrimination for persons with disabilities in operations supported through investment project financing (World Bank 2016a and World Bank 2016c). [\(See Box: World Bank Environmental and Social Framework and Disability Inclusion on page 21\).](#)

The ESF requires borrowers to identify the potentially differentiated risks and impacts of projects on persons with disabilities and to prevent and mitigate such risks (ESS 1, Assessment and Management of Environmental and Social Risks). It sets standards on labor and working conditions for project workers on the terms and conditions of employment, nondiscrimination and equal opportunity, occupational health and safety, and measures to protect the workforce, including persons with disabilities, highlighting the need for reasonable accommodation (ESS 2. Labor and Working Conditions). The ESF also calls for the application of the principles of universal access in the design and construction of new buildings and structures (ESS 4. Community Health and Safety). For stakeholder engagement, the ESF requires specific measures to facilitate the meaningful participation of stakeholders with disabilities, for example, the accessibility of communication formats and meeting venues (ESS 10. Stakeholder Engagement and Information Disclosure). Disability-specific guidance on implementing the ESF is available, and sector-specific guidance continues to be developed (World Bank 2018).

Advancing Disability-Inclusive Development through Procurement Processes

- > Procurement policies are an important element of disability inclusion and can provide a framework for advancing the goals of inclusive development.

For example:

- Procurement standards can help ensure that construction of schools and places open to the public

Disability-specific considerations are also relevant for operational procurement (World Bank 2016b). [\(See Box: Advancing Disability-Inclusive Development through Procurement Processes on page 23-24\)](#) Disability inclusion can be addressed through the inclusion of appropriate environmental, social, health, and safety specifications in the employer's requirements of the World Bank's standard procurement documents.

This can be done, for instance, by including appropriate language in the "model text" for the project environmental and social policy and minimum requirements for the code of conduct and by preparing model clauses on equal opportunities for use in the specifications. Current disability-

meet universal design standards and promote accessibility

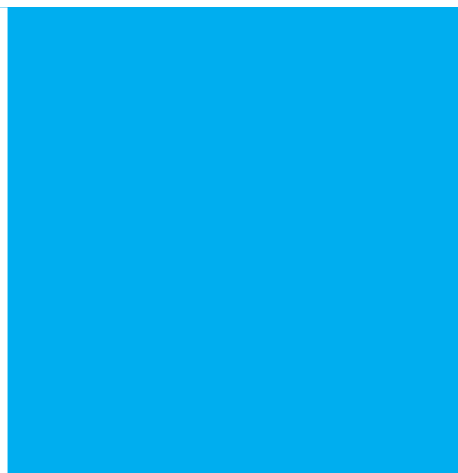
→ Procurement policies can help prioritize organizations of persons with disabilities as well as companies that promote disability inclusion

specific guidance in standard procurement documents can be built upon to include supervisory and reporting requirements for contractors to ensure nondiscrimination and adherence to the principles of universal access.

Further guidance is needed for disability inclusion in the World Bank's Systematic Country Diagnostic (SCD) and Country Partnership Framework (CPF), where the visibility of disability can be enhanced (Das 2016; World Bank 2017a).

It is critical to consider persons with disabilities as a target group to analyze key constraints to the inclusiveness of growth and include them in country consultations. The SCD can lay out the areas in which persons with disabilities face barriers to participation, the nature of the barriers, and the reasons for their exclusion and marginalization from markets, services, and spaces; these issues can subsequently be addressed in the CPF.

The preparation of disability inclusion country and regional profiles outlining the relevant legal and institutional frameworks support country engagement and ESF implementation. The availability and collection of disability-disaggregated data can facilitate the preparation of inclusive SCD. Still, it should be noted that this alone is not enough—more granular data that goes beyond addressing disability in the aggregate is required. Project outcomes for and impacts on persons with disabilities, their families, and communities can become part of standard monitoring and evaluation procedures by developing disability-specific indicators for projects'



results frameworks. Procurement standards can further facilitate positive impacts in disability inclusion. [\(See Box: Advancing Disability-Inclusive Development through Procurement Processes on page 23-24\)](#). The disability-inclusive implementation of the ESF is expected to result in novel practice in this area. The World Bank's accountability and grievance resolution mechanisms are required to be accessible to persons with disabilities, which entails specific efforts toward reasonable accommodation and outreach. The ESF stresses those grievance mechanisms set up by the borrower should be accessible and inclusive.

In 2018, on the occasion of the first Global Disability Summit, the World Bank, together with other participant donors, announced its set of Ten Commitments to accelerate global action for disability-inclusive development in key areas, including education, digital development, data collection, gender, post-disaster reconstruction, transport, private sector investments, and social protection. Consistent with the World Bank's strategy to develop human capital globally, the [Ten Commitments](#) are directed at the World Bank to increase its support to advancing disability-inclusive development.

The Ten Commitments prompted teams to assess active and pipeline projects for disability inclusion. As a result, Global Practices, such as Education, Global Practice for Urban, Resilience, and Land (GPURL), and Social Protection have developed a baseline against which to measure future progress and have in place plans to improve disability inclusion in their respective sectors. The Ten Commitments also led to the development of sector-specific guidance notes (including in Education, Global Facility for Disaster Reduction and Recovery [GFDRR], Data, Digital Development), which have supported project task teams as well as client counterparts to understand and learn about practical ways to consider disability inclusion in project design and implementation.

6.3. Focus Areas for Projects and Advisory Services

The development challenges experienced by persons with disabilities are supported through the World Bank's multisectoral and multidimensional approach. The World Bank continues to build on its existing operational and analytical work to integrate disability into different areas throughout the project life cycle (World Bank 2007). Comprehensive portfolio reviews are part of the World Bank's ongoing process, demonstrating that disability has already been included in many projects on accessible transportation, inclusive education, disaster risk management (DRM), health, transport, social protection, and social inclusion. Still, disability-inclusive projects need to be scaled up through a systematic approach. Although it is important to consider disability in all domains of the World Bank's work, the Disability Framework, together with its inclusion of cross-cutting and thematic areas highlights key areas where the World Bank is currently working on disability-inclusive interventions and where the World Bank is already showing or likely to have a significant impact on the inclusion, empowerment, and full participation of persons with disabilities. The cross-cutting thematic

and sectors appended to this core document lay out these areas of focus. In addition to providing coverage and updating of the World Bank's initial areas of focus in its inaugural Disability Inclusion and Accountability Framework, it updates the work with additional areas of focus.

The cross-cutting thematic and sector areas included in this updated Disability Inclusion and Accountability Framework are:

Cross-Cutting Themes:

- Social Inclusion
- Gender and Disability Inclusion
- Citizen Engagement
- Fragility, Conflict and Violence Environments

Thematic Areas:

- Disability-Inclusive Data
- Food Security and Agriculture
- GovTech
- Health Care
- Identification for Development
- Information and Communication Technology
- Inclusive Education
- Jobs and Employment
- Resilience and Disaster
- Risk Management
- Social Protection
- Transport
- Urban Development
- Water Sector Operations

Thematic and sector area sections that form part of the Disability Framework set out the rationale and relevance of the issue to the World Bank's mission, refer to earlier or current World Bank activities, practices, and guidance along with those of other donors in the given area, map out the next steps for disability inclusion and identify useful resources for further guidance. Ongoing development of thematic guidance notes for disability inclusion at the World Bank continues and aims to provide additional operational and information tools for World Bank staff. [\(See Box: Developing World Bank Guidance on Disability-Inclusive Development on page 27\).](#)

Because disability is a cross-cutting issue – cross-sectoral cooperation within the World Bank will be needed to implement the disability inclusion agenda. The overarching principles and the twin-track approach described above apply to all focus areas. There is a specific need to ensure that women and girls with disabilities benefit from and participate in the World Bank's

activities, given that they are more likely to be excluded and discriminated against than men and boys with disabilities and women and girls without disabilities (UN Committee on the Rights of Persons with Disabilities 2016).

The World Bank's work on sexual orientation and gender identity (SOGI) has helped expose intersectional discrimination based on disability and SOGI, which requires further examination. The overlapping identities of indigeneity and disability often produce multidimensional disadvantage, discrimination, and exclusion which has also been examined in the World Bank's analytical work.

Finally, disability-inclusive projects should be aligned with the World Bank Group's Gender Strategy, which delineates the support provided to client countries to achieve greater gender equality and SDG 5 ("Achieve gender equality and empower all women and girls") (World Bank 2015).

Persons with disabilities are disproportionately affected in fragility, conflict, and violence (FCV) situations and face multiple barriers in accessing protection and assistance and being included in post-conflict recovery. The challenges for disability inclusion in situations of conflict and fragility mirror the numerous issues present in other contexts and require cross-cutting responses that can build on earlier disability-inclusive activities on DRM, rehabilitation and social inclusion of ex-combatants, provision of assistive

Developing World Bank Guidance on Disability-Inclusive Development

A representative sample includes the following:

- 2021. "Global Practice for Urban, Resilience, Land (GPURL) Guidance Note on Disability Inclusion."
- 2021. "Criteria for the World Bank's Disability-Inclusive Investment Project Financing (IPF) in Education (English)."
- 2020. "Creating Disability-Inclusive ID Systems."
- 2020. Disability Measurement in Household Surveys: A Guidebook for Designing Household Survey Questionnaires. LSMS Guidebook.
- 2019. "Brief on Violence Against Women and Girls with Disabilities."
- 2018. "Good Practice Note, Non-Discrimination and Disability."
- 2018. "Disability Inclusion in Disaster Risk Management: Promising Practices and Opportunities for Enhanced Engagement."
- 2017. "Including Persons with Disabilities in Water Sector Operations: A Guidance Note."

devices, and protection of forcibly displaced persons. ([See Appendix 1: Cross-Cutting Theme 4: Fragility, Conflict, and Violence Environments](#)).

6.4. Data Collection

The World Bank can play a central part in strengthening the knowledge and evidence base on the living conditions and development disparities of persons with disabilities. It can leverage its extensive work on conducting poverty and social assessments and advising client governments on census and household surveys to enable the collection of disability-disaggregated data according to the requirements set by the SDGs. There is a significant need for more robust disaggregated data on disability, but this alone is not sufficient; more detailed, granular, and topic-specific information is needed. In this regard, the World Bank is working to generate more knowledge on the economic and social returns of disability inclusion in projects and programs, the factors that boost inclusion and diminish discrimination, and the connections of those factors with institutional and legal frameworks. This includes the launch of a self-paced Disability-Inclusive Data e-Learning Course. ([See Appendix 2: Thematic Area 1: Data Collection](#)).

6.5. Internal Capacity and Assistance to Clients

Staff capacity and organizational knowledge on disability-inclusive development in the World Bank is being strengthened. This entails raising awareness of disability among staff, including in country offices, and providing training for making project outputs, deliverables, events, and other outreach activities inclusive and accessible. Training and guidance developed for the implementation of the ESF plays a central part in these efforts. Organizational capacity will be strengthened through the World Bank's central team with disability and development expertise under the Global Disability Adviser.

The network of staff members working on disability across the World Bank will be used as a channel to share information about effective practices and progress on ongoing projects and to identify new knowledge materials. This process will enhance networking and knowledge sharing between sectors and teams and build the Global Disability Adviser's repository of information and human resources that can be tapped to respond to incoming requests for resources and technical assistance. The availability of specialists and consultants to support task teams in implementing disability-inclusive projects is critical for the success of the projects.

Guidance on disability-related national government and civil society contacts can also be provided to task teams. A web-based disability inclusion resource platform has been established for internal knowledge sharing. Capacity-building activities will include identifying entry points and assessing projects for disability inclusion. The World Bank's Social Sustainability and Inclusion Global Practice and country platforms on social inclusion can support this process.

Improved internal capacity will enable the World Bank to support client governments in implementing their obligations under the CRPD and developing disability-inclusive development programs in fulfillment of the SDGs, the Commitments on Disability-Inclusive Development, the New Urban Agenda, and the Sendai Framework. Technical assistance can be provided, for example, for developing disability-inclusive economic development plans, data collection and knowledge sharing, and sector-specific operational projects. Assistance in implementing disability-specific aspects of the ESF and carrying out inclusive monitoring and evaluation processes would also be useful. In addition, the World Bank can help clients connect with OPDs, specialists on inclusion and accessibility, and national human rights institutions in monitoring the implementation of the CRPD and ultimately ensure that World Bank projects are disability-inclusive.

6.6. Participation, Community-Driven Development, and Partnerships

External partnerships are essential for the implementation of the disability inclusion agenda. World Bank teams need to consult, partner, and collaborate with persons with disabilities, OPDs, and other civil society organizations that work on disability issues in operational and analytical work. Consultations with end beneficiaries and their representative organizations throughout the project cycle are an important means of ensuring that projects address the needs of persons with disabilities and are shaped with their input in line with the ESF. Stronger links



with disability advocates and OPDs will facilitate networking, strategic dialogue, and knowledge sharing at headquarters and country offices.

Community-driven development (CDD) is an important approach used by the World Bank to address poverty reduction and sustainable development, and can serve a key role in helping to address the needs and priorities of persons with disabilities. CDD approaches can help to ensure that the priorities for disability inclusion are identified at the local level by persons with disabilities themselves, and that the most suitable solutions to access barriers are taken into consideration with and through local-level investments. CDD approaches should be understood as one of several strategies by the World Bank to advance disability-inclusive development.

The World Bank's CDD programs have helped respond to a wide range of community needs such as access to clean water, rural roads, school and health clinic construction, nutrition programs for mothers and infants, and support for micro-enterprises. CDD approaches can facilitate disability-inclusive development by increasing participation of persons with disabilities in local development decisions, and in their access to quality infrastructure and services in ways that have broad community support.

The World Bank has a long history of partnering with UN agencies, other multinational development banks, and bilateral aid agencies to promote disability-inclusive development. Some of more high-profile engagements include the World Bank's participation during the annual Conference of State Parties to the CRPD and its participation in the Global Disability Summit in the United Kingdom in 2018 and Norway in 2022. The Bank can strengthen its cooperation with key strategic partners to promote a cohesive and collaborative approach to disability-inclusive development. It can use its convening power to bring development partners to the table, including philanthropic organizations and private foundations, and facilitate knowledge sharing.

7. Implementation

The Disability Framework is a living document. First published in 2018 and updated in 2021, it is under continuous review and will be updated and strengthened with new focus areas and evidence to reflect ongoing efforts by the World Bank in empowering persons with disabilities and ensuring their full inclusion and participation in development. Its implementation will be reviewed periodically to enable adjustments and measure progress. Particular emphasis will be put on building on what works and disseminating good practices while improving staff capacity to include disability in their everyday work. The outcomes and the implementation process will be subject to an evaluation after an initial implementation period of four years.

The Disability Framework will be disseminated through many channels and networks. World Bank country offices, partner organizations, institutions, and think tanks continue to support the dissemination efforts.

8. References

- Buckup, S. 2009. “The Price of Exclusion: The Economic Consequences of Excluding People with Disabilities from the World of Work.” ILO Employment Working Paper No. 43. International Labour Organization, Geneva.
- CBM, International Centre for Evidence in Disability, and London School of Hygiene and Tropical Medicine. 2015. [“The Economic Costs of Exclusion and Gains of Inclusion of People with Disabilities: Evidence from Low and Middle-Income Countries.”](#) CBM, London.
- Das, M.B. 2016. “Social Inclusion in Macro-Level Diagnostics. Reflecting on the World Bank Group’s Early Systematic Country Diagnostics.” World Bank Group Policy Research Working Paper 7713, World Bank, Washington, DC.
- Garcia Mora, M.E., and P. Henriquez Revoredo. 2017. “Addressing Disability Inclusion in World Bank Operations—Background Note: Latin America and the Caribbean.” Unpublished, World Bank, Washington, DC.
- Handicap International. 2012. “Armed Violence and Disability: The Untold Story. Preliminary Report.” Handicap International, Brussels.
- International Labour Organization (ILO). 2017. “World Social Protection Report 2017–2019: Universal Social Protection to Achieve the Sustainable Development Goals.” ILO, Geneva.
- Kanady, S., N. Muncie, and K. Missimer. 2020. [“An Inclusive Future of Work: A Systems Approach.”](#) Source America, Vienna, VA.
- Male, C., and Q. Wodon. 2017. “Disability Gaps in Educational Attainment and Literacy.” The Price of Exclusion: Disability and Education Notes Series. World Bank, Washington, DC.
- Mitra, S., A. Posarac, and B. Vick. 2013. “Disability and Poverty in Developing Countries: A Multidimensional Study.” *World Development* 41 (January): 1–18.

- Tiberti, M., Costa, V. 2020. “Disability Measurement in Household Surveys: A Guidebook for Designing Household Survey Questionnaires.” Living Standards and Measurement Services Guidebook, World Bank, Washington DC.
- United Nations (UN). 2006. “Convention on the Rights of Persons with Disabilities.” United Nations, New York.
- UN. 2015a. “Report of the Special Rapporteur on the rights of persons with disabilities.” A/70/297. United Nations, New York.
- UN. 2015b. “Sendai Framework for Disaster Risk Reduction 2015–2030.” UN Office for Disaster Risk Reduction, Geneva.
- UN. 2016. “New Urban Agenda.” United Nations, New York.
- UN. 2018. “Flagship Report on Disability and Development.” UN Department for Economic and Social Affairs, New York.
- UN Committee on the Rights of Persons with Disabilities. 2016. “General Comment No. 3 (2016) on Women and Girls with Disabilities.” CRPD/C/GC/3. United Nations, New York.
- UNESCO Institute for Statistics. 2018. “Education and Disability: Analysis of Data from 49 Countries.” Information Paper No. 49. UNESCO Institute for Statistics, Montreal.
- UN High Commissioner for Refugees (UNHCR). 2011. “Working with Persons with Disabilities in Forced Displacement. Need to Know Guidance 1.” UNHCR, Geneva.
- World Health Organization (WHO) and World Bank. 2011. “World Report on Disability.” World Health Organization, Geneva.
- World Bank. 2007. “Social Analysis and Disability: A Guidance Note. Incorporating Disability-Inclusive Development into Bank-Supported Projects.” World Bank, Washington, DC.
- World Bank. 2013. “Inclusion Matters: The Foundation for Shared Prosperity.” World Bank, Washington, DC.
- World Bank. 2015. “World Bank Group Gender Strategy (FY16-23): Gender Equality, Poverty Reduction, and Inclusive Growth.” World Bank, Washington, DC.

World Bank. 2016a. “Bank Directive – Addressing Risks and Impacts on Disadvantaged or Vulnerable Individuals.” World Bank, Washington, DC.

World Bank. 2016b. “Bank Policy. Procurement in IPF and Other Operational Procurement Matters.” World Bank, Washington, DC.

World Bank. 2016c. “Environmental and Social Framework: Setting Environmental and Social Standards for Investment Project Financing.” World Bank, Washington, DC.

World Bank. 2017a. “Cambodia - Sustaining Strong Growth for the Benefit of All.” World Bank, Washington, DC.

World Bank. 2017b. “Including Persons with Disabilities in Water Sector Operations: A Guidance Note.” World Bank, Washington, DC.

World Bank. 2018a. “Disability Inclusion in Disaster Risk Management: Promising Practices and Opportunities for Enhanced Engagement.” Global Facility for Disaster Risk Reduction, Washington, DC.

World Bank. 2018b. “Five Actions for Disability-Inclusive Disaster Risk Management.” Global Facility for Disaster Risk Reduction, Washington, DC.

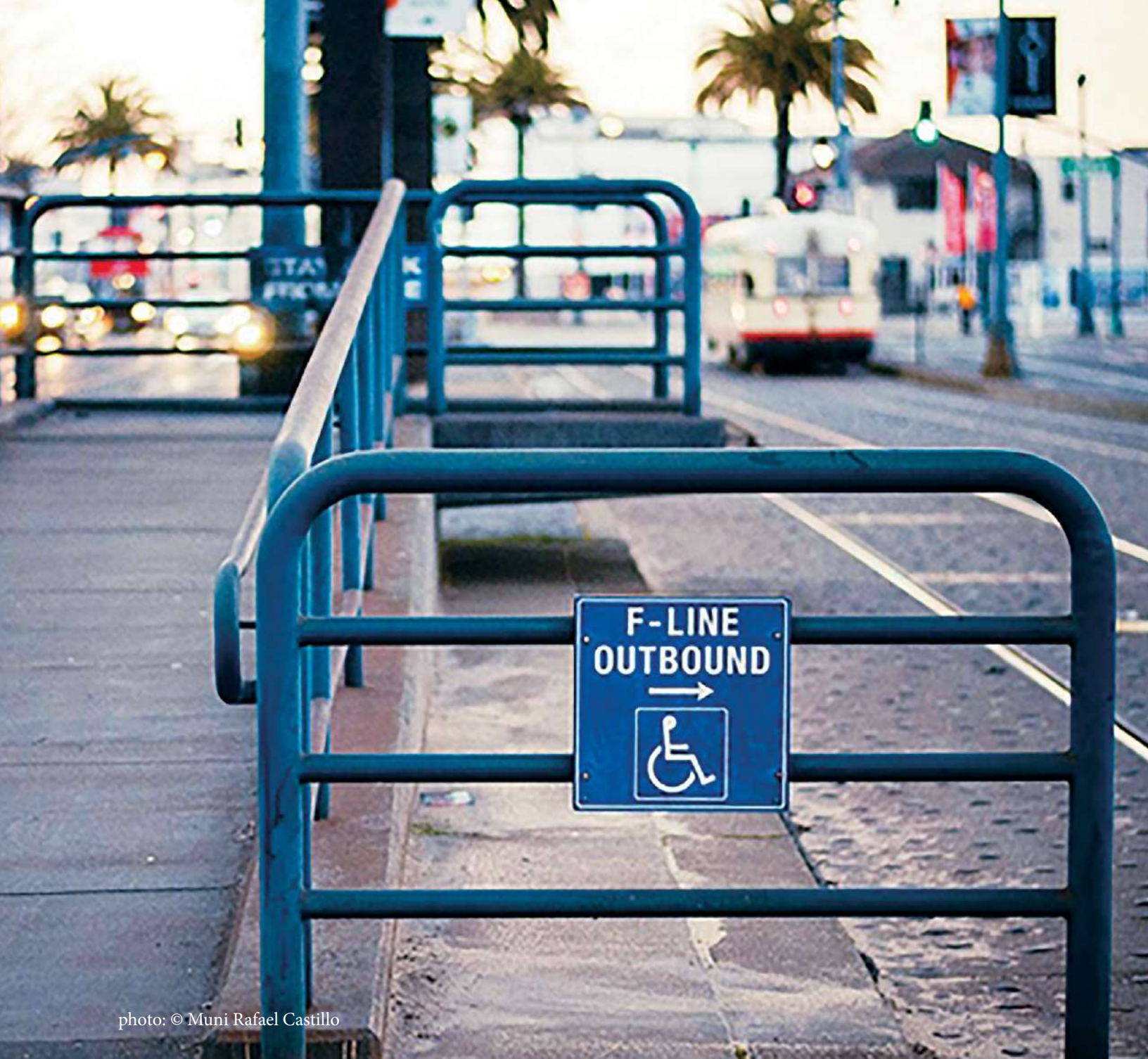


photo: © Muni Rafael Castillo



Appendix 1:

Cross-Cutting Themes

1. Social Inclusion

Rationale

In every country, certain groups confront barriers that prevent them from fully participating in their nation's political, economic, and social life. These groups are excluded through practices ranging from stereotyping, stigmatization, and social norms based on gender, ethnicity, race, disability status, indigeneity, religion, or sexual orientation and gender identity. Such practices can rob people of dignity, security, and the opportunity to lead a better life.

Empirical evidence shows that exclusion – based on characteristics, such as gender, ethnicity, race, disability, indigeneity, religion, or sexual orientation, and gender identity – increases poverty and impedes economic growth. Social inclusion is a critical economic issue that is vital to achieving the SDGs and the World Bank's twin goals of ending extreme poverty and boosting shared prosperity.

The Social Inclusion and Sustainability Global Practice's Strategy (2020) emphasizes the importance of supporting communities and governments to enhance social sustainability by promoting inclusion, resilience and empowerment. Inclusion refers to providing opportunities for all people irrespective of income level, geography, gender, ethnicity, disability, religion, sexual orientation, or other grounds of discrimination.

The World Bank defines inclusion as “the process of improving the ability, opportunity, and dignity of people, disadvantaged on the basis of their identity, to take part in society” ([World Bank 2013](#)). The World Bank's [ESF](#) commits World Bank staff to work against discrimination toward any project-affected individuals and groups, and in particular identifies “age, gender, race, ethnicity, religion, physical, mental or other disability, social, civic or health status, sexual orientation and gender identity, economic disadvantages or indigenous status, and/or dependence on unique natural resources” as common grounds for exclusion.

The ESF requires borrowers to undertake meaningful consultations with stakeholders to learn their views on project risks, impacts, and mitigation measures. Further, it makes several direct references to safeguarding the interests of persons with disabilities and protecting them from

unsafe working conditions. It encourages borrowers to undertake reasonable accommodation measures to adapt the workplace to include workers with disabilities and provide information in accessible formats.

The ESF includes an Environmental and Social Standard (ESS) 7 on Indigenous Peoples/Sub-Saharan African Historically Underserved Traditional Local Communities, which introduces the principle of Free, Prior, and Informed Consent (FPIC). This core human rights principle recognizes Indigenous Peoples' right to self-determination over decisions affecting them or their territories. ESS7 adopts the principle of FPIC in projects affecting Indigenous Peoples' territories, natural resources, cultural heritage, or requiring involuntary resettlement. It also provides further guidance on Indigenous Peoples in urban areas and those living in voluntary isolation.

Under the ESF, the World Bank's [Directive on Addressing Risks and Impacts on Disadvantaged or Vulnerable Individuals or Groups](#) establishes directions for World Bank staff regarding due diligence obligations for identifying and mitigating risks and impacts on individuals or groups who may be disadvantaged or vulnerable. The Directive explicitly references persons with disabilities, sexual orientation and gender identity, and Indigenous Peoples.

To assist World Bank staff in supporting clients, the World Bank developed the ESF Good Practice Notes (GPNs). The GPN on "[Non-Discrimination and Disability](#)" was one of the first notes published by the World Bank in 2018 (World Bank 2018a) and was closely followed by the GPN on "[Non-Discrimination and Sexual Orientation and Gender Identity](#)" published in October 2019 (World Bank 2019a).

The 2020 "Inclusion Matters in Africa" report is an important resource in the World Bank's efforts to better understand the structures and processes that aid and abet social exclusion in Africa (World Bank 2020). Despite the significant gains in the region during the past decade, some groups remain highly marginalized and at risk. It concludes that while exclusion has economic implications for societies, investing in an inclusive society requires commitment and resources, with concerted action from governments and societies. The report also presents a nuanced understanding of the links between disability status and exclusion and how the overlay of disability with other identity markers can compound advantage or disadvantage for persons with disabilities in the region.

The World Bank is committed to addressing the disproportionate impacts of COVID-19 on poor and vulnerable groups, including persons with disabilities and sexual and gender minorities, and ensuring that COVID-19 relief programs leave no one behind. To this end, the World Bank's internal issues papers on *Persons with Disabilities in the COVID-19 Pandemic* and *The Intersection of SOGI and COVID-19* provide country management units and task teams

an overview of emerging impacts on these two groups. They also set out preliminary steps to mitigate the impact within the World Bank's pandemic response.

Finally, the World Bank's approach to social inclusion is intersectional in recognition of the complex and multidimensional experience of persons who face exclusion based on layers of disadvantage. For example, the World Bank addressed intersecting and multidimensional exclusion in education through its study of persons with disabilities, Indigenous Peoples, and sexual and gender minorities. The study addressed how these groups experience deeply entrenched disadvantage, inequity, exclusion, and discrimination in education and how some individuals' exclusion is based on their belonging to more than one disadvantaged group (World Bank 2019b).

Approaches for operationalizing social inclusion in the World Bank's work are identified in the World Bank's "Social Sustainability and Inclusion: A Global Practice" Strategy outlining how the World Bank can support communities and governments to enhance social sustainability by promoting inclusion, resilience, and empowerment. In the Strategy, "inclusion" refers to the opportunities for inclusion of all people, irrespective of income level, geography, gender, ethnicity, disability, religion, sexual orientation, or other grounds of discrimination. "Resilience" refers to opportunities for people to overcome socioeconomic shocks, fragility, climate extremes, and natural hazards. Finally, "empowerment" implies opportunities for all people to shape their own futures and have a meaningful voice in government.

The Strategy also highlights key priorities for social inclusion: 1) using the ESF platform to support vulnerable groups to benefit from World Bank investments and mitigate against related risks; 2) analyzing key gaps and constraints for excluded groups and identifying opportunities for inclusion; 3) advancing inclusive policies and practices in laws/regulations; and 4) investing in access to markets and services for hard-to-reach and marginalized groups living in lagging regions.

Projects, Analytics, and Practice

Sexual Orientation and Gender Identity Inclusion

SOGI inclusion is new on the development agenda. The World Bank formally adopted it in 2015, including creating the World Bank-wide SOGI Task Force.

The World Bank recently launched [The quality of Opportunity for Sexual and Gender Minorities](#) report, a first-of-its-kind analysis that benchmarks laws and regulations that either promote SOGI inclusion or create barriers to SOGI inclusion. The World Bank has also initiated two new innovative studies on the economic costs of SOGI-based exclusion.

Although operationalizing SOGI inclusion in projects is still at an early stage, two projects illustrate SOGI-related components. In Argentina, the Argentina Youth Employment Support Project ([P133129](#)) team collaborated with the National Ministry of Production and Labor with a focus on building the capacity of employment offices (EOs). In a subset of these EOs, the project is also addressing barriers to employment faced by persons with disabilities, indigenous peoples, and lesbian, gay, bisexual, transgender, and intersex (LGBTI) people.

In Chile, a tertiary public education project, currently in design, will strengthen the capacity of State Universities to address gender inequality. It aims to address much higher drop-out rates for women students vs. men students through social inclusion centers in select universities under the project, Strengthening of State Universities in Chile ([P163437](#)). Notably, the client has requested that the project also address the challenges faced by students with disabilities, indigenous students, migrant students, and LGBTI students.

The World Bank approaches sexual orientation, gender identity, gender expression, and sex characteristics (SOGIESC) through its commitment to gender equality as well as social inclusion—two crucial components of the World Bank’s twin goals of eradicating extreme poverty and promoting shared prosperity. Social stigma driven by homophobia and transphobia, regressive gender norms, and discriminatory laws create barriers for sexual and gender



minorities to access markets, services, and spaces. These barriers often function in similar ways to those that hinder persons with disabilities from participating equally in society and profiting from development.

Indigenous Peoples

There are approximately 370 million Indigenous Peoples (IP) worldwide, in more than 90 countries. Although they make up only 5 percent of the global population, they account for about 15 percent of the extreme poor. The World Bank engages on issues of [Indigenous Peoples](#) through its operations and works to deepen the understanding of Indigenous Peoples issues at the country and regional levels worldwide.

The World Bank has published a Note, *Equity and Inclusion in Education in World Bank Projects: Persons with Disabilities, Indigenous Peoples, and Sexual and Gender Minorities* (2019b), exploring the intersection of disability and IP in education. While the World Bank has yet to implement any projects on the intersection of Indigenous Peoples and persons with disabilities, it is certainly an area that is of interest. Especially considering that the intersectionality can further exacerbate the already disproportionate lack of access to basic infrastructure and services that each group faces, highlighting the potential role of social cohesion, cultural norms and traditional medicine that can impact the quality of life for Indigenous Peoples with disabilities. Ensuring that persons with disabilities within communities of Indigenous Peoples are included in stakeholder engagement and benefit from development projects is an important dimension of the World Bank's work on disability-inclusive development that will continue to be explored.

Anti-Racism Work

The World Bank recognizes the need to address racism at the World Bank-wide, departmental, regional, and unit levels and its operations, an important element of intersectionality for advancing disability-inclusive development. In September 2020, the Social Sustainability and Inclusion (SSI) Global Practice along with the ESF ISU team, held a retreat to explore the historical and continuous social impact of racism on people, communities, and organizations. This important work continues through three anti-racism and diversity committees within the Sustainable Development Practice Group – the SD PG Task Force, the SSI GP Task Force, and the SSI Global Unit Working Group. Work is underway to finalize a resource, “How to Address Racism as a Social Inclusion Professional.” This builds on the Technical Note on Addressing Racial Discrimination through the ESF, published by Operations Policy and Country Services in March 2021. At a broader level, The [World Bank Anti-Racism Task Force](#) has officially launched the World Bank Anti-Racism Charter.

Next Steps

The World Bank continues to broaden and deepen its approach to social inclusion to consider a wide range of social statuses that produce disadvantage and intersectional experience of discrimination and exclusion. The World Bank will strive to make its social inclusion work accessible to persons with disabilities, including those who experience intersectional disadvantage in alignment with the SDGs and the World Bank ESF.

- Support client countries in meeting their ESF obligation to engage stakeholders with disabilities, including those who experience disadvantage and exclusion on the basis of disability and other status.
- Assist in defining strategies to facilitate the participation of stakeholders with disabilities reflecting the broad diversity of the disability community in project consultation and feedback mechanisms without discrimination, including through policies on the provision of reasonable accommodations to facilitate such participation and otherwise facilitate access where required through positive measures.
- Support analytical work on the complex and intersecting role that disadvantage, discrimination, and exclusion can have on advancing disability-inclusive development.

Resources

Das, M.B. 2016. [“Social Inclusion in Macro-Level Diagnostics: Reflecting on the World Bank Group’s Early Systematic Country Diagnostics.”](#) World Bank Policy Research Working Paper, (7713). World Bank, Washington, DC.

Das, M.B., and S.A. Espinoza. 2020. [Inclusion Matters in Africa.](#) World Bank, Washington, DC.

Das, M.B., and S.K. Mehta. 2012. [Poverty and Social Exclusion in India.](#) World Bank, Washington, DC.

Rivas Velarde, M. 2015. [“Indigenous Persons with Disabilities: Access to Training and Employment.”](#) International Labour Organization, Geneva.

United Nations. 2016. [“Transforming Our World: The 2030 Agenda for Sustainable Development.”](#) United Nations, New York.

World Bank. 2013. [Inclusion Matters: The Foundation for Shared Prosperity.](#) World Bank, Washington, DC.

- World Bank. 2018a. [“Good Practice Note, Non-Discrimination and Disability.”](#) World Bank, Washington, DC.
- World Bank. 2018b. [“Guidance Note for Borrowers, ESS7: Indigenous Peoples/Sub-Saharan African Historically Underserved Traditional Local Communities.”](#) World Bank, Washington, DC.
- World Bank. 2018c. [“The Social Inclusion Assessment Tool.”](#) World Bank, Washington, DC.
- World Bank. 2019a. [“Good Practice Note, Non-Discrimination: Sexual Orientation and Gender Identity.”](#) World Bank, Washington, DC.
- World Bank. 2019b. [“Equity and Inclusion in Education in World Bank Projects: Persons with Disabilities, Indigenous Peoples, and Sexual and Gender Minorities.”](#) World Bank, Washington, DC.
- World Bank. 2020. [“Inclusive Education Resource Guide: Ensuring Inclusion and Equity in Education.”](#) World Bank, Washington, DC.



photo: © SDOT World Bank

2. Citizen Engagement

The World Bank Group Strategy incorporates citizen engagement (CE) as a core part of its commitment to inclusion (World Bank 2013a). It undertakes a range of methods to empower citizens to participate in the development process and integrate citizen voices in development programs. The World Bank recognizes that disability-inclusive CE is an important component of its operational strategy, including its focus on achieving CDD, which gives control of development decisions and resources to community groups (World Bank 2013b). CE plays a vital role in the achievement of inclusive development outcomes.

The World Bank's *Strategic Framework for Mainstreaming Citizen Engagement in World Bank Group Operations* defines CE as the two-way interaction between citizens and governments or the private sector within the scope of World Bank Group interventions (World Bank 2014). CE accords citizens a stake in decision-making to improve development outcomes. It is guided by five principles requiring CE in World Bank Group projects to be: 1) results-focused; 2) occurring throughout the operational cycle; 3) seeking to strengthen country systems; 4) context-specific; and 5) gradual.

A variety of contextual factors can impact citizen engagement outcomes for persons with disabilities. Social norms reinforce stigma and stereotypes about disability and undermine the ability of persons with disabilities to contribute to participatory initiatives. Legal, institutional, communication, and physical barriers impact meaningful engagement by persons with disabilities. Establishing minimum participation quotas, providing the support needed for accessible decision-making processes, working with OPDs, and engaging through alternate formal and informal channels to reach persons with disabilities can help address barriers to participation.

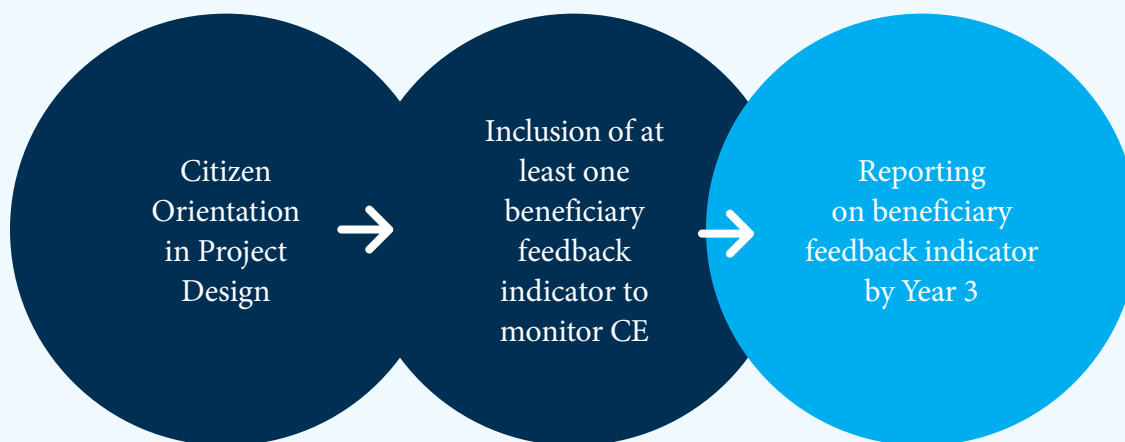
Disability-inclusive CE aligns with the ESF, which defines inclusion and participation in terms of “empowering all people to participate in and benefit from, the development process” (World Bank 2018). It also provides that inclusion “embraces action to remove barriers against those who are often excluded from the development process, such as women, children, persons with disabilities, youth and minorities, and to ensure that the voice of all can be heard” (World Bank 2018). Disability inclusion is an ongoing process of identifying and dismantling barriers that inhibit full participation, whether in the workplace, school, community, governance structures, or elsewhere in society, and undertaking measures to facilitate the full and active participation of persons with disabilities in decisional processes.

Citizen engagement is consistent with the 2030 Agenda for Sustainable Development and its commitment to “leave no one behind” in realizing them. SDG Goal 10, for instance, strives

to reduce inequality within and among countries by empowering and promoting the social, economic, and political inclusion of all people, including persons with disabilities.

The Convention on the Rights of Persons with Disabilities affirms participation and inclusion as a general principle (Article 3), mandates that persons with disabilities be consulted in all decision-making processes (Article 4), and recognizes the right of persons with disabilities to participate in political and public life. Further, the CRPD affirms the right of persons with disabilities to make decisions about their lives and their right to participate fully in the life on their community (Article 19).

It is important for the inclusion and participation of persons with disabilities to commence early in CE processes. This participation must include men, women, and youth with all types of disabilities – physical, mental, intellectual, and sensory – and their representative organizations. Early engagement and early involvement will facilitate better and more inclusive project and program design and will enhance the effectiveness, impact, and sustainability of project outcomes and outputs. Active engagement of persons with disabilities is also a way to build on local expertise and support empowerment strategies.



In practical terms, the World Bank's CE commitment aims for all Investment Project Financing (IPF) operations financed with International Bank for Reconstruction and Development loans or IDA credits to meet three requirements: 1) Project design must be citizen-oriented, i.e., have at least one mechanism to engage with beneficiaries in the specific context of the project; 2) projects' results frameworks must include at least one beneficiary feedback indicator to monitor citizen engagement throughout project implementation; 3) projects must report on the beneficiary feedback indicator(s) by the third year of implementation.

Projects, Analytics, and Practice

Including persons with disabilities in development and expanding equitable opportunities are core elements of the World Bank's work to build sustainable, inclusive communities in alignment with its goals to end extreme poverty and promote shared prosperity. As the World Bank aims to mainstream citizen engagement in its projects, disability-inclusive and accessible approaches to citizen engagement will help advance these goals. [See Diagram on page 44](#) for illustrative strategies to facilitate disability-inclusive community engagement.

Research discloses that effective citizen engagement by persons with disabilities requires a range of informal and formal supports. These include, among others, 1) peer mentoring with experienced disability advocates to address feelings of powerlessness, or isolation to learn coping strategies; 2) increasing opportunities for knowledge building through training and education so that persons with disabilities understand policy processes and how to engage in decision-making; and 3) obtaining access to practical information (i.e., to learn about voting rights, how to register to vote) and accessible technology (i.e., to assist with communication, group empowerment). Increasing community engagement of persons with disabilities will ensure that new policies do not perpetuate cycles of oppression and marginalization (UN 2018).

In Indonesia, the Program Nasional Pemberdayaan Masyarakat (National Community Empowerment Program) Peduli project ([P126424](#)) worked with civil society organizations to reach marginalized groups and includes a pillar on disability that focuses on capacity building and grant financing for organizations of persons with disabilities. Project objectives are to increase the number of underserved rural and peri-urban populations accessing sustainable water supply and sanitation services through Community Empowerment and Local and Village Institutional Development; Improving Hygiene and Sanitation Behavior and Services; Water Supply and Public Sanitation Infrastructure; District and Village Incentive Grants; and Implementation Support and Project Management. Citizen engagement efforts have led to 33,000 villages preparing their Community Action Plans to achieve water supply and sanitation access, and 151,000 persons with disabilities have benefited from the project. Under the project, a community demand-driven approach – a process that engages the community in decision-making based on their development needs – has been implemented with sustained community

consultation and community engagement in universal access and disability-inclusive design. The World Bank's work on CDD demonstrates that when poor communities have access to clear and transparent rules, information, and appropriate technical and financial support, they can be highly effective in identifying community needs and priorities and tackle local problems in partnership with local governments and other institutions to build small-scale infrastructure and deliver basic services. [See Box: Strategies for Disability-Inclusive Community Engagement below.](#)

Strategies for Disability-Inclusive Community Engagement

- Identify key actors, at both governmental and civil society level, and map stakeholders in government responsible for disability inclusion and in disability organizations within civil society, especially organizations of persons with disabilities.
- Ensure engagement with organizations that directly represent men, women, and children across the spectrum of disability, including groups representing people with a single disability, advocacy groups as well as umbrella organizations and those in remote and rural areas, so as to ensure that consultations are representative.
- Facilitate the participation of persons with disabilities who may be marginalized in their own communities, such as women and children with disabilities, persons with mental or intellectual disabilities, persons with disabilities from ethnic minorities, and refugees with disabilities.
- Provide the support, accommodation, and capacity building that may be required to facilitate the participation of persons with all types of disabilities – physical, sensory, intellectual, and mental – in consultation and decision-making processes.
- Promote the participation of representative organizations of persons with disabilities in wider civil society consultations.
- Choose venues for consultations that are accessible and easily reached and ensure that relevant project information is made available to persons with disabilities, including in alternative formats and languages.

Source: World Bank Group. 2018. “[Good Practice Note, Non-Discrimination and Disability](#).” World Bank, Washington, DC.

Disability-inclusive stakeholder engagement is also a dimension of the the Youth, Technology, and Jobs Project for Jordan ([P170669](#)). Its objective is to improve digitally-enabled income opportunities and expand digitized government services in Jordan. It will support employable digital skills training and report new income opportunities to 10,000 individuals. It will also direct support to youth through technology adoption and growth in information technology (IT) sectors to stimulate demand and support the supply of skilled tech youth. Ensuring the inclusion of vulnerable groups, including persons with disabilities, Syrian youth, and women, is a key element of the work. The Program Management Unit plans to map and engage with relevant organizations working with youth with disabilities to identify youth with disabilities who are interested in information and communications technology (ICT). The Stakeholder Outreach and Communications Officer will conduct a needs assessment as well as outreach with CSOs to further identify the needs and interests of this group. The Stakeholder Engagement Plan includes supports such as the provision of accessible training materials where needed, accessible training site selection, the provision of accessible transportation and subsidized transportation.

The Alternative Livelihood and Skills Development Training is a part of the World Bank’s Jamaica Integrated Community Development Project ([P146460](#)). This training was provided to at-risk youth in urban communities to improve their employability. While the training did not specifically target youth with disabilities, an interim evaluation report indicated that youth with disabilities benefited from the program. One reason for this positive but unintended impact is that the project was designed in close engagement with community members hired as “data collectors” and played a critical role in community engagement and outreach and identifying possible beneficiaries. As a result, the program forged a strong linkage with the Jamaica Association for the Deaf and Jamaica Council of Persons with Disabilities and provided specific guidance for data collectors to strengthen their outreach and modify the design of community gatherings to support opportunities for all especially include youth with disabilities.

Guidance on citizen engagement inclusive of persons with disabilities is emerging in various contexts. For example, citizen engagement at the community level with persons with disabilities is emphasized in the World Bank’s *Guidance Note on Non-Discrimination and Disability* (World Bank 2018). Engagement with persons with disabilities at the community level is also reflected in numerous UN instruments, including the UN Disability Strategy and the Policy Guidelines on Inclusive Sustainable Development Goals published by the Office of the High Commissioner for

Human Rights to guide the disability-inclusive implementation of the SDGs (OHCHR 2020). Citizen engagement inclusive of persons with disabilities is helping to shape how citizens interact with their cities. For example, the City of New York worked with Cisco in an Interactive Civic Information initiative where persons with disabilities engaged actively to ensure that public information was provided in accessible formats in public spaces. Smart Screen locations throughout the city incorporate touch, voice, and audio technology to deliver “hyper-local information” and services in real-time. Smart Screens include headphone jacks for users who are hard-of-hearing, a high-contrast screen mode for those with visual disabilities, visual recognition for people with guide dogs, and features to support navigability for blind communities and those who use wheelchairs. Accessible information kiosks provide city information and alerts that can play a pivotal role in helping to support aging communities and persons with disabilities to interact with their city.

Within the context of fragile, conflict, and violence-affected communities, increased emphasis is placed on ensuring the participation of persons with disabilities and their representative organizations throughout the recovery and peacebuilding continuum. For example, the UN’s Integrated Disarmament, Demobilization and Reintegration Standards (IDDRS) in the Disability Module emphasize citizen engagement throughout a DDR process (IDDRS 2021).

Through advancing understanding of the effective tools and strategies to increase the involvement of persons with disabilities in CE, the goals of inclusive development will be achieved. Furthermore, collaboration between persons with disabilities, disability advocates, researchers, scholars, and service providers both with and without disabilities enables development projects to be rooted in the actual lived experience of persons with disabilities, thereby offering a unique and diverse perspective on development projects.

Next Steps

- Support client countries in meeting their ESF obligation to engage stakeholders with disabilities and ensure the participation of stakeholders with disabilities in project consultation and feedback mechanisms without discrimination, including through policies on the provision of reasonable accommodations to facilitate such participation and otherwise facilitate access where required through positive measures.
- Provide technical assistance to client countries at project design and implementation stages to facilitate the inclusion of persons with disabilities in citizen engagement mechanisms such as grievance mechanisms, beneficiary feedback surveys, community decision-making groups such as school and health center committees, third party monitoring, and others as key accelerators to achieving results.



- Support the development of digital tools which facilitate the use of citizen engagement mechanisms by persons with disabilities and enhance their ability to provide feedback on projects, government programs, and services.
- Collaborate with OPDs to identify and promote citizen engagement of persons with disabilities to engage more actively in providing ideas and feedback throughout the project cycle and more systematically on the delivery of public services.
- Support the design of disability-inclusive beneficiary feedback results indicators that specifically track citizen engagement among participants with disabilities throughout project implementation.
- Support client countries in the inclusion of persons with disabilities in CDD processes, from the identification of community development priorities to the management of finances and procurement, as well as monitoring, reporting, and evaluation of community subprojects.

Resources

Harris, S.P., R. Owen, and C. De Ruiter. 2012. “Civic Engagement and People with Disabilities: The Role of Advocacy and Technology.” *Journal of Community Engagement and Scholarship* 5.

Rubaii-Barrett, N., and L.R. Wise. 2008. “Disability access and e-government: An empirical analysis of state practices.” *Journal of Disability Policy Studies* 19(1): 52–64.

United Nations (UN). 2019. “United Nations Disability Inclusion Strategy.” United Nations, New York.

UN. 2021. “Integrated Disarmament, Demobilization and Reintegration Standards.” United Nations, New York.

UN OHCHR. 2020. “Policy Guidelines on Inclusive Sustainable Development Goals.” UN OHCHR, Geneva.

World Bank. 2004. *World Development Report 2004: Making Services Work for Poor People*. Washington, DC: World Bank.

World Bank. 2013a. “World Bank Group Strategy 2013.” World Bank, Washington, DC.

World Bank. 2013b. “Inclusion Matters: The Foundations of Shared Prosperity.” World Bank, Washington, DC.

World Bank. 2014. “[**Strategic Framework for Mainstreaming Citizen Engagement in World Bank Group Operations**](#).” World Bank, Washington, DC.

World Bank. 2016. “Environmental and Social Framework: Setting Environmental and Social Standards for Investment Project Financing.” World Bank, Washington, DC.

World Bank. 2018. “[**Good Practice Note, Non-Discrimination and Disability**](#).” World Bank, Washington, DC.

World Bank. 2021. “Social Impact Monitoring of Vulnerable Groups and COVID-19.” Bulletin No. 3, World Bank, Washington, DC.

World Bank. 2022. “[**Technical Note: Disability-Inclusive Citizen Engagement**](#).” Citizen Engagement and Social Accountability Solutions Group. World Bank, Washington DC.



photo: © ASB 2011 / World Bank

3. Gender and Disability-Inclusion

Rationale

Women and girls with disabilities comprise more than half the population of persons with disabilities worldwide and nearly 20 percent of all women worldwide. Nonetheless, the experience of women and girls with disabilities, specifically their experience of intersecting gender and disability identities, has frequently been overlooked. Many women and girls with disabilities face multi-dimensional discrimination and barriers to their full and equal inclusion in society and development and enhanced risk of sexual and gender-based violence (GBV). The evidence shows that, compared to men without disabilities, women with disabilities are: (i) two times more likely to be poor and two times more likely to be without nutritious and sufficient food; (ii) three times more likely to have unmet needs for health care including sexual and reproductive services; and (iii) three times more likely to be illiterate (UN 2018). Employment among women with disabilities is likewise rife with barriers, and their employment rates are the lowest when compared to men with disabilities and to women and men without disabilities (WHO/World Bank 2011).

Women and girls with disabilities are not a homogenous group. Their diversity means they experience a wide range of disabilities and includes women and girls with multiple and intersecting identities based upon gender, disability and, for example, social class, ethnic, religious and racial background; refugee, migrant, asylum-seeking, and internally displaced status; LGBTI+ status; HIV status; age; and widowhood, among others. (UN Women 2018).

Women and girls with disabilities face barriers across all four domains, as reflected in the World Bank's Gender Strategy. Thus, they experience barriers in (i) human endowments (health/education/social protection); (ii) more and better jobs (employment); (iii) assets (finance, land, housing); and (iv) voice and agency (leadership, decision-making authority, as well as GBV) (UN 2018; WHO/World Bank 2011; UNFPA 2018).

Accessing sexual and reproductive health care is more challenging for women and girls with disabilities as compared to other persons. Research points to several reasons for this circumstance, including inaccessible equipment and facilities in health settings or locations away from homes of women with disabilities without accessible and affordable transportation options and healthcare providers who lack sensitivity and disability awareness. They are also less likely to receive health care or rehabilitation and assistive devices than are boys with disabilities (UN 2012). In addition, female infants born with disabilities are more likely to die as a result of "mercy killings" than male infants with disabilities. Women with disabilities may also face financial, social, and psychological barriers to accessing adequate reproductive healthcare (UNFPA 2018).

The COVID-19 pandemic has only served to exacerbate these inequalities. **See Box: COVID-19, Gender, and Inequality.**

Gender and disability discrimination against girls and young women with disabilities begins at an early age, even before schooling. Girls with disabilities are less likely to receive care and food in the home and are more likely to be left out of family interactions and activities.

Too often, girls with disabilities are not legally registered at birth, producing major barriers to government service. This, in turn, makes them more vulnerable to violence and abuse. In some country contexts, having a disability is connected to notions of negative karma, meaning that persons with disabilities are perceived as “unlucky” and hidden away, enhancing protection concerns for women and girls with disabilities. Girls with disabilities are more likely than their male counterparts with disabilities to be left out of school, thus impacting their employment prospects for a lifetime and impacting their access to resources such as credit and land ownership.

Research indicates that young women with disabilities may endure up to ten times more GBV than those without disabilities (UNFPA 2018).

COVID-19, Gender, and Inequality

The COVID-19 pandemic exacerbated existing gender inequalities worldwide and compounded disability inequality for women and girls with disabilities. Women and girls with disabilities - often primarily due to their disability status - found that during lockdowns they were cut off from needed health services, lost access to employment and education, lost access to disability-related support services, and faced significant barriers to affording and accessing food, clean water, housing, sanitation items, and other basic needs. Women and girls with and without disabilities worldwide faced increased risk factors for GBV. As women and girls with disabilities were confined at home with their families and lost their usual systems of support, they were particularly at risk for physical, sexual, emotional, and psychological violence. At the same time, GBV support services became even harder to access due to lockdown measures, inaccessible justice mechanisms and the diversion of police away from investigating GBV and toward enforcing COVID-19 restrictions.

Source: UNFPA and Women Enabled International (WEI). 2021. “The Impact of COVID-19 on Women and Girls with Disabilities: A Global Assessment and Case Studies on Sexual and Reproductive Health and Rights, Gender-Based Violence, and Related Rights.” UNFPA and WEI, New York.

Gender also impacts the social experience of men with disabilities. One research study reviewed the limited research on masculinity and disability and concluded that disability works to undermine men’s ideas about themselves (Kharnita, M. and Tamara, S. 2015). Persons with disabilities who identify as LGBTI are at risk of intersectional forms of gendered discrimination (UNFPA 2018). Research shows that this groups experiences discrimination on the basis of their sexual orientation or gender identity and disability at school, at work, and in supported living environments, and are at high risk for bullying and poor school outcomes. Sexual diversity is often a missing factor in sexual and reproductive health and rights programs, as is disability inclusion in programs and services for sexual minorities. These topics are often forbidden in many school-based special education programs, limiting the ability of young persons with disabilities to develop positive and diverse identities or explore healthy relationships (UNFPA 2018).

The 2030 Agenda for Sustainable Development calls on states to promote inclusive development and SDG 5 calls for the elimination of all forms of discrimination and violence against all women and girls, which includes women and girls with disabilities. It emphasizes the importance of their full and effective participation and equal opportunities in political, economic and public life. Several SDG 5 targets can help to expose data regarding the situation of women and exposure to violence (target 5.2), child marriage (target 5.3), unpaid work (target 5.4), opportunities for leadership (target 5.5), and use of the internet (target 5.b). SDG 5 sets targets for state action to eliminate violence against all girls and women, including those with disabilities, and to ensure access to sexual and reproductive health services and education for all.

Similarly, the New Urban Agenda implicitly applies to women and girls with disabilities by recognizing the multiple forms of discrimination faced by women and girls, and persons with disabilities among other populations. Accordingly, the New Urban Agenda commits to eliminate discrimination; provide equal access to technology, employment, and public services, including transport infrastructure, for persons with disabilities; and ensure their participation in decision- making processes in urban planning.

One of the ten **World Bank Group Commitments on Disability-Inclusive Development** to accelerate global action for disability-inclusive development is Commitment 4, on Women and Girls with Disabilities. The commitment aims to explore opportunities to focus more deliberately on the economic empowerment of women and girls with disabilities.

The CRPD was the first instrument to create legally binding obligations specifically integrating a gender approach across its provisions. It establishes gender equality as a general principle, to be taken into account in the implementation of all articles of the Convention and also includes a stand-alone provision (Article 6) on women with disabilities that recognizes the multiple forms of discrimination experienced by women and girls with disabilities and mandates measures to ensure their full development, advancement, and empowerment. The CRPD requires States



Parties to adopt effective legislation and policies with a focus on women and girls with disabilities to protect them from exploitation, violence, and abuse (Article 16) and to ensure access to social protection and poverty reduction programs.

The Beijing Declaration and Platform for Action, identifies specific actions to ensure the empowerment of women and girls with disabilities in various areas, bringing disability inclusion into the general efforts to address the multiple barriers to empowerment and advancement faced by women and girls. While the Convention on the Elimination of all Forms of Discrimination

against Women does not explicitly refer to women and girls with disabilities, the General Recommendation of the Committee on the Elimination of Discrimination of Women No. 18 notes, among other things, that women with disabilities are doubly marginalized and recognizes the scarcity of data on their situation.

These commitments to gender and disability inclusion are also reflected in instruments addressing the protection of women and persons with disabilities in contexts of fragility conflict and violence. Building on [Security Council Resolution 1325](#), on women in peace and security, [Security Council Resolution 2475](#) recognizes the protection needs of women and girls with disabilities.

Projects, Analytics, and Practice

The World Bank's approach to closing gender gaps in its projects is outlined in its [Gender Strategy 2016-2023](#) and is intended to facilitate the narrowing of gaps between males and females; or gaps among groups of females or males, such as between women with and without disabilities or poor and non-poor women within the scope of their project. (World Bank 2016). The gender and disability-inclusive methodology in applying a gender tag to projects may be summed up as follows: identify a gap in one or more of the four pillars of the strategy; identify actions to close this gap; define indicators that will identify targets; and measure progress to close identified gaps.

The World Bank Group's [Women, Business, and the Law \(WBL\) Project](#) examines how laws and regulations promote women's employment and entrepreneurship in 190 economies. WBL conducted pilot research on women with disabilities to understand how countries worldwide use their legal systems to protect women with disabilities from the multiple and intersectional discrimination they face. Four additional data points were added for the 2020 Women, Business, and the Law primary data collection which allowed a preliminary assessment of 176 economies. The effort maps the legal framework on the rights of women with disabilities on a global scale, with preliminary results yielding some surprising findings: While 71 economies have a constitutional provision that guarantees equal rights for persons with disabilities, none of the analyzed constitutions mention women with disabilities. In domestic legislation, 138 countries had laws other than the constitution addressing the rights of persons with disabilities, yet of these, only one-fourth (35 countries) had legislation specifically recognizing and protecting the rights of women with disabilities.

The Women, Business, and the Law team will continue this line of research, bringing it to scale with coverage of 190 economies, further refining the data and methodology, and including additional questions on the economic empowerment of women with disabilities in future research cycles. Practice demonstrates that these questions are being incorporated

into other projects. For instance, the World Bank project, Embedding the Rights of Women with Disabilities in World Bank Operations, is including Women, Business, and the Law data collection points on women with disabilities.

The World Bank's [Handbook for Gender-Inclusive Urban Planning and Design](#) responds to the historic exclusion of women, girls, and sexual and gender minorities from urban planning and design processes. Recognizing that women, girls, persons with disabilities, and sexual and gender minorities face significant social and economic disadvantages when compared with persons without disabilities, cisgender, and heterosexual men. The Handbook explains how conditions in the built environment—and the lack of diversity in those voices shaping it—perpetuate gender inequity and provides strategies for dismantled barriers based in gender and disability. It presents the economic and social case for gender inclusion in urban planning and design and practical guidelines on how to implement gender inclusive planning and design projects using a disability-inclusive lens.

The [Women Entrepreneurs Finance Initiative \(We-Fi\)](#), housed at the World Bank, works to combat the full range of barriers facing women entrepreneurs in developing countries. Future rounds of We-Fi funding will focus more deliberately on the economic empowerment of women and girls with disabilities and, in so doing, will address the policy and regulatory frameworks with a gender disability lens, design gender and disability-inclusive projects, for example, in the transport and ICT sectors, and design new products accounting for the needs of women entrepreneurs with disabilities, including, for example, disability insurance.

The World Bank supported a detailed review of disability law and institutional frameworks across the Latin America and Caribbean regions in its project, [“Disability Inclusion in Latin America: A Path to Sustainable Development”](#) (World Bank 2021). The study included in its methodology questions on gender and disability, with findings disclosing that overall, women and girls with disabilities were not addressed in disability legislation and confront multiple and intersecting barriers and require specific protection.

UN Women's Strategy on the Empowerment of Women and Girls with Disabilities focuses on gender and disability mainstreaming as well as targeted actions, in line with the twin-track approach. In Fiji, as part of the Safe Cities Initiative, UN Women supported the local government in the development and design of structural plans for the improvement and/or development of infrastructure and facilities to ensure that these plans guarantee access for persons with disabilities, are safe for women and girls including women and girls with disabilities, are environmentally friendly, and address issues such as childcare. The Leonard Cheshire Disability Trust of Zimbabwe, a grantee of the UN Trust Fund to End Violence Against Women, provided accessible legal assistance, counseling, and other services to women and girls with disabilities who are victims of GBV. In Senegal, through UN Women's Gender Equitable Local Development program, women with disabilities participated in workshops

and trainings on Senegal's landmark social orientation law, adopted in 2010, and on addressing the unique and specific needs of women with disabilities in menstrual hygiene management. And in the Republic of Macedonia (former Yugoslavia), with the support of UN Women, the Development Tools for Engendering Local Participatory Mechanisms integrated the principle of leaving no one behind through the Gender Responsive Budgeting Project. Women, especially those most marginalized which included women with disabilities, were provided a space to voice their concerns and influence policy-making and budgeting processes (UN Women 2018).

At the international level, an initiative has been taken to establish specific funding for projects focusing on women with disabilities in the [United Nations Trust Fund to End Violence against Women](#). In 2018, these funds granted financial support to nine projects that aim to end violence against women and girls with disabilities and to strengthen the response capacity of local grassroots organizations working with women and girls who are survivors of violence.

Probing questions for lines of inquiry to better understand the specific gender and disability dimensions of development projects are provided in the [Key Areas of Inquiry in Addressing gender and Disability Equality below](#).

Key Areas of Inquiry in Addressing Gender and Disability Equality

- How and why are gender and disability relevant to the project?
- What are the key gender and disability issues? How do they interrelate with each other and impact employment?
- What affects gender and disability equality in laws and policy?
- What are the dominant gender and disability norms?
- Do women with disabilities have access to assets or resources pertinent to employability (e.g., education, vocational training, credit, property)?
- Do women with disabilities have control over resources at various levels?
- Do women with disabilities have decision-making power?

Sources: Adapted from: US Agency for International Development, [Toward Gender Equality in Europe and Eurasia, Guidance Note 15, Gender and Disability](#).

Next Steps

The World Bank will continue its efforts to make sure that its operations and activities are disability and gender inclusive, in alignment with the World Bank Gender Strategy, the World Bank ESF, and the SDGs. Possible areas of intervention will include working with clients, including women and girls with disabilities, to:

- Support analytical work to determine the disadvantages experienced by women with disabilities, the source of those disadvantages, and best practices for their alleviation.
- Engage women and girls with disabilities in the development and evaluation processes of World Bank supported policies and programs as part of project consultations.
- Support the development of approaches for addressing the specific barriers that women and girls with disabilities face when exercising and accessing sexual and reproductive health services and GBV prevention and response services.
- Provide client countries with technical assistance in the development of policies and programs focused on women and girls with disabilities to facilitate their full and equal participation in society.
- Invest in education for women and girls with disabilities and support their transition from school to work through training.
- Enhance the collection, dissemination, and analysis of data and disaggregate and disseminate data by sex, age, and disability.
- Support measures to ensure that stakeholder engagement with persons with disabilities and their representative organizations includes women with disabilities.

Resources

- Astbury, J., and F. Walji. 2013. “Triple Jeopardy: Gender-based Violence and Human Rights Violations Experienced by Women with Disabilities in Cambodia.” AusAid Research Working Paper 1, AusAid, Sydney.
- Burghal, W. 2019. “Women and Girls with Disabilities, Needs of Survivors of Gender-based Violence and Services Offered to Them.” UN Population Fund and Ministry of Foreign Affairs of Denmark.
- Burke, E., F. Kébé, I. Flink, M. van Reeuwijk, and A. le May. 2017. “A qualitative study to explore the barriers and enablers for young persons with disabilities to access sexual and reproductive health services in Senegal.” *Reproductive Health* 25: 43–54.
- Committee on the Rights of Persons with Disabilities. 2016. General Comment No. 3 on the rights of women and children with disabilities. CRPD/C/GC/3, United Nations, New York.
- Dunkle, K., et al. 2018. “[Disability and Violence Against Women and Girls – Emerging Evidence from the What Works to Prevent Violence Against Women and Girls Global Programme](#).” UKAid, London.
- Garcia Mora, M.E., S. Schwartz Orellana, and G. Freire. 2021. “Disability Inclusion in Latin America and the Caribbean: A Path to Sustainable Development.” World Bank, Washington, DC.
- Gichane, M.W., M. Heap, M. Fontes, and L. London. 2017. “‘They must understand we are people’: Pregnancy and maternity service use among signing Deaf women in Cape Town.” *Disabil. Health J.* 10: 434–439.
- Groce, N., and M. Kett. 2014. “Youth with Disabilities.” Leonard Cheshire Disability and Inclusive Development Centre Working Paper Series No. 23.
- Hameed, S., A. Maddams, T. Shakespeare, et al. 2020. “[From words to actions: systematic review of interventions to promote sexual and reproductive health of persons with disabilities in low- and middle-income countries](#).” *BMJ Global Health* 5(1).
- Kharnita, M., and S. Tamara. 2015. “Gendering Disability and Disabling Gender: Critical Reflections on Intersections of Gender and Disability.” *Agenda* 29(2): 2–13.
- Lokot, M., and Y. Avakyan. 2020. “Intersectionality as a lens to the COVID-19 pandemic: implications for sexual and reproductive health in development and humanitarian contexts.” *Sexual and Reproductive Health Matters* 28.

- McClain-Nhlapo, C., C. Cortez, L.F. Duchicela, and J.E. Lord. [“Equity and Inclusion in Education in World Bank Projects : Persons with Disabilities, Indigenous Peoples, and Sexual and Gender Minorities \(English\).”](#) World Bank Group, Washington, DC.
- Office of the High Commissioner for Human Rights. 2012. “Thematic Study on the Issue of Violence Against Women and Girls and Disability.” United Nations, Geneva.
- Ozemela, L., D. Ortiz, and A-M. Urban. 2019. “Violence Against Women and Girls with Disabilities, Latin America and the Caribbean. Policy Brief.” Gender and Diversity Division, Inter-American Development Bank, Washington, DC.
- Pollack, A. 2014. “Access to Justice for Indigenous Persons with Disabilities: Key Issues and Opportunities.”
- Puir, M., G. Misra, and S. Hawkes. 2015. “Hidden Voices: Prevalence and Risk Factors for Violence Against Women with Disabilities in Nepal.” *BMC Public Health*.
- United Nations. 2012. “Annual Report of the Office of the United Nations High Commissioner for Human Rights: Thematic study on the issue of violence against women and girls and disability.” United Nations, New York.
- United Nations. 2018. “United Nations Women Strategy: The Empowerment of Women and Girls with Disabilities.” UN Women, New York.
- United Nations. 2021. [“UN Girls’ Education Initiative.”](#) United Nations, New York.
- UNICEF. 2013. “Children and Young Persons with Disabilities Fact Sheet.” UNICEF, New York.
- UNFPA. 2018. [“Young Persons with Disabilities: Global Study on Ending Gender-Based Violence, and Realizing Sexual and Reproductive Health and Rights.”](#) UNFPA, New York.
- UNFPA and Women Enabled International (WEI). 2021. “The Impact of COVID-19 on Women and Girls with Disabilities: A Global Assessment and Case Studies on Sexual and Reproductive Health and Rights, Gender-Based Violence, and Related Rights.” UNFPA and WEI, New York.
- Devandas Aguilar, C. 2017. “Sexual and Reproductive Health Rights of Young Women and Girls with Disabilities.” UN Special Rapporteur on the Rights of Persons with Disabilities. Presented at the 72nd Session of the UN General Assembly. United Nations, NY.

- Women Enabled International (WEI). 2020. “[COVID-19 at the Intersection of Gender and Disability: Findings of a Global Human Rights Survey, March to April 2020](#).” WEI, Washington, DC.
- World Bank. 2016. “Environmental and Social Framework: Setting Environmental and Social Standards for Investment Project Financing.” World Bank, Washington, DC.
- World Bank. 2018. “[Good Practice Note, Non-Discrimination and Disability](#).” World Bank, Washington, DC.
- World Bank. 2020. “[Handbook for Gender-Inclusive Urban Planning and Design](#).” World Bank, Washington, DC.
- World Bank, Inter-American Development Bank, George Washington University Global Women’s Institute, International Center for Research on Women. 2019. “[Brief on Violence against Women and Girls with Disabilities](#).” World Bank, Washington, DC.
- World Health Organization and World Bank. 2011. “World Report on Disability, Chapter 10.” World Health Organization, Geneva.
- World Health Organization and United Nations Population Fund. 2009. “[Promoting Sexual and Reproductive Health for Persons with Disabilities, WHO/UNFPA Guidance Note](#).” World Health Organization, Geneva.



photo: © Jenny Matthews / Leonard Cheshire Disability

4. Fragility, Conflict and Violence Environments

Rationale

Persons with disabilities are disproportionately affected in situations of FCV. Conflicts and forced displacement are also major causes of disability, leading to long-term physical and mental consequences and socioeconomic impacts. The World Bank estimates that the share of persons living in extreme poverty in conflict-affected situations is expected to rise above 50 percent by 2030. Climate change, rising inequality, demographic change, new technologies, illicit financial flows, and other global trends may likewise result in fragility-associated risks and thus reinforce barriers for persons with disabilities (World Bank, 2018).

Humanitarian assistance and post-conflict recovery efforts work to strengthen the resilience of persons with disabilities through direct community engagement and specifically address situations of extreme risk and lack of institutional supports. Disability inclusion in situations of conflict and fragility require cross-cutting responses and recognition that persons with disabilities in FCV-affected settings are likely to have multiple and intersecting attributes that heighten risk and protection concerns. Further, unequal power dynamics in risk situations pose dangers, especially for persons in need of support who experience sexual exploitation in their efforts to obtain basic provisions like food. Research demonstrates that women, girls, and boys with disabilities are at higher risk of GBV, including sexual exploitation and abuse (EC 2019). The COVID-19 pandemic has heightened risk of exposure among women and girls with disabilities to intersecting forms of discrimination, exploitation, and GBV due to lockdown measures and a loss of livelihoods, particularly among those forcibly displaced, who often experience crowded living conditions (WEI, 2020; UN OCHA 2020).

In countries experiencing social unrest and conflict or in post-conflict or otherwise fragile settings, the prevalence of disability may be significantly higher than in countries that have not experienced these events. Moreover, the average ages of persons with disabilities may contrast with other, non-FCV-affected countries given that FCV-affected communities will often have young persons in their 20s and 30s, particularly men, who have acquired disability during armed conflict. Further, the civilian impacts of these conflicts may result in higher disability prevalence among children, women, and people of all ages, including significant physical disability and mental health impacts, such as psychosocial stress. The economic and political cost of conflict or fragility also makes it more likely that resources needed to ensure appropriate supports for persons with disabilities will be under significant stress as priority attention may be focused on water, electricity, food security, and emergency medical treatment (Special Rapporteur on Disability 2021).

The risks and distinctive barriers prevalent in FCV-affected communities, including the combination of weak services delivery capacities with fragility and conflict-associated stresses exacerbates the risk for persons with disabilities. This makes access to public services more complicated in FCV than in non-FCV-affected contexts (World Bank 2011). Women and girls with disabilities and persons with disabilities who are sexual and gender minorities are even more likely to face barriers and risks in accessing services in contexts of instability (Salazar Godoy 2020). In the context of the COVID-19 pandemic, evidence shows that resources for disability support services were diverted to curb the spread of the virus, making it even more difficult for persons with disabilities to access healthcare and rehabilitation services (UNFPA and WEI 2021).

Displacement in FCV situations presents risks to persons with disabilities through all phases of forced displacement (Lord and Stein 2017). Persons with disabilities face barriers at registration and identification centers, police and military stations, collective shelters, sanitation facilities, aid distribution centers, and detention facilities. Families who have members with disabilities may face separation in housing facilities because of the inaccessibility of temporary shelters. Women and girls with disabilities are disproportionately at risk of experiencing sexual violence during displacement. Empirical evidence demonstrates that excluding displaced persons with disabilities from housing, education, and employment opportunities in their country of origin and in host countries puts them at risk of exploitation, including by human trafficking networks (Priddy 2020).



SDG 11 (“Make cities and human settlements inclusive, safe, resilient and sustainable”) emphasizes the need to create urban spaces and systems with attention to accessibility and universal design, critical for implementing disability-inclusive programming in FCV contexts. Similarly, the New Urban Agenda (UN 2016) underscores the importance of resilient urban development that is responsive to the needs of persons with disabilities in infrastructure design and service delivery, also important for building back better in FCV situations. The Commitments to Action made at the World Humanitarian Summit held in Istanbul in 2016 include undertakings to meet the needs of persons with disabilities in crisis response operations and service delivery, develop partnerships with disability-focused organizations, and collect disability-disaggregated data (UN 2016).

Article 11 of CRPD, on situations of risk and humanitarian emergencies, requires positive measures of protection and safety for persons with disabilities affected by situations of humanitarian emergencies and risk. The importance of such protection is underscored in the CRPD’s preamble, which affirms the applicability of human rights in the “full protection of persons with disabilities, particularly during armed conflicts and foreign occupation.” All necessary measures must be taken to ensure the protection of persons with disabilities in situations of risk, including situations of armed conflict.

The historic adoption by the Security Council of its resolution 2475 (2019), on the protection of persons with disabilities in armed conflict breaks new ground by highlighting the positive role of persons with disabilities in post-conflict processes of reconciliation, reconstruction, and peacebuilding and emphasizes the importance of engagement by persons with disabilities in peacebuilding processes. Further, UN Security Council resolutions 1325 (UNSCR 1325), on women, peace, and security, and 2250 (UNSCR 2250) on youth, peace, and security are relevant to the inclusion of women and girls and youth with disabilities.

Examples of Projects, Analytics, and Practice

The Rwanda Emergency Demobilization and Reintegration Program supported the economic reintegration of ex-combatants, including ex-combatants with disabilities, through capacity building and training and providing access to grants for micro projects. The interventions included counseling, mobility challenges, skills training and toolkits, production workshops, employment support, cooperatives, project competitions, and advocacy. The project offered skills training in the areas of agriculture and farming, beauty care, catering services, tailoring, and others. The project supported 2,800 ex-combatants with disabilities, and up to 76 percent of these beneficiaries were able to generate an income within six months after training.

The objective of the Additional Financing for Emergency Demobilization and Transitional Reintegration Project for Burundi supported efforts to: (i) demobilize members of the National

Liberation Forces (FNL) and the FNL-dissidents; and (ii) provide socioeconomic reintegration support to said members following demobilization, as well as to ex-combatants demobilized under the Emergency Demobilization, Reinsertion, and Reintegration Project, with a particular focus on the provision of such support to such female, child, and ex-combatants with disabilities. The additional grant helped to finance costs associated with new activities and scaling up of existing activities to support the Government of Burundi to: (i) provide lodging for ex-combatants with disabilities who had multiple support needs and who were demobilized under the previous processes; (ii) provide specialized medical support to ex-combatants with disabilities; (iii) implementation of training activities to support the autonomy and general health of ex-combatants with disabilities who were provided with new housing; and (iv) continue providing transitional economic and social reintegration activities with a focus on reconciliation and conflict resolution at the local level, specifically addressing the potential for violence and intimidation in communities through a conflict mitigation initiative, continuing support to associations of ex-combatants and other community members, and continuing psychosocial support for ex-combatants.

In 2021, the UN adopted disability-inclusive standards as part of its revision of the UN Integrated Disarmament, Demobilization, and Reintegration Standards (IDDRS), reflecting the need to address disability-inclusivity within DDR programming at all stages. In the same year, the UN adopted the first Victim Assistance Standard as part of standard setting for UN Mine Action (UN Victim Assistance Standards 2021).

Guidance continues to emerge driven in part by the adoption of SC 2475. In 2021, the UN Special Rapporteur on the rights of persons with disabilities released his report to the UN General Assembly, *The rights of persons with disabilities in the context of armed conflict* ([A/76/146](#)). His report that focuses on the inclusion of persons with disabilities in peacebuilding will be presented to the UN General Assembly in 2022.

UNICEF launched a series of guidance resources to guide humanitarian actors on disability inclusion for children with disabilities in humanitarian action in the following thematic areas: education; health and HIV/AIDS; nutrition; protection; and water, sanitation, and hygiene (WASH) (UNICEF 2018). UNHCR's *Need to Know Guidance* focuses specifically on providing guidance on the needs of persons with disabilities and actions to address them in instances of forced displacement (UNHCR 2011). UNHCR's 2010 *ExCom Conclusion on Refugees with Disabilities and other Persons with Disabilities Protected and Assisted* underscores UNHCR and the international community's role to assist States in fulfilling responsibilities for protecting refugees with disabilities and recommends measures to accommodate persons with disabilities (e.g., ensuring identification and registration of persons of concern with disabilities, ensuring programs, services and procedures are accessible, enhancing international cooperation for improving living conditions and ensuring equal opportunities for durable solutions and appropriate support) (UNHCR 2010).

In 2019, the Inter-Agency Standing Committee (IASC) Task Team on Inclusion of Persons with Disabilities in Humanitarian Action adopted *Guidelines on the Inclusion of Persons with Disabilities in Humanitarian Action*, building on disability-inclusive guidance adopted by civil society organizations and providing comprehensive sector-specific strategies for disability inclusion in humanitarian action (IASC 2019). In addition, the IASC *Guidelines on Mental Health and Psychosocial Support* (MHPSS) aim to promote psychosocial wellbeing during humanitarian crises through the participation of persons with disabilities in decision-making, planning, design, management, and implementation of camp activities. The Guidelines provide context for gaps and barriers to accessing mental health and psychosocial supports in a given context and provide examples of key actions, followed by illustrative process indicators and brief examples of interventions drawn from the field (IASC 2007).

Organizations of persons with disabilities and disability-services providers are important partners in FVC-affected communities. They can assist in community assessments, disarmament, demobilization and reintegration planning, and implementation, mine action work, especially victim assistance, design audits, decision-making meetings, and monitoring and evaluation activities. Project teams should also support and promote the hiring of persons with disabilities in FCV-affected settings.



Next Steps

The World Bank will strive to make FCV operations disability-inclusive in alignment with the Convention on the Rights of Persons with Disabilities, the SDGs, the World Bank ESF and the FCV Strategy. Possible areas of intervention will include working with clients and persons with disabilities to:

- Mainstream disability into FCV consultations, needs assessments, infrastructure development, services, management plans, and policies including in post-conflict stabilization measures, programs for vulnerable groups in FCV-affected environments, and in disarmament, demobilization, and reintegration programming.
- Provide technical assistance to client countries to adopt legislative and policy measures to promote a disability-inclusive approach in post-conflict peacebuilding initiatives, including the provision of mental health services, rehabilitation and individualized support services.
- Ensure that physical and virtual infrastructure (such as online emergency notification systems, electronic media, mobile solutions, and disaster broadcasts and communications) used for communication in FCV environments funded by the World Bank applies accessible design principles.
- Support the inclusion of disability-related considerations in World Bank-supported forced migration-associated projects and in FCV contexts.
- Promote disability-inclusive FCV programming through accessibility standards and universal design approaches in building codes and their implementation when “building back better” after conflict.
- Provide technical support to ensure that CDD operations in contexts affected by FCV address the needs of persons with disabilities and ensures their participation at all phases of a project.
- Support disability-inclusive approaches through World Bank Development planning tools such as Recovery and Peacebuilding Assessments, Risk and Resilience Assessments, and Security and Justice Public Expenditure Reviews to help client countries assess, plan, and prioritize investments in countries or regions emerging from conflict or political crisis.
- Support filling the disability data gap in FCV-affected countries, including addressing sexual and GBV impacting persons with disabilities in FCV-affected environments.

Resources

- European Commission, Directorate-General for European Civil Protection and Humanitarian Aid Operations (DG ECHO). 2019. “Operational Guidance: The Inclusion of Persons with Disabilities in EU-funded Humanitarian Aid Operations.” DG ECHO, Brussels.
- IASC Task Team on Inclusion of Persons with Disabilities in Humanitarian Action. 2019. “IASC Guidelines: Inclusion of Persons with Disabilities in Humanitarian Action.” IASC, New York.
- IASC Task Team on Mental Health and Psychosocial Support. 2007. “Guidelines on Mental Health and Psychosocial Support (MHPSS).” IASC, New York.
- Inter-Agency Working Group on Disability-Inclusive COVID-19 Response and Recovery. 2020. “COVID-19 Response in Humanitarian Settings: Examples of Good Practices for including Persons with Disabilities.” IASC, New York.
- Leonard Cheshire Disability, UNICEF, and Spoon Foundation, 2014. *Malnutrition and Disability: Unexplored opportunities for collaboration*, 24 *Pediatrics and International Child Health*.
- Lord, J.E. and Stein, M.A. 2015. “Peacebuilding and Reintegrating Combatants with Disabilities,” *International Journal of Human Rights* 19: 277.
- OHCHR. 2015. “Thematic Study on Article 11: Thematic study on the rights of persons with disabilities under article 11 of the Convention on the Rights of Persons with Disabilities, on situations of risk and humanitarian emergencies.”
- Palmer, M., C.V. Nguyen, D. Mont, S. Mitra, N. Groce. 2019. “Long Lasting Consequences of War in Vietnam,” *Journal of Peace Research*.
- Pons, W. 2017. “The hidden harm: acquired disability during conflict.”, Center for Civilians in Conflict, Washington, DC.
- Pons, W., J.E. Lord, and M.A. Stein. 2021. “Crimes against Humanity and Disability.” *American Journal of International Law*.
- Priddy, A. 2019. “Disability and Armed Conflict.” Academy Briefing No. 14, The Geneva Academy of International Humanitarian Law and Human Rights, Geneva.

- Rhea, R.W. 2014. “A Comparative Study of Ex-Combatant Reintegration in the African Great Lakes Region: Trajectories, Processes, and Paradoxes.” World Bank, Washington, DC.
- Salazar Godoy, N. 2020. “Sexual Orientation and Gender Identity in Contexts Affected by Fragility, Conflict, and Violence.” *Discussion Paper (English)*. World Bank, Washington, DC.
- UNFPA and Women Enabled International (WEI). 2021. “The Impact of COVID-19 on Women and Girls with Disabilities: A Global Assessment and Case Studies on Sexual and Reproductive Health and Rights, Gender-Based Violence, and Related Rights.” UNFPA and WEI, New York.
- UNICEF. 2012. Background Note for the Global Partnership on Children with Disabilities, *Inclusive Nutrition for Children and Mothers with Disabilities*. UNICEF, New York.
- UNICEF. 2018. “Guidance: including children with disabilities in humanitarian action.” UNICEF, New York.
- UNHCR. 2011. *Working with Persons with Disabilities in Forced Displacement, Need to Know Guidance*. UNHCR, Geneva.
- UN OCHA. 2020. “Global Humanitarian Response Plan for COVID-19.” OCHA, New York.
- UN Security Council. 2019. “Resolution 2475, Protection of Persons with Disabilities in Armed Conflict.” S/RES/2475, UN, New York.
- UN Special Rapporteur on the rights of persons with disabilities. 2021. *The rights of persons with disabilities in the context of armed conflict*. [A/76/146](#), UN, New York.
- Women Enabled International. 2020. “COVID-19 at the Intersection of Gender and Disability: Findings of a Global Human Rights Survey, March to April 2020.” WEI, Washington, DC.
- World Bank. 2011. “World Development Report on Conflict, Security, and Development.” World Bank, Washington, DC.
- World Bank. 2013. “Inclusion Matters: The Foundation for Shared Prosperity (Advance Edition).”

World Bank. 2016. “Environmental and Social Framework: Setting Environmental and Social Standards for Investment Project Financing.” World Bank, Washington, DC.

World Bank. 2018a. “Maximizing the Impact of the World Bank Group in Fragile and Conflict-Affected Situations.” World Bank, Washington, DC.

World Bank. 2018b. “[Good Practice Note, Non-Discrimination and Disability](#).” World Bank, Washington, DC.

World Bank Group Pathways for Peace. 2017. “Operationalizing the Pathways for Peace Study in Community-Driven Development.” World Bank, Washington, DC.

World Bank and United Nations. 2018. “Pathways for Peace: Inclusive Approaches to Preventing Violent Conflict.” World Bank, Washington, DC.

Appendix 2:

Thematic Areas

1. Data Collection

Rationale

Ensuring that no one is left behind requires accurate and timely monitoring of the populations most likely to be excluded from development, including persons with disabilities who comprise approximately 15 percent or more of any population in a country (WHO/World Bank 2011). Making collection of disability indicators standard and working to collect high quality data disaggregated on the basis of disability (those relating specifically to the concerns of persons with disabilities together with disaggregation of all person-level indicators by disability) enables comparison of outcomes between persons with and without disabilities. Absent accurate data, it is difficult to understand what barriers to development exist for persons with disabilities (e.g., in education, health, employment, access to water and sanitation, among others) and how to dismantle those barriers for inclusive development.

Disability is a complex and dynamic process and thus presents some challenges for data collection. Moreover, the understanding of disability has changed over time. Disability is currently conceptualized as the outcome of the interaction between a person with a functional limitation (difficulties doing basic functional activities) and an environment with myriad barriers making it impossible to participate fully in society. Thus, to provide complete information on all aspects of disability would require extensive and detailed data collection on every aspects of life, including body structure and function, individual functional abilities across the full range of activities, a full description of environmental characteristics (physical, cultural, legal) in which a person lives, and levels of participation (e.g., work, school, social interaction, community engagement, civil participation). Such a wide angled approach is not practical and for many purposes is not necessary. Multiple tools can be used to address the different components of the disability framework and tool selection must be informed by the intended use of the data and the data collection method.

The overriding aim of the SDGs is to ensure that “no one is left behind” in development processes. The SDGs framework notes the importance of disaggregating data by characteristics associated with exclusion and vulnerability, including disability. The SDGs contain 17 Goals, with 169 targets, including specific indicators related to disability. Without disaggregation by

disability status, it will not be possible to monitor the progress and outcomes of the 2030 Agenda. Including a succinct set of disability questions on existing data instruments allows for disaggregation by disability for SDG indicators without the need for additional surveys. All indicators produced from a given data instrument (e.g., a Demographic and Health Survey or Living Standards Measurement Survey) can be disaggregated by disability easily, simply with the addition of a few questions on disability.

Article 31 (Statistics and Data collection) of the CRPD requires States Parties to collect disability statistics and data to enable them to formulate and implement policies to give effect to the Convention. The process of collecting and maintaining this information must comply with legally established safeguards to ensure confidentiality and respect for the privacy of persons with disabilities. The CRPD emphasizes that information collected and disaggregated, as appropriate, should be used to identify and address the barriers faced by persons with disabilities in exercising their rights. An example related to data and education is provided in [What Does Data Matter? The example of Primary Education.](#)

The World Bank Group is accelerating global action to address the needs of persons with disabilities, and its [Ten Commitments on disability-inclusive development](#), announced in 2018, includes a commitment to scale up disability data collection and use, guided by global

What Does Data Matter? The Example of Primary Education

Understanding the exact nature of the barriers faced by persons with disabilities and determining the actions necessary to equalize participation requires the collection of extensive and detailed information.

In the education sector, for example, understanding how to reach children who are not in primary education is not a simple matter of building more schools and training more teachers if the remaining out-of-school children are out of school for reasons associated with other characteristics – such as disability.

Thus, what may be required are other measures, such as making school infrastructure as well as materials and curricula more accessible.

Where school enrollment is not disaggregated by disability status, there would be no way to identify that children with disability are not attending school at the same rate as those without disability – and interventions would not be initiated to address this disparity.

Education Management Information Systems accordingly must collect

standards and best practices, such as using the Short Set of Questions on Disability developed by the Washington City Group on Disability Statistics (Washington Group or WG).

The WG's well-tested set of questions continues to achieve widespread acceptance and adoption. The WG, established under the United Nations Statistical Commission, designed its question sets to be internationally comparable.

data that goes beyond attendance and includes data on the school environment.

See Mont, D., and B. Sprunt. 2019. "Adapting education management information systems to support inclusive education." In *Schuelka M. J., Johnstone C. J., Thomas G., and Artiles A. J. (Eds.), The SAGE Handbook of Inclusion and Diversity in Education*, 249-262.

Equally important, they were designed to be efficient, low cost, and easy to incorporate into national statistical systems. Notably, they avoid directly using the term "disability" or any other language that may lead to biases. Instead, the six questions use neutral language and ask about an individual's level of functioning in six areas of daily life (e.g., seeing, hearing). The methodology also acknowledges that disability is an interaction between impairment and environmental barriers.

Projects, Analytics, and Practice

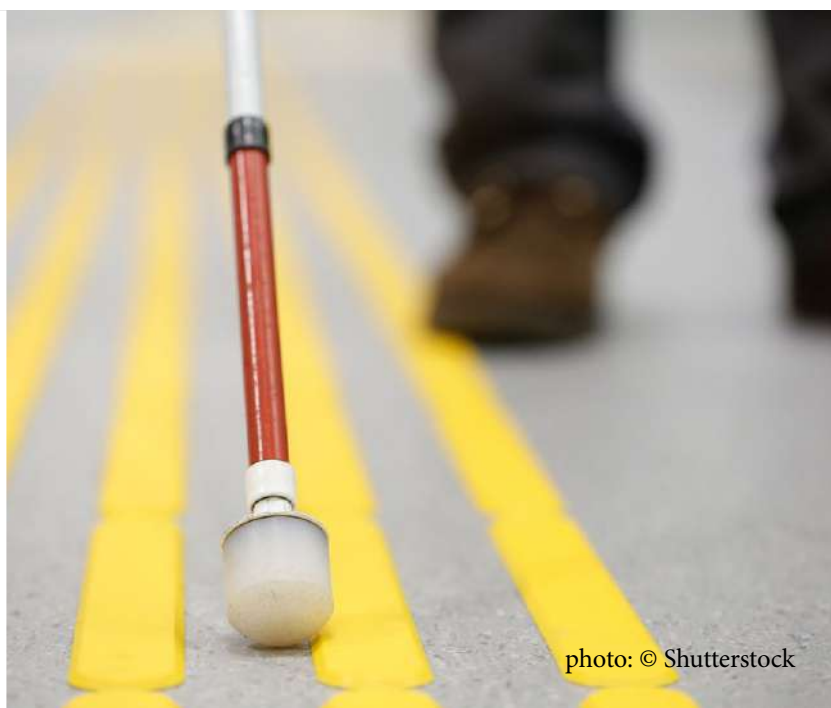
The WG continues to develop data collection tools for use in national censuses and surveys that produce internationally comparable data on disability, including a short set of questions (WG-SS) and an extended set (WG-ES) for adding to censuses or surveys. Furthermore, in collaboration with UNICEF, it has developed a child functioning module (CFM). The WG is working on other instruments, including its collaboration with UNICEF on a module on inclusive education to identify barriers to school participation for children with disabilities, an initiative with the International Labour Organization (ILO) to develop a module on inclusive employment, and work to better capture data on psychosocial disability.

Several assessments of questionnaires for the nationally representative household surveys and censuses have been conducted covering 134 low- and middle-income countries between 2009 and 2018. This activity aimed to see if they include any questions related to disability. The household and census questionnaires were retrieved from the online International Household Survey Network Microdata catalog, the World Bank Microdata Library catalog, the International Labour Organization survey catalog, the repository of census questionnaires maintained by the United Nations Statistics Division, and the websites of individual National Statistical Offices. From the assessment of 629 survey and census questionnaires, the research identified that

23 countries had household surveys and/or censuses with the WG-SS and 29 countries had household surveys and/or censuses with questions that were similar to the WG-SS (Mitra et al. 2020). Data analysis and prevalence rates for disability were prepared for 21 countries. The median prevalence stands at 10 percent among adults age 15 and older and at 23.3 percent among households based on the functional difficulty as defined by the WG-SS.

With the support of the World Bank, Statistics South Africa launched an effort to harmonize disability definitions and classifications across different data sources. Information was collected across the government on different methods for collecting and using data on disability, leading to recommendations on how the disability data system as a whole can be improved. Stakeholder workshops and virtual meetings were held with relevant departments (e.g., health, education, police, public policy, social security, and transportation) in addition to provincial governments. As a result, recommendations for individual departments were prepared for their consideration as practical first and important steps toward harmonization of data.

The WG instruments have been successfully used in humanitarian settings to understand the prevalence of persons with disabilities at population level, identify people who are at risk of not fully participating in programs, inform programming or service delivery, measure access rates, and gather comparable data for donors and coordination systems. For instance, Humanity and Inclusion piloted the use of the WG Short Set of Questions in humanitarian settings and developed an online training package for humanitarian professionals. As highlighted in the IASC



Guidelines on Inclusion of Persons with Disabilities in Humanitarian Action, programming should be informed by data disaggregated by age, gender, and disability to ensure it identifies high-risk populations and is responsive to the risks, barriers, and needs faced by different constituencies of persons with disabilities. The IASC Guidelines provide a complete overview of existing tools for collecting data on persons with disabilities in a humanitarian context.

The World Bank currently supports the inclusion of the WG-SS questions into several household surveys and censuses, including in Armenia, Malaysia, the Kyrgyz Republic, and Tajikistan. The World Bank is also working with countries like Guatemala and Nicaragua to integrate disability data into their Education Management Information Systems (EMIS) to assist in designing and delivering educational services. Both Guatemala and Nicaragua have locally adapted version of CFM, a Teacher Version (CFM-TV) instrument, and a manual. An early test of the CFM-TV module looks promising. The Disability-inclusive Education in Africa Program and the Inclusive Education Initiative (IEI) trust funds are also funding analytical activities to improve the collection and availability of data on the educational participation and outcomes of children with disabilities and technical assistance to countries on strengthening inclusive EMIS.

The World Bank supported the development of a Guidebook to assist in implementing the WG-SS in multi-topic household surveys and thus improve the collection of disaggregated disability data. It explores how disability is defined and who is considered a person with a disability, addresses three different methods for capturing disability in multi-topic household surveys, namely, the WG question sets, the World Health Organization (WHO) survey instruments for disabilities, and the Demographic and Health Surveys and makes recommendations for ensuring the improvement of disability data collection in multi-topic household surveys (World Bank, 2020).

Utilization of the WG questions is expanding and reflects the broad international consensus that the WG-SS represents the international best practice for disaggregating data by disability and is rapidly emerging as the preferred data collection methodology by national statistical offices for disability data collection. The set has been tested in many countries, and to date has been used in over 60 countries. For example, there is now panel data from Living Standards and Measurement Surveys (LSMS) in Ethiopia, Nigeria, and Uganda. Vietnam recently used the module for their national disability survey. Countries in the Asia and Pacific Region, through the United Nations Economic and Social Commission for Asia and the Pacific (UNESCAP), have recommended their use in producing the Incheon “Making the Right Real” Disability Strategy indicators. The [Disability Data Initiative](#), funded by the World Bank, captures surveys where the WG Questions were used.

Bilateral agencies have also adopted tools developed by the WG. For example, both the Foreign, Commonwealth and Development Office (FCDO) in the United Kingdom and the Australian

Department of Foreign Affairs and Trade have determined that the WG questions be used for monitoring the effectiveness of their programs in reaching persons with disabilities.

Also of note, the Organisation for Economic Co-operation and Development (OECD) in 2018 developed a policy marker on the “inclusion and empowerment of persons with disabilities” to track how disability is mainstreamed in development cooperation and emergency assistance. The marker has a scoring system that distinguishes between activities that have disability inclusion as the principal objective and activities that have it as the significant objective. It can be applied to activities in any sector or development cooperation modality and helps to: 1) Identify disability-related projects linkages with disability inclusion; 2) Estimate the disability-related development finance for each data reporter, and globally; 3) Assess the sectors and countries prioritized by disability-related aid; 4) Identify the shares of disability-related development finance with a principal or significant objective; and 5) Identify overall trends and changes over time in disability-related aid.

The World Bank has developed a self-paced online e-Learning course entitled, [“Collecting Data on Disability Inclusion”](#) in collaboration with the Open Learning Campus and SightSavers. The course aims to provide technical knowledge on the importance of disability-disaggregated data to support inclusive development and is open to World Bank staff and development partners. Other contributions to knowledge on disability include publications by the World Bank’s Inclusive Data Project. One study, “Invisible or Mainstream? Disability in Surveys and Censuses in Low- and Middle-Income Countries,” examined to what extent household surveys and censuses in low- and middle-income countries include disability questions and the types of questions under use (Mitra et al. 2021).

A pool of 734 data sets and 1,297 data set-years from 133 countries (2009 to 2018) was screened for disability questions. Only 31 percent of the data sets under review had at least one disability-related question and 15 percent of the data sets of low- and middle-income countries have functional difficulty questions that meet international standards, whether the WG short set or other functional difficulty questions. Finally, the World Bank’s Social Sustainability and Inclusion team works with the Data Development Group and Poverty Global Practice on the implementation of Inclusive Data.

Next Steps

- Promote the use of data disaggregation on the basis of disability in client countries and among national statistics offices.
- Support client countries and national statistics offices in training on the use of the WG-SS and other instruments for collecting quality data on disability.

- Carry out analytical work on the utilization of data collection methods that disaggregate on the basis of disability, including WG instruments.
- Promote the capture of support needs when disability assessments are undertaken for disability determination for benefits to assist in designing and planning of social protection.

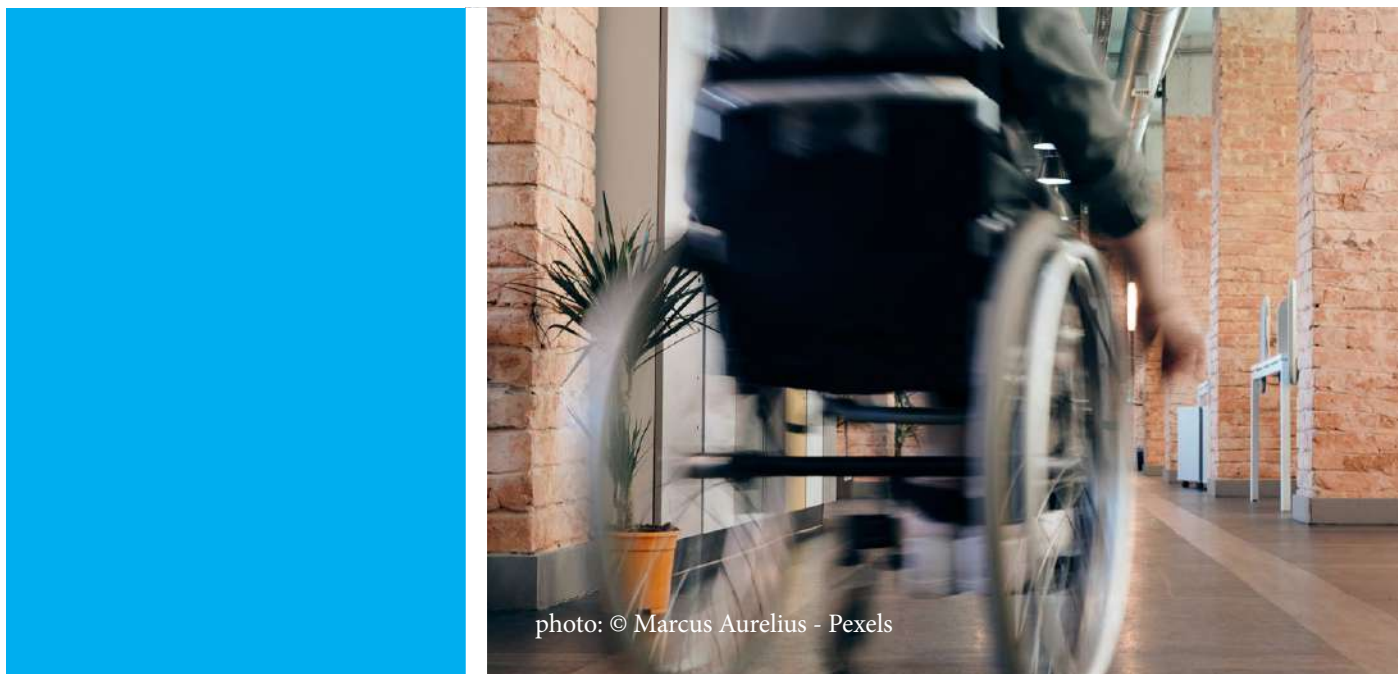


photo: © Marcus Aurelius - Pexels

Resources

- Abualghaib, O., N. Groce, N. Simeu, M.T. Carew and D. Mont. 2019. “Making Visible the Invisible Why Disability-Disaggregated Data is Vital to Leave No-One Behind,” *Sustainability Review* 11(11), 3091.
- Cappa, C., D. Mont, M. Loeb, C. Misunas, J. Madans, T. Comic, and F. de Castro. 2018. “The development and testing of a module on child functioning for identifying children with disabilities on surveys. III: Field testing,” *Disability and Health Journal*.

- Groce, N. E., and D. Mont. 2017. “Counting disability: emerging consensus on the Washington Group questionnaire.” *The Lancet Global Health* 5(7): 649–650.
- Global Partnership for Sustainable Development Data, **“Inclusive Data Charter.”**
- Loeb, M., C. Cappa, R. Cialesi, and E. de Palma. 2017. “Measuring child functioning: The UNICEF/Washington Group Module.” *Salud Publica de Mexico*, 59 (4): 485–487. doi.org/10.21149/8962
- Loeb, M., D. Mont, C. Cappa, E. De Palma, J. Madans, and R. Cialesi 2018. “The development and testing of a module on child functioning for identifying children with disabilities on surveys. I: Background.” *Disability and Health Journal*. 11: 495-501. <https://doi.org/10.1016/j.dhjo.2018.06.005>
- Mitre, S., W. Chen, J.F.M. Herve, S. Pirozzi and J.L.A. Yap. 2021. **“Invisible or Mainstream? Disability in Surveys and Censuses in Low- and Middle-Income Countries (English).”** Policy Research Working Paper, WPS 9625, World Bank, Washington, DC.
- Mitra, S., J. Yap, A. Lourdes, J. Herve, and W. Chen. 2021. **“Inclusive Statistics: Human Development and Disability Indicators in Low- and Middle-Income Countries (English).”** Policy Research working paper, WPS 9626, World Bank, Washington, DC.
- Mont, D. 2019a. **“The Use of Administrative Data in Disability-Inclusive Policies.”** Working Paper 32, University College London, London.
- Mont, D. 2019b. “Disaggregating the Sustainable Development Goals by Disability: To Leave No One Behind.” *Disability and International Development* 2.
- Mont, D. 2020. **“Combating the Costs of Exclusion for Children with Disabilities and their Families.”** UNICEF, New York.
- Mont, D., and B. Sprunt. 2019. “Adapting education management information systems to support inclusive education.” In Schuelka, M.J., C.J. Johnstone, G. Thomas, and A.J. Artiles, (Eds.), *The SAGE Handbook of Inclusion and Diversity in Education*: 249–262.
- Organization for Security and Cooperation in Europe (OECD). 2019. **“DAC: Handbook for the Marker for the Inclusion and Empowerment of Persons with Disabilities.”** OECD, Paris.
- Tiberti, M., and V. Costa. 2020. **“Disability Measurement in Household Surveys: A Guidebook**

- for Designing Household Survey Questionnaires (English)**.” LSMS Guidebook. World Bank, Washington, DC.
- UN ESCWA. 2018. “Regional Guidebook to Improve Disability Data Collection and Analysis in the Arab countries Implementing the Washington Group Questions on Functioning.” UN, Beirut.
- UNICEF. 2013. “Living Conditions Among Persons with Disability Survey: Key Findings Report.” Harare, UNICEF.
- UNICEF/Washington Group. 2018. “Child Functioning Module.” UNICEF, New York.
- United National Disability Statistics, <https://unstats.un.org/unsd/demographic-social/sconcerns/disability/>
- United Nations Disability Statistics Data Portal, <https://unstats.un.org/unsd/demographic-social/sconcerns/disability/statistics/#!/home>
- Washington Group on Disability Statistics.
 Web page. n.d. <http://www.washingtongroup-disability.com/>
 2018a. “**Disability Disaggregation: Envisioning Inclusive Development**.” WGDS, Washington, DC.
 2018b. “**Disaggregation by Disability Status: A Report on Selected Sustainable Development Goal Indicators**.” WGDS, Washington, DC.
- World Bank. 2016. “Environmental and Social Framework: Setting Environmental and Social Standards for Investment Project Financing.” World Bank, Washington, DC.
- World Bank. 2018. “**Good Practice Note, Non-Discrimination and Disability**.” World Bank, Washington, DC.
- World Bank. 2020. “Disability Measurement in Household Surveys Guidebook.” World Bank, Washington DC.



photo: © Olesia Bilkei / Shutterstock

2. Inclusive Education

Rationale

Education is a critical component of improving human capital formation. Ensuring disability-inclusive education can be transformative in bringing persons with disabilities and other marginalized groups out of poverty (World Bank 2021). However, inaccessible facilities, inadequate supports in and outside of school, and cultural norms often limit children with disabilities' access to education.

Data shows that children with disabilities attend and complete primary and secondary education at lower rates than children without disabilities, and this gap may be growing wider. Post-secondary education, including university and technical and vocational education and training, is elusive for persons with disabilities (Lord and Stein 2018). Women and girls with disabilities face disproportionate barriers in their access to education and employment. The COVID-19 crisis has further exposed the weaknesses of education systems worldwide, with education gaps only likely to widen for children with disabilities.

The schooling and early childhood development deficit experienced by children with disabilities can become the most challenging impediment to earning an income and achieving long-term financial autonomy as adults. Reduced earnings caused by lower education levels result in a substantial economic loss from the labor market. When children with disabilities are unable to go to school, there is an added economic burden on the household, including possible lost wages of a caregiver who stays at home—who in most cases is a woman. School closures as a result of conflict or disaster, including in particular the COVID-19 pandemic, reinforce barriers as children with disabilities lack access to basic services like meal programs; assistive technologies; access to resource personnel; recreation programs; extracurricular activities; and water, sanitation, and hygiene programs (McClain-Nhlapo et al. 2020).

Sustainable Development Goal 4 (“Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all”) specifically mentions persons with disabilities. It calls for equal access to all levels of quality education and vocational training, and inclusive, accessible, and effective learning environments for all students, including those with disabilities. It requires the design of education facilities to be responsive to the needs of students with disabilities.

Article 24 of the Convention on the Rights of Persons with Disabilities requires States Parties to ensure that persons with disabilities have access to inclusive education at all levels, as well as to lifelong learning equal to their peers without disabilities. Consistent with the twin-track approach that pursues mainstreaming disability inclusion in education while also developing,

where appropriate, targeted programs addressing the specific needs to ensure quality education for persons with disabilities, the CRPD calls for reasonable accommodation of the individual's requirements in education; the provision of supports required to facilitate inclusive education within the general education system, and support measures to maximize academic and social development, consistent with the goal of full inclusion.

Furthermore the Convention on the Rights of the Child reinforces this position (especially Articles 23, 28, and 29). The CRPD's accessibility commitments also extend to making accessible versions of print materials created by copyright restrictions. Linking with CRPD Article 30(3), the Marrakesh Treaty to Facilitate Access to Published Works for Persons Who Are Blind, Visually Impaired, or Otherwise Print Disabled, part of the body of international copyright treaties, has as its aim the facilitation of the reproduction, distribution and making available of published works in accessible formats to persons who are blind, visually impaired, and otherwise print disabled. The World Bank has provided technical assistance to client countries, like Rwanda, on ratifying the Marrakesh Treaty.

As part of the World Bank's **Ten Commitments on disability-inclusive development**, announced in 2018, is a commitment to ensure that all World Bank-financed education projects are disability-inclusive by 2025. Importantly, as part of its commitment on inclusive education, and building on the objective of SDG 4 ("ensure inclusive and equitable quality education and promote lifelong learning opportunities for all"), the World Bank aims to make all the World Bank - financed projects/programs in education disability-inclusive by 2025.

In addition, in 2019, with support from the Norwegian Agency for Development Cooperation (Norad) and the UK government's and Department for International Development (DfID), the Inclusive Education Initiative (IEI) was launched to invest in catalytic technical expertise and knowledge resources to make education progressively inclusive for children across the spectrum of disabilities.

The IEI's purpose is to accelerate action by countries and support their efforts in making education more inclusive by working both at the global and country levels to help stakeholders and governments mobilize financing and develop programs to ensure inclusive education. The World Bank committed to support clients with the necessary technical expertise and resources to reach children with disabilities and advance innovative and inclusive pedagogies and learning environments. The IEI hosts a vibrant **Community of Practice** with a diverse range of stakeholders engaging on various aspects of disability-inclusive education.

The World Development Report 2018: *LEARNING to Realize Education's Promise* (World Bank 2018) offers guidance on how to tackle the learning crisis and to promote learning and skills development for all. The World Bank and UNESCO and UNICEF collaborated on addressing

the worsening crisis in education brought on by the COVID-19 pandemic in [Framework for Reopening Schools](#) (World Bank, UNESCO, UNICEF 2020).

Additionally, “Criteria for the World Bank’s Disability-Inclusive Investment Project Financing (IPF) in Education” and the [“Inclusive Education Resource Guide: Ensuring Inclusion and Equity in Education,”](#) provide the framework for achieving the commitment to inclusive education by 2025 (Alasuutari and Powers 2021, Alasuutari et al. 2020).

Diagram 1: Criteria for Disability-Inclusive IPF in Education

Criterion 1: Stakeholder Engagement
The stakeholder engagement plan (SEP) includes meaningful consultation with relevant stakeholders, beginning with project preparation.
Criterion 2: Analysis
The Environment and Social Assessment (ESA) includes an analysis of disability and disability-inclusive education in the country context, which is briefly summarized in the Sectoral and Institutional Context of the project appraisal document (PAD).
Criterion 3: Inclusive Project Design
The project contains (1) at least one inclusive design feature in a general education activity, and/or (2) at least one specific activity targeted to benefit and empower learners with disabilities (twin-track approach).
Criterion 4: Monitoring/Reporting
During implementation, the project collects and reports feedback on both process and outcomes for project beneficiaries with disabilities.

Source: World Bank. 2021. “Guidance Note 2021. Criteria for the World Bank’s Disability-Inclusive Investment Project Financing (IPF) in Education.” p. 8. World Bank, Washington, DC.

Projects, Analytics, and Practice

In the context of education, the twin-track approach adopted by the World Bank for disability-inclusive programming means that projects can consider a general or a targeted approach to disability inclusion, or both. To that end, education project design can (i) take measures to ensure that persons with disabilities can both participate in and benefit from the education project in general, and/or (ii) incorporate specific activities targeted to support, benefit, and empower persons with disabilities in education.

The objective of the [Improving Education of Children With Disabilities Project](#) in Burkina Faso is to increase the access and the quality of education of vulnerable children with a focus on children with disabilities in the five poorest regions of the country and Ouagadougou. A key aim of the project is to build awareness and knowledge for educating children with disabilities. With funding from the Japanese Social Development Fund, an additional 7,000 children with disabilities between the ages of 3 and 11 should be able to go to school.

In addition, pedagogical approaches that are friendly to children with disabilities will be tested and validated to ensure greater equity in the education of all children. Finally, awareness and support for the education of children with disabilities will be built at both the family and community levels.



In 2017, the World Bank established the Disability-Inclusive Education in Africa Program with funding from the US Agency for International Development (USAID). It supports enhancing access to primary education for children with disabilities and the design and implementation of inclusive education programs across Africa.

In-country interventions have taken place in Ethiopia, Ghana, Lesotho, Liberia, Senegal, The Gambia, and Zambia. They cover several key thematic areas, including systems strengthening, disaggregated data collection, community awareness, and sensitization, screening and identification tools, and teacher training.

In The Gambia, focal points who lead on the special education and EMIS units have taken on a leading role in ensuring that the country's approach to collecting and reporting data on children with disabilities is improved. A school level screening tool has also been developed and validated. A training took place that led to over 1,640 individuals being trained in supporting their schools to carry out the screening. Ninety percent of schools have now completed the screening exercise and this data will now be fed into the EMIS and will be collected annually.

Analytical diagnostic studies are also being conducted under the Disability-Inclusive Education in Africa Program and some of this data can be found in ["The Challenge of Inclusive Education in Sub-Saharan Africa"](#) and ["Looking Ahead: Visual Impairment and School Eye Health Programs."](#)

The Inclusive Education Initiative (IEI), the multi-donor trust fund overseen by the World Bank and launched in 2019, invests in catalytic technical expertise and knowledge resources to support countries in making the transition to inclusive education for children across the spectrum of disabilities.

Pillar 1 of IEI invests in country-based interventions for systems change and strengthening to realize inclusive education. There are many country examples of work to advance disability inclusion in education under Pillar 1 of IEI.

In Rwanda, under IEI, comprehensive mapping and review of resource classrooms and assessment centers was undertaken to assess to what extent these elements were addressing the needs of students with disabilities. The work also aims to strengthen the EMIS, advance technical assistance, and target capacity building.

Under IEI in Nepal, the World Bank financed streamlining for teacher recruitment and deployment and provided technical assistance to strengthen disability inclusion in ongoing projects. Support furthered disability-inclusive data collection and management and provided innovation grants to Organizations of Persons with Disabilities.

The IEI supported work in Ethiopia focuses on enhancing the quality of services provided by Inclusive Education Resource Centers for children with disabilities, a critical resource to advance quality inclusive education for students with disabilities. This work also aims to strengthen the EMIS and improve screening and development of inclusive pre-primary programs.

Global public goods that have been supported by the IEI include the Disability-Inclusive Education Community of Practice and Knowledge Repository, the Teach Inclusive tool which captures inclusive teaching practices within primary level classrooms, a landscape review of information and communication technologies for disability-inclusive education, and a research exchange workshop series for researchers from Sub-Saharan Africa and South Asia to share their own perspectives on conducting research on disability-inclusive education. The Issues Paper, **“Pivoting to Inclusion: Leveraging Lessons from the COVID-19 Pandemic for Learners with Disabilities,”** outlines the challenges experienced by learners with disabilities during COVID-19 and makes recommendations based on lessons learned.

The World Bank Human Capital Resilience Project in Saint Lucia ([P170445](#)), consistent with the Saint Lucia Training, Vocational Education, and Training (TVET) Policy and Strategy, will implement public awareness and training activities with a view to reducing gender disparities and increasing accessibility for persons with disabilities. The public awareness campaign will seek to counteract gender and disability stereotypes about TVET fields through positive portrayals of trainees and graduates in non-gender-stereotypical roles and those with disabilities. With support from TVET consultants, training programs will also be developed for TVET institutional leaders and instructors to counteract various forms of bias and promote techniques for fostering a gender and disability-inclusive environment for all students.

The objective of the World Bank’s Higher Education Modernization Project for Belarus ([167992](#)) is to improve the teaching and learning environment and the information on labor market relevance of higher education. Subcomponent 1.2 focuses on the modernization of the physical environment for teaching and learning with attention to the rehabilitation of buildings and premises of higher education institutions in order to: (i) improve the overall conditions for teaching and learning; and (ii) create a barrier-free environment for learning and improving access and working and learning conditions of staff and students with disabilities by creating an inclusive learning and working environment.

The European Union (EU) is supporting disability-inclusive TVET in collaboration with the Deutsche Gesellschaft für Internationale Zusammenarbeit GmbH (GIZ) in Sudan. The project, “Vocational Training and Food Security for Refugees and Host Communities in Eastern Sudan,” has three main components. During the design phase, GIZ and the EU Delegation in Sudan considered approaches to ensuring the programming reached beneficiaries with disabilities. While at the outset of the program a small number of persons with disabilities were represented



among program graduates, subsequent action focused on effective outreach to persons with disabilities, adapting training courses and identifying additional skills development that would better suit the needs of persons with disabilities and the development of stronger ties with OPDs, including women-led OPDs (Axelsson 2018).

The USAID, in 2017, launched the first ever large-scale assessment of higher education and its accessibility to persons with disabilities in Egypt under a mainstream contractual mechanism for the Government of Egypt (Lord et al. 2017). USAID is likewise supporting added efforts to ensure disability inclusion in other aspects of education. In Côte d'Ivoire, for instance, a five-year access to justice project included a budget for cross-cutting, integrative disability interventions, including the development of educational materials on accessible justice for organizations of persons with disabilities and disability modules in judicial training. In Georgia, USAID supported the development of the first disability law curriculum to be taught across five Georgian law faculties.

Next Steps

The World Bank will strive to make education-focused operations inclusive and accessible to persons with disabilities and diverse educational needs in alignment with the Sustainable Development Goals, World Bank ESF, and the Ten Commitments, informed by the World

Bank's Guidance Note for Disability Inclusion in Education. Possible areas of intervention will include working with clients and persons with disabilities to:

- Analyze the obstacles persons with disabilities face in accessing education at all levels, including higher education, and collect disability-disaggregated data on tracking the achievement of persons with disabilities in education.
- Support efforts to research the benefits of inclusion and support countries in designing and applying flexible assessment systems that include all learners, including persons with disabilities and diverse educational needs.
- Strengthen data collection on the prevalence of out-of-school students due to disabilities and barriers to education participation, cost-benefit analysis, and model interventions to promote inclusive education; facilitate the collection of disability-disaggregated data in education management information systems.
- Assist client countries in building accessible school infrastructure and expanding successful inclusive education programs, taking into account deliberate systemic changes, including inclusive approaches, as part of overall education planning.
- Promote an inclusive approach in projects in the fields of early childhood development; primary, secondary, and tertiary education; and vocational skills development, including in impact evaluations and learning assessments.
- Provide technical support to clients on initiating sustainable changes, strengthening existing successful interventions, and developing resources to facilitate inclusive education systems, including teacher training in disability-inclusive education.
- Support the development of policies and regulations that support access to education with necessary and appropriate supports for students with disabilities.
- Ensure accessibility in all physical and electronic or virtual infrastructure and resources for education funded by the World Bank.

Resources

Alasuutari, H.K., C.J. Thomas, S.M. Powers, L.S. McDonald, and J. Waite. 2020. ["Inclusive Education Resource Guide: Ensuring Inclusion and Equity in Education."](#) World Bank, Washington, DC.

- Alasuutari, H.K., and S.M. Powers. 2021. [“Criteria for the World Bank’s Disability-Inclusive Investment Project Financing \(IPF\) in Education \(English\).”](#) World Bank, Washington, DC.
- Axelsson, C. 2018. [Inclusion of persons with disabilities in European Union development cooperation mechanisms A preliminary study of calls for proposals in geographic and thematic instruments.](#) Bridging the Gap, Brussels.
- Banks, L.M., and S. Polack. 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, London.
- Engelbrecht, P., and H. Savolainen. 2017. “A Mixed-Methods Approach to Developing an Understanding of Teachers’ Attitudes and Their Enactment of Inclusive Education.” *European Journal of Special Needs Education*, December.
- Friedman, E., D. Pavlović Babić, and N. Simić. 2015. “Inclusive Education in Serbia: Policies, Practice and Recommendations.” World Bank, Ministry of Education, Science and Technological Development Republic of Serbia and Western Balkans Investment Framework, Belgrade.
- Kett, M., N. Jahan, V. Austin, L. Simpson and C. Holloway. Undated. “World Bank Inclusive Education Initiative: Landscape review of information and communication technologies for disability-inclusive education. Inception Report.” World Bank, Washington, DC.
- Lord, J.E., and M.A. Stein. 2018. [“Pursuing Inclusive Higher Education in Egypt and Beyond through the Convention on the Rights of Persons with Disabilities,”](#) *Social Inclusion*, 6(4): 230–240.
- Lord, J.E., et al. 2017. [“Needs assessment of persons with disabilities in Egyptian public universities and technical colleges. Final report and executive summary.”](#) USAID, Cairo.
- Male, C., and Q. Wodon. 2017. “Disability Gaps in Educational Attainment and Literacy.” The Price of Exclusion: Disability and Education Notes Series, World Bank, Washington, DC.
- Marrakesh Treaty. 2013. [Marrakesh Treaty to Facilitate Access to Published Works for Person Who Are Blind, Visually Impaired, or Otherwise Print Disabled.](#) Marrakesh.

- McClain-Nhlapo, C.V., et al. 2020. **“Pivoting to Inclusion: Leveraging Lessons from the COVID-19 Crisis for Learners with Disabilities.”** World Bank, Washington, DC.
- McClain-Nhlapo, C.V., C. Cortez, L.F. Duchicela, and J.E. Lord. 2019. **“Equity and Inclusion in Education in World Bank Projects: Persons with Disabilities, Indigenous Peoples, and Sexual and Gender Minorities.”** World Bank, Washington, DC.
- Mont, D. 2015. “Combating the Costs of Exclusion for Children with Disabilities and their Families.” UNICEF, New York.
- Saavedra Chanduvi, J., et al. 2020. **“Realizing the Future of Learning: From Learning Poverty to Learning for Everyone, Everywhere (English).”** World Bank, Washington, DC.
- United Nations. 2015. “Transforming the World: The 2030 Agenda for Sustainable Development.” United Nations, New York.
- UNESCO Institute for Statistics. 2018. “Education and Disability: Analysis of Data from 49 Countries.” Information Paper No. 49. UNESCO Institute for Statistics, Montreal.
- UNESCO and United Nations Girls Education Initiative (UNGEI). 2014. “Teaching and Learning: Achieving Equality for All.” Education for All Global Monitoring Report 2013/4. UNESCO, Paris.
- UNGEI and Leonard Cheshire Disability. 2017. “Still Left Behind: Pathways to Inclusive Education for Girls with Disabilities.” Leonard Cheshire Disability, London.
- UNICEF. 2018. “Guidelines on Disability Inclusion in Humanitarian Action.” UNICEF, New York.
- UNICEF. 2013. “Children with Disabilities. The State of the World’s Children 2013.” UNICEF, New York.
- Woden, Q. 2016. “What Matters Most for Equity and Inclusion in Education Systems: A Framework Paper.” SABER Working Paper Series, Number 10. World Bank, Washington, DC.
- World Bank. 2013. **“Moldova - Integration of Children with Disabilities into Mainstream Schools Project (English).”** World Bank, Washington, DC.

World Bank. 2016. “Environmental and Social Framework: Setting Environmental and Social Standards for Investment Project Financing.” World Bank, Washington, DC.

World Bank. 2018a. “Good Practice Note, Non-Discrimination and Disability.” World Bank, Washington, DC.

World Bank. 2018b. “World Development Report 2018: LEARNING to Realize Education’s Promise.” World Bank, Washington, DC.

World Bank. 2021a. “Acting Now to Protect the Human Capital of Our Children: The Costs of and Response to COVID-19 Pandemic’s Impact on the Education Sector in Latin America and the Caribbean.” World Bank, Washington, DC.

World Bank. 2021b. “Guidance Note: Criteria for the World Bank’s Disability-Inclusive Investment Project Financing (IPF) in Education.” World Bank, Washington, DC.

World Bank, Inclusion International, and Leonard Cheshire. 2019. “Every Learner Matters: Unpacking the Learning Crisis for Children with Disabilities.” World Bank, Washington, DC.

World Health Organization and World Bank. 2011. *World Report on Disability*. World Health Organization, Geneva.



photo: © Christian Vincés, Shutterstock



3. Food Security and Disability-Inclusive Agriculture

Rationale

Food production is experiencing shocks related to climate change, conflict, pests, and infectious diseases, including the impact of COVID-19. These shocks disrupt supply chains and impact people's ability to access nutritious and affordable food. Disability intersects with food security and nutrition in several respects. Households that include persons with disabilities are more likely to experience food insecurity as they are more likely to possess fewer economic resources, have fewer work opportunities, have extra disability-related costs, and spend extra time on caregiving work (Groce, London, Stein 2014). Poor nutrition, food loss and waste, and food-borne illness impose large current and future human, economic, social, and fiscal costs on countries. Improving access to safe and nutritious food—and maintaining food security in times of crisis—is fundamental for vulnerable and disadvantaged populations, including persons with disabilities.

Malnutrition and disability are closely interrelated, yet most international efforts focus on improving maternal and child nutrition to prevent or mitigate disability. Having a disability can also lead to malnutrition due to decreased nutrient intake, increased nutrient loss, and the need for increased nutrients, specialized diets, or costlier diets. Malnutrition rates may also be higher among persons with disabilities when they have difficulty eating and swallowing, are frequently ill, or are neglected (Groce, Challenger, Kerac 2017).

Children with disabilities who do not receive enough food or enough nutritious food are susceptible to acquiring secondary conditions (such as stunting or wasting) as a result of micronutrient deficiencies, or in extreme cases, may die as a result of severe acute malnutrition. For example, children with cerebral palsy can be up to three times more likely to be underweight compared to children without disabilities. Another aspect of malnutrition is obesity, where certain groups of persons with disabilities are more likely to experience obesity, including persons with intellectual disabilities.

Persons with disabilities face natural (for example, slippery paths), infrastructural (raised steps, no handrails, for instance), institutional (policy and regulatory), and social and attitudinal barriers (for example, exclusion from village groups and cooperatives and denied access to microfinance) in accessing food and water resources and services for consumption and household needs. They face similar barriers in relation to agriculture. Policies and regulatory frameworks overseeing the allocation, development, and maintenance of food and agricultural resources may not consider access for persons with disabilities. Occupational health and safety frameworks along with labor management plans likewise need to accommodate the needs of workers with disabilities.

Agricultural programs may insufficiently engage persons with disabilities and thus miss out on the opportunity to capitalize on the potential of this significant rural population. Agricultural extension is likewise an important entry point for disability inclusion through training in business plan development, microfinance, and skills matching programs.

Agroindustry offers opportunities for persons with disabilities to be actively engaged with a wide variety of activities involved in cultivation, including floriculture and cultivation of vegetables and post-harvest operation on all fruits and vegetables. While small-scale pilots have been implemented that target persons with disabilities in agroindustry, achieving large-scale inclusion requires more work and can be facilitated by the appropriate supports, including assistive technologies and adapted equipment.

Effective and inclusive interventions, coupled with the right investments and resources, can help to ensure that agriculture and food systems provide adequate, affordable, safe and nutritious food to everyone – even in times of crisis. This can be accomplished by boosting food production, improving nutrition, and integrating persons with disabilities into sustainable rural development policies and programs. Improving children's nutrition requires effective and sustained multi- sectoral nutrition programming over the long term. Regular data collection is critical to monitor and analyze country, regional, and global progress. Agricultural projects designed to increase the productive and entrepreneurial capacities of farmers with disabilities offer economic benefits and are an important element of rural development.



SDG 10 (“Reduce inequality within and among countries”) requires the social, economic, and political inclusion of all, including persons with disabilities and SDG 6 (“Ensure availability and sustainable management of water and sanitation for all”) requires governments to pay specific attention to the needs of people in vulnerable situations and to achieve adequate and equitable access to water. SDG 6 also underlines the need for community participation in improving resources.

The New Urban Agenda (UN 2016) encourages the “elimination of legal, institutional, socioeconomic and physical barriers,” to promote equitable and affordable access to safe drinking water and sanitation for persons with disabilities. The World Food Summit organized by the Food and Agriculture Organization (FAO) of the United Nations in 1996 acknowledged the fundamental contribution to food security by farmers with disabilities, noting that a large proportion of the persons with disabilities were farmers with responsibility for the food security of their households.

These policy developments supplement the Convention on the Rights of Persons with Disabilities, which requires States Parties to ensure access to food, clean water, and appropriate and affordable services (Article 28, Adequate standard of living and social protection). Article 19 (Living independently and being included in the community) addresses equitable access to community services and facilities. Article 9 (Accessibility) requires access to the physical environment and public spaces and services in rural and urban areas. Inclusion of persons with disabilities has the potential to provide greater food security, improved nutrition, increased income and, in some cases, employment for persons with disabilities. It also has significant implications for participation and empowerment.

Projects, Analytics, and Practice

The Corredor Seco Food Security Project (PROSASUR) ([P148737](#)) in Honduras addresses food insecurity prevalent in the Dry Corridor region of Honduras where months of heavy rain followed by long stretches of drought contribute to poverty, malnutrition, and illness. The project increases the household availability of quality food and the incomes of poor rural residents as a basis for improving nutrition and reducing child stunting. Technical assistance, training, and extension services are carried out through subprojects based on technically and financially viable business plans and/or incremental food security plans. The project, developed and implemented under safeguards, does not trigger OP 4.10 nor OP 4.12, and, still, given the commitment of the team and client, it has been able to significantly advance on social inclusion in the poorest region of Honduras with tangible results.

Notably, the project identified and provided customized support to 95 households with persons with disabilities and documented this disability-inclusive element. The participation of persons

with disabilities in the project led to a novel study on the barriers faced by persons with disabilities in the agrobusiness sector in Honduras and Guatemala together with concrete actions to dismantle the identified barriers, which is being undertaken in collaboration with the International Fund for Agricultural Development.

The World Bank's Agro-Processing, Productivity Enhancement and Livelihood Improvement Support (APPEALS) Project ([P148616](#)) in Nigeria seeks to enhance small- and medium-scale farmers' agricultural productivity and improve value addition along priority value chains in participating states. During an implementation support mission, the task team conducted a sensitization presentation on disability inclusion and how to facilitate the participation of persons with disabilities in the project for team members and client stakeholders, including members of the State Steering and Technical Committees that included Commissioners of Agriculture, Permanent Secretaries and Program Managers for the Agriculture Development Programs. Thereafter, the APPEALS team, as part of its Women and Youth Empowerment Program, allocated 20 percent of program beneficiaries to be persons with disabilities. The team also put a plan in place to have the project documents available in accessible formats (e.g., braille, infographics, and audio). Finally, the project included a plan to promote assistive technologies for farmers with disabilities.

The Send a Cow Uganda (SACU) project funded by USAID worked to incorporate a disability dimension into efforts to improve livelihoods as part of the USAID-funded Agriculture for Women with Disability Activity (USAID-AWDA). The disability-inclusive dimension ensured that 1,500 households of women and girls with disabilities in four Ugandan districts (Kamuli, Buyende, Luuka, and Kaliro in Busoga Sub-region) benefited from the livelihoods work. Peer farmers, including women farmers with disabilities, worked to train both farmers with and without disabilities in better farming techniques for better crop yield. Lessons learned under that project are being implemented in a UK-funded project, the Amuru Disability Mainstreaming Project, in which SACU is working with the National Union of Women with Disabilities of Uganda to participate in the various on-farm and off-farm income generating activities, have access to village savings and loan facilities, be involved in adaptive sustainable agricultural technologies, and make farming more accessible and friendly to women farmers with disabilities.

In South Africa, USAID trained persons with disabilities in accessible aquaponics, a system of aquaculture in which the waste produced by farmed fish or other aquatic animals supplies nutrients for plants grown hydroponically, which in turn purify the water. The implementing partner, INMED, operates in the Free State Province of South Africa under a USAID grant to establish climate resilient aquaponics systems and business training for three farming cooperatives associated with the organization, Disabled People of South Africa. The aquaponics system was found to be well adaptable to the needs of farmers with physical disabilities as the system can be designed for wheelchair accessibility and required minimal physical effort, which

made it accessible for people with certain mobility disabilities. Community market events also enabled farmers with disabilities to be visible in the community, an important element of decreasing stigma around disability.

Since 1990, the US Department of Agriculture has initiated and funded AgrAbility, a program to support the employment and occupational participation of agricultural workers with disabilities. The program has advanced a wide range of disability-inclusive interventions to ensure that persons with disabilities are able to fully participate in agricultural activities. Some of the strategies funded by AgrAbility projects include the following:

- Assessing an individual's needs and carrying out accessibility audits at agricultural worksites and for specific work tasks.
- Recommending assistive devices, adaptive equipment, and farm and home modifications.
- Provision of assistive technology, making customized devices and modifications.
- Referring persons with disabilities to local service providers.
- Offering financial advice, loans, and grants to farmers and ranchers with disabilities, to support agricultural activity (for example, building a drip irrigation system).
- Sharing information and best practices for agricultural workers with disabilities, and developing and disseminating knowledge materials, including fact sheets, handbooks, and webinars.



- Sharing knowledge and building capacity for relevant stakeholders (Agrability n.d.).

The World Food Programme (WFP) in its Revised Corporate Results Framework (2017–2021) included a specific output indicator to capture within its monitoring and evaluation data on the “number of women, men, boys and girls with disabilities receiving food/cash-based transfers/commodity vouchers/capacity strengthening transfers” (WFP 2017). The WFP’s work in Lao PDR (WFP 2018) aimed to ensure that children with disabilities received nutritious meals at school as part of its work to promote inclusive development and mainstream gender and disability into all its programs.

The project sought to ensure that children with disabilities would receive food for daily school meals and nonfood items (NFIs) and to establish vegetable gardens to improve dietary diversity further. The provision of daily meals for children with disabilities strengthened school retention and ensured the needed nutrition and support. WFP signed a partnership agreement with the Laos Disabled People’s Association (LDPA), a civil society organization advocating for the rights of persons with disabilities. Together with LDPA, WFP is building staff capacity and learning how to best support, promote, and strengthen the empowerment of persons with disabilities in its programs.

CBM, an non-governmental organization working on community-based development for persons with disabilities, has worked on inclusive farming with counterparts in Niger to develop “survival yards” for persons with disabilities. Persons with disabilities and their families were supported



to develop gardens of 25 square meters along with digging wells and water canals for irrigation. These sources supplied water to gardens, boosting food production and livestock rearing. In addition, the wells and water canals became a source of water for neighbors and others in the village, showcasing the economic contribution and productivity of individuals with disabilities.

CBM and its local partners further supported the design and provision of simple adaptations to ensure that persons with disabilities could use the water supply and work in their gardens. For example, for persons who are blind, the project team developed a bucket that, when filled with water, would automatically tip over into a basin, which would further pour into a canal for irrigation.

In another CBM project in India, “Inclusive Organic Agriculture Value Chain,” more than 11,000 farmers, of whom 4,000 were persons with disabilities, received training and jobs in organic farming. They were trained in a variety of organic practices, such as vermicomposting, creating poly-houses, processing species, and harvesting honey, and were connected to producer groups to facilitate production, harvest, and sales. Farmers with and without disabilities worked together and in inclusive self-help groups, where they contribute part of their monthly income to a general pool so as to create a fund from which members can borrow as needed, such as for supporting their healthcare, education, and housing (Zero Project 2019).

Guidance emerging on addressing the food security and nutrition needs of persons with disabilities takes various forms, including additional or targeted and prioritized rations. Nutrition in this context also includes important initiatives for children under age 5 and pregnant and breastfeeding women. Activities include, for instance, accessing emergency micronutrients, complementary and supplementary foods, care practices, and skilled breastfeeding counseling for children below age 5, pregnant, and breastfeeding women with disabilities.

The United Nations High Commissioner for Refugees (UNHCR) has worked to broker arrangements with the WFP to prioritize food distribution to persons with disabilities. Various guidance has been issued on nutrition for persons with disabilities, including specific guidance on nutrition is part of UNICEF’s Guidance: Including children in humanitarian action (UNICEF 2017). The revised Sphere Standards of 2011 recognize that persons with disabilities “need access to appropriate food and nutritional support” and recommend strategies such as using mobile units to distribute food to individuals who are unable to collect the rations themselves in response to transport and other barriers for persons with disabilities, older persons, and others (Sphere Standards 2011).

Organizations of persons with disabilities and disability-service providers are useful partners in advancing disability-inclusive food security and agriculture. Strategies to make agro-food systems more inclusive, efficient, and productive should include persons with disabilities and, in

so doing, help to lift them out of poverty and food insecurity. Inclusive livelihood opportunities include providing persons with disabilities with the agrotechnical, entrepreneurial, and business management skills they need to participate in agriculture and upgrading agricultural production technologies to meet accessibility needs. Project teams should also support and promote hiring persons with disabilities in food security and agriculture management and leadership roles.

Next Steps

- Carry out analytical work and collect practical evidence and know-how on barriers to inclusion of persons with disabilities in food security and agriculture programs.
- Develop guidance on the practical measures that may be undertaken for disability-inclusive approaches for integration into agricultural projects.
- Initiate the systematic identification of persons with disabilities in food security and agriculture projects.
- Support analysis of disability-based climate change vulnerability, impacts, and risks on food security and employment of persons with disabilities in agriculture.
- Strengthen data collection on model interventions to promote inclusive food security and agriculture and disaggregated data collection to understand the links between nutrition and disability.
- Provide technical support to clients on strengthening existing successful inclusive food security and agriculture interventions and develop resources to support such efforts.
- Disability should be mainstreamed in all early intervention nutrition, health, and development efforts. For example, early screening efforts for malnutrition need to adapt to ensure they are more accessible for children with disabilities and their families.

Resources

Agriability. n.d. [**“The Toolbox: Agricultural Tools, Equipment, Machinery and Buildings for Farmers and Ranchers with Physical Disabilities: An online resource containing assistive technology solutions for farmers, ranchers, and other agricultural workers with disabilities.”**](#)

Friesen, M., O. Krassikouva-Enns, L. Ringaert, and H. Isfeld. 2010. “Farming with a Disability: Literature from a Canadian Perspective.” *Journal of Agromedicine* 15(1): 47-53.

- Field, W. E., and P. J. Jones. 2005. "Disability in Agriculture." In *Agricultural Medicine: A Practical Guide*, J.E. Lessinger, ed. New York: Springer.
- Holden, J. and N. Corby. "Disability and nutrition programming: evidence and learning." Disability Inclusion Helpdesk Report No. 6, London.
- Groce, N.E., J. London, and M.A. Stein. 2014. "Inheritance, Poverty, and Disability." *Disability and Society* 29(10): 1554–68.
- Groce, N.E., E. Challenger, and M. Kerac. 2017. "Stronger Together: Nutrition-Disability Links and Synergies." Briefing Note, UNICEF, New York.
- Hanko, J., and W. Polman. 2003. *A Handbook for Training of Disabled on Rural Enterprise Development*. Bangkok, China: Food and Agriculture Organization of the United Nations Regional Office for Asia and the Pacific. [link](#)
- Hamm, K. E., W.E. Field, P.J. Jones, A. Wolfe, and E. Olson. 2012. "Twenty years of AgrAbility: A retrospective forum." *Journal of Agromedicine*. 17(4): 410-14.
- Inter-Agency Standing Committee (IASC). 2019: Guidelines: Inclusion of Persons with Disabilities in Humanitarian Action: IASC, New York, NY.
- International Labour Organization (ILO) and Food and Agriculture Organization (FAO). 2010. "Guidance on how to address decent rural employment in FAO country activities." ILO, Geneva.
- Leonard Cheshire Disability (LCD) and Inclusive Development Centre, University College (UCL). 2020. "Disability and Urban Agriculture." LCD/UCL, London.
- New Agriculturalist. 2013. "[Sustainable Income in Agribusiness for Persons with Disabilities.](#)" *New Agriculturalist*.
- Office of the High Commissioner for Human Rights (OHCHR). 2020. "Policy Guidelines for Inclusive Sustainable Development Goals, Food and Nutrition." OHCHR, Geneva.
- Whelan, S., D.J. Ruane, J. McNamara, A. Kinsella, and A. McNamara . 2009. "Disability on Irish Farms—A Real Concern." *Journal of Agromedicine* 14(2): 157-163.

United Nations Department of Economic and Social Affairs. 2019. *UN Disability and Development Report - Realizing the SDG by, for and with persons with disabilities*. UNDESA, New York.

United Nations Children's Fund (UNICEF), World Health Organization. World Bank. 2020. "Levels and trends in child malnutrition: Key Findings of the 2020 Edition of the Joint Child Malnutrition Estimates." World Health Organization, Geneva.

UNICEF. 2017. "Including children with disabilities in humanitarian action. Nutrition." UNICEF, New York.

World Food Programme (WFP). 2017. "Revised Corporate Results Framework (2017–2021)." World Food Programme, Rome.

WFP. 2018. "WFP supports persons with disabilities through school meals in LAO PDR." WFP, Rome.

World Health Organization. 2013. "Guideline: Updates on the management of severe acute malnutrition in infants and children." World Health Organization, Geneva.



photo: © Belushi / Shutterstock

4. Digital Development

Rationale

Accessible information and communication technology (ICT) can level the playing field for persons with disabilities across life domains, including education, employment, e-governance and civic participation, financial inclusion, and disaster management. ICT enables the use of multiple means of communication—voice, text, and gestures—breaking print-based and physical access barriers. Accessible functionality such as voice recognition and magnification in mainstream devices, a large market of and for innovative mobile applications, and web-enabled accessibility services are driving down costs related to specialized assistive technology. Coupled with increasing public and private service provision through ICT, digital development can be a major catalyst for the full participation of persons with disabilities.

The 2030 Agenda for Sustainable Development states that ICT access can accelerate development and bridge digital divides. The Report of the UN Second Committee on Information and Communication Technologies For Development recognizes that access to ICT enables economic development and that it has profound impacts on how citizens engage in public and private life and access government and other services. Sustainable Development Goal 9.c focuses on increasing access to ICT and providing universal and affordable access to the internet in the least-developed countries.

The New Urban Agenda (UN 2016) includes a transformative commitment for facilitating access for persons with disabilities, on an equal basis with others, to ICT tools and systems. It recognizes the need to eliminate legal, institutional, socioeconomic, and physical barriers to ICT access by persons with disabilities.

The Convention on the Rights of Persons with Disabilities identifies ICT and accessible technology as important enablers of access to systems and services (Article 9), of accessing information and upholding freedom of expression and opinion (Article 21), of meaningful habilitation and rehabilitation (Article 26), and of access to education, health, employment, and political participation. ICT access is also supported by the adoption of the Marrakesh Treaty to Facilitate Access to Published Works for Persons Who Are Blind, Visually Impaired, or Otherwise Print Disabled, a treaty that establishes some limitations and exceptions to traditional copyright law to enable the production and international transfer of published material in accessible formats, such as e-books, is an important development given that less than 10 percent of all published material are accessible to blind persons or persons with low vision.

One of the ten **World Bank Group Commitments on Disability-Inclusive Development** to accelerate global action for disability-inclusive development is Commitment 2, on ensuring that all World Bank-financed digital development projects are disability sensitive, including through the use of universal design and accessibility standards. Other commitments include the IDA 19 digital undertakings focused on GovTech and digital jobs.

Importantly, IDA20 includes a policy commitment under the special theme on Human Capital to meet the needs of persons with disabilities by implementing the principles of non-discrimination, inclusion, and universal access as per the ESF, including through projects in digital development.

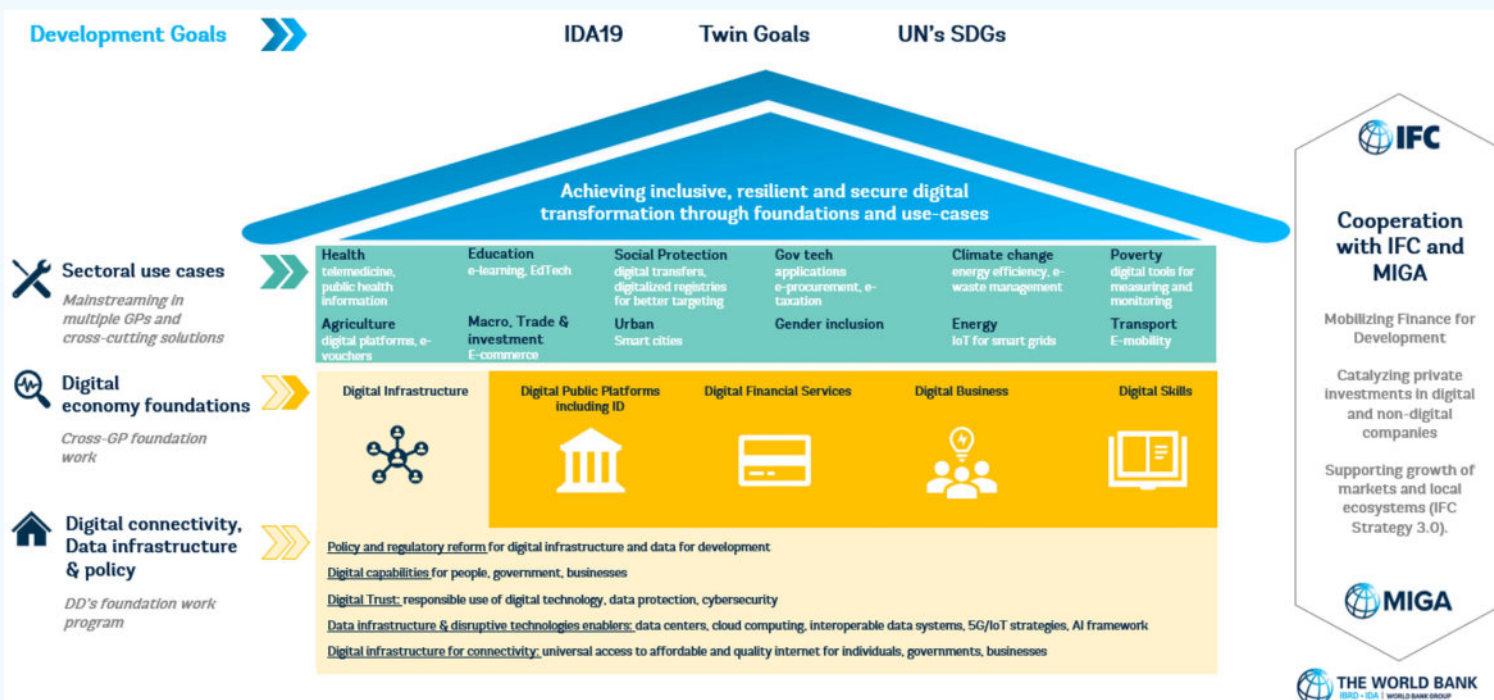
The *World Development Report 2016: Digital Dividends* (World Bank 2016b) points out that the realization of the potential of ICT for inclusive development will require active efforts to realign the societal, legislative, personal, and infrastructural factors within the ICT ecosystem. The *World Bank Development Report 2021: Data for Better Lives* (World Bank) calls for a new social contract around data to ensure trust, value and equity when promoting digital development (World Bank 2021). The report argues that digital dividends are not spreading rapidly, nor evenly, given that nearly half of the world's people are still offline and cannot fully participate in the digital economy. There also are persistent digital divides across gender, geography, age, and income dimensions within each country, that risk to exclude the most vulnerable groups from the opportunities of the digital economy (World Bank 2021). A core component of digital inclusion for involves increasing access to digital infrastructure and broadband for persons with disabilities, addressing affordability, and expanding digital skills and literacy for persons with disabilities, essential for participation in the digital economy.

The World Bank Group is supporting digital development through a holistic and comprehensive ecosystem approach. This approach brings in all the World Bank Group's expertise and instruments to cover five foundation elements: digital infrastructure, digital platforms, digital financial services, digital business, and digital skills. It covers policy and regulatory reforms across the different pillars. And all of these are essential elements for disability-inclusion. The World Bank's approach also considers as cross-cutting issues data, cybersecurity, and digital inclusion across the different foundations. Addressing how the digital divide affected persons with disabilities requires the government to identify and tackle the gaps in the different entry points of this ecosystem, with the aim to make the internet reliable, affordable, safe, relevant, and accessible for all.

Projects, Analytics, and Practice

Economic growth, jobs, and services are the most important returns to digital investments. By reducing information costs, digital technologies can greatly lower the cost of economic and social transactions for firms, individuals, and the public sector. They boost efficiency

The World Bank Group's Holistic Approach to Digital Development (2020)



as existing activities and services become cheaper, quicker, or more convenient. This can be transformational to persons with disabilities. “Bridging the Disability Divide through Digital Technologies,” a background paper for the 2016 World Development Report, provides an overview of the opportunities presented by the internet and ICT for the full participation of persons with disabilities (Raja 2016).

Digital Development projects are increasingly including design components to improve the accessibility of digital infrastructure and services to persons with disabilities.

The Rwanda Digital Acceleration Project ([P173373](#)) will increase access to broadband, select digital public services, and strengthen the digital innovation ecosystem in Rwanda. The project will include disability inclusion elements such as:

1. Disability-sensitive approaches in devices for digital skills programs will be adopted (e.g., use of access-enabled devices for training);

2. Disability data lens, monitoring: Taking stock of disability data in existing household surveys and censuses to establish a baseline. The project will support Rwanda's National Council of Persons with Disabilities (NCPD)'s strategic goals of monitoring inclusion of persons with disabilities in national programs by tracking this disaggregation of data where feasible for target beneficiaries; and
3. Disability quotas for targeting will be set for many of the schemes financed (e.g., ensuring minimum reach to persons with disabilities through targeting specific households for affordable smartphones).

The Log-In Georgia Project ([P169698](#)) aims to bring broadband internet infrastructure in 1,000 rural settlements of Georgia and connect more than half a million residents by 2025. The Project will support targeted interventions to boost digital inclusion for vulnerable groups including training programs to address digital exclusion and a pilot program to provide accessible technologies to facilitate digital accommodations to monitor activities with a focus on analyzing their impact on vulnerable groups. Persons with disabilities are identified as a key group at risk of digital exclusion, and hence, specific project activities to ensure their inclusion are:

1. Design and implementation of mobilization and digital literacy programs for persons from identified groups that are at risk of being digitally excluded (initial focus will be on persons with disabilities, and on women-headed households and ethnic minorities);
2. Design and implementation of a pilot program to provide accessible technologies to facilitate digital accommodation for persons with disabilities in selected rural settlements; and
3. Monitoring of the impact of all Project activities - including through beneficiary dialogues - to track impact on digital inclusion of women, households headed by women, social minorities, and persons with disabilities.

The Digital Ethiopia Foundations Project ([P171034](#)) includes a focus on extending access and increased digital opportunities for persons with disabilities. The project development objective *is to increase the inclusiveness and affordability of digital services and digital job creation in Ethiopia*. One of the three project development objective results indicators seeks to measure the increase in the number of jobs created, facilitated, or sustained by digital businesses under the project including identifying data on the percentage of female, persons with disabilities, and rural beneficiaries. Component 3 of the project on Digital Business and Entrepreneurship will be implemented by the Ministry of Innovation and Technology through a matching grant facility, with two windows, one for encouraging digital start-ups, and the other for incentivizing more established digital businesses to provide training, digital devices, and other support to



Ethiopians to participate in the digital economy. In promoting the availability of these grants, the project team will work with Ethiopian NGOs working in the field of disability to ensure that the promotion campaign reaches targeted entrepreneurs with disabilities, while the setting of specific targets will encourage the allocation of grants to digital entrepreneurs with disabilities, or to digital businesses that provide jobs to persons with disabilities.

The recent shift to home-based working and the increased use of streaming for online working, as a side-effect of the COVID-19 pandemic, may actually have provided increased opportunity for persons with some kinds of disability in Ethiopia. As an example, there is increased demand for simultaneous interpretation in online streamed meetings, in which persons with low vision often excel. Furthermore, the increased acceptance of home-based work may benefit those with mobility constraints for whom working from home can be a boon. The grant facility includes the provision of grants to support digital devices and software, and this includes those which may make the lives of persons with some kinds of disabilities easier, for instance, text to speech conversion software to help people with a hearing disability, or screen magnification software for persons with low vision.

In the Europe and Central Asia region, the World Bank supports the process of digital transformation in Central Asia through the Digital Central Asia South Asia Regional Program ([P160230](#)) launched in Kyrgyz Republic and Afghanistan. The objective is to increase access to more affordable internet, crowd-in private investment in the ICT sector, and improve the delivery of digital government services in the region. One of the project activities is the digitization of government paper records to enable better e-gov services. The Ministry for Digital Development of the Kyrgyz Republic is planning to implement this work through an innovative job creation initiative by creating jobs for persons with disabilities to help digitize government records.

Other work by the World Bank in the disability-inclusive ICT space includes employment and education interventions. With support from the Human Rights, Inclusion, and Empowerment Trust Fund, the Promoting Inclusion of Persons with Disabilities and Indigenous Peoples in Russia (P176669) program addresses digital inclusion for persons with disabilities and older persons and helps to address the need for digital skills and digital access in the employment context. In the area of education, the Initiative for Inclusive Education is conducting a landscape review of ICTs for inclusive education.

The World Bank and International Telecommunication Union (ITU) in 2020 published the [Digital Regulation Handbook and Platform 2020](#). This resource underscores that accessibility for persons with disabilities has to be a consideration in the development of regulations, strategies for funds allocation, and consumer applications to achieve universal broadband access and use. For instance, countries such as Kenya, Pakistan, and Jamaica have used universal service access funds to expand access in education, health, and media for persons with disabilities (Kelly and Rossotto 2012).

The report “Information and Communication Technologies for Women’s Socio-Economic Empowerment” (Melhem and Tandon 2009), published by the World Bank, highlights gender inequalities in the adoption of new technologies in developing countries. Among the factors set forward for prioritizing different types of information infrastructure assistance is ensuring that minority ethnic groups, women, and persons with disabilities focus on network access and applications support using techniques based on human-centered design.

The [OECD Digital Government Toolkit](#), financed by the Digital Development Partnership, includes survey questions assessing the capabilities and maturity of governments in envisioning digital strategies to transform public service delivery for persons with disabilities. Designing digital government services with assistive technologies helps ensure access and inclusion for all users. Adoption of accessibility standards such as Section 508 of the Rehabilitation Act (US) and EN 301 549 (EU) are important to drive the design and delivery of accessible ICT. Increasingly, countries are including accessibility requirements in public procurement processes. Industry

stakeholders have identified this as a driver for innovation and competition with a spillover effect for the larger consumer market (G3ict 2015).

The United States Access Board has issued accessibility requirements for information and communication technology (508 Standards), including computer hardware and software, websites, and multimedia such as video, phone systems, and copiers. Web Content Accessibility Guidelines, developed by Essential Accessibility, provide a step-by-step set of technical requirements explaining how to make websites accessible to all persons with disabilities. Using text messaging for emergency communications is an emerging best practice.

In the United States, the Federal Communications Commission has mandated the deployment of Text-to-911 services to enable two-way text-based communications with Public Safety Answering Points, greatly benefiting persons with hearing, speech, and other communication impairments. Similarly, in Europe, EN 301 549 was adopted as the European standard for digital accessibility. It specifies requirements for information and communications technology to be accessible for people with disabilities.

Standard setting to improve accessibility to the virtual environment and to information and communication technology is gaining momentum. In the European Union, several EU rules now address accessibility, including, for example, the Web Accessibility Directive, the Electric Communications Code, the Audiovisual Media Services Directive, and copyright legislation. European accessibility standards are also in place to support accessible ICT and for organizations to adopt a Design for All approach. This work is reinforced by European policies advancing a digital transformation and digital public services that are inclusive of and accessible to persons with disabilities (European Commission 2021).

Other developments to advance accessible ICT include harnessing national and international funding mechanisms to promote the development of ICTs for persons with disabilities. For instance, a UNICEF Innovation Fund supported an open-source accessible digital e-reader (textbook) for children of primary schools in Kenya and a mobile application to help children with speech impairments to communicate in India; the ITU Accessibility Fund has supported the dissemination of good practices for accessibility and disability awareness through mainstreaming of ICT accessibility standards. (UN Flagship 2018).

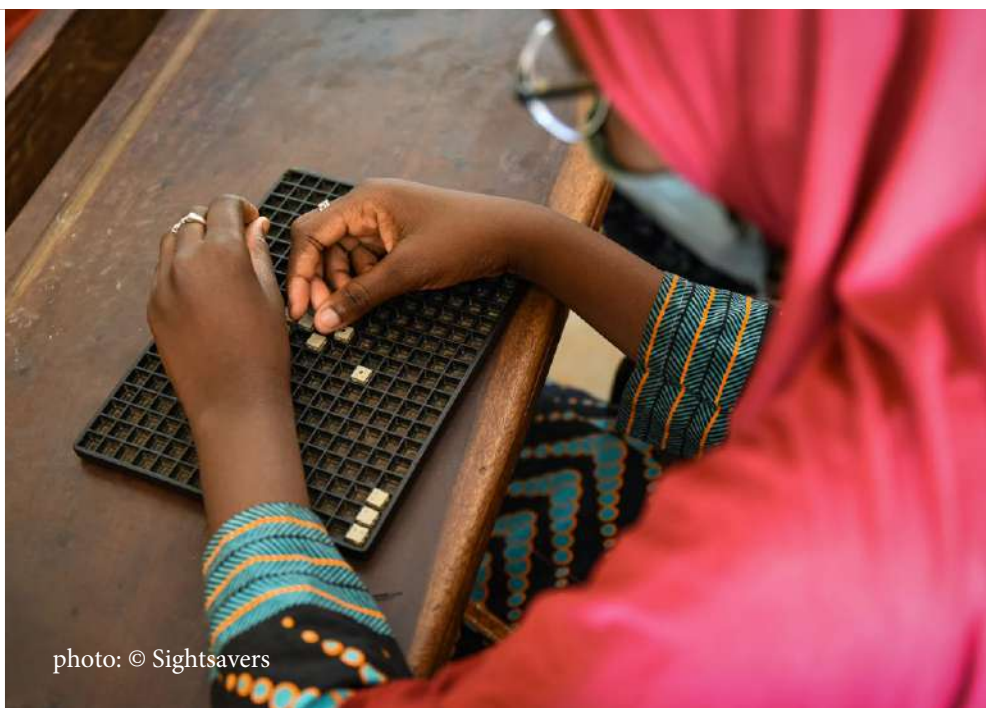
The World Bank team responsible for Digital Identification for Development (ID4D) released a guidance note on disability and ID. The note provides practical guidance for practitioners on the successful inclusion of persons with disabilities throughout the identity lifecycle, from communications outreach to the collection of biometrics and implementation of verification/authentication services. Lessons and recommendations were drawn from national consultations with persons with disabilities in Nigeria, Guinea, and Côte d'Ivoire, along with available literature

around biometric enrollment of persons with disabilities for elections. ([See Cross-Cutting Theme 7 on Disability-Inclusive Identification for Development](#)).

Next Steps

The World Bank will continue its efforts to make digital development and ICT operations and activities inclusive to persons with disabilities, in alignment with the Sustainable Development Goals, the New Urban Agenda, and the World Bank ESF. Possible areas of intervention will include working with clients and persons with disabilities to:

- Use accessible design practices in ICT-enabled development projects (for example, m-health, education, ICT and jobs, smart cities, and DRM).
- Support clients and projects to use ICT to address barriers faced by persons with disabilities in education, employment, social participation, and health.
- Support data capture and dissemination on comparable statistics on access, and use of ICTs by disability status and ICT accessibility, to advance ICT access, use, use, and accessibility.
- Facilitate digital inclusion of persons with disabilities, including women and girls by supporting their inclusion in policy-making and design processes.



- Invest in digital skills and the use of internet, making technology – mobile internet and telephone – affordable, developing network coverage and connectivity, and improving accessibility to digital technologies.
- Support analytical work and the development of technological, policy, regulatory, and financing solutions to expand the adoption and use of accessible ICT in public and private sector services and improve ICT accessibility and digital inclusion for persons with disabilities.

Resources

Aranda-Jan, C. 2020. “The Mobile Disability Gap Report 2020.” GSMA, London.

European Commission. 2021. “Equality Strategy for the Rights of Persons with Disabilities 2021–2030.” European Commission, Brussels.

Global Initiative for Inclusive ICTs (G3ict). 2015. “CRPD Implementation: Promoting Global Digital Inclusion through ICT Procurement Policies and Accessibility Standards.” Global Initiative for Inclusive Technologies, Atlanta, GA.

G3ict. 2019. “Smart City Inclusive Innovation Playbook.” Global Initiative for Inclusive Technologies, Atlanta, GA.

International Telecommunication Union and G3ict. n.d. “[e-Accessibility Policy Toolkit for Persons with Disabilities](#).” International Telecommunication Union, Geneva.

Kelly, T., and C.M. Rossotto. 2012. “Broadband Strategies Handbook.” World Bank, Washington, DC.

Marzin, C. 2019. “PLUG AND PRAY? A disability perspective on artificial intelligence, automated decision-making and emerging technologies.” EDF, Brussels.

Melhem, S., and N. Tandon. 2009. “Information and Communication Technologies for Women’s Socio-Economic Empowerment.” Working Paper 51259, World Bank, Washington, DC.

Raja, D.S. 2016. “Bridging the Disability Divide through Digital Technologies.” Background Paper for the 2016 *World Development Report: Digital Dividends*, World Bank, Washington, DC.

United Nations (UN). 2015. “Transforming the World: The 2030 Agenda for Sustainable Development.” United Nations, New York.

UN. 2016. “New Urban Agenda.” United Nations, New York.

UN. 2018. “Flagship Report on Disability and Development.” United Nations Department for Economic and Social Affairs, United Nations, New York.

World Health Organization and the World Bank. 2011. “World Report on Disability.” World Health Organization, Geneva.

World Bank. 2016a. “Environmental and Social Framework: Setting Environmental and Social Standards for Investment Project Financing.” World Bank, Washington, DC.

World Bank. 2016b. “World Development Report 2016: Digital Dividends.” World Bank, Washington, DC.



photo: © Sightsavers

5. GovTech

Rationale

GovTech, a whole-of-government approach to public sector modernization promoting citizen-centered simple, efficient, and transparent government, has the potential to open up access to government services for persons with disabilities (World Bank 2020a). The World Bank's GovTech agenda emphasizes universal accessibility which "is intended to ensure services and solutions are accessible by the widest range of beneficiaries, utilizing both online and physical means." With a focus on users of government services, GovTech approaches will help identify solutions that consider device- and internet-access limitations, digital literacy, cultural norms, and other factors that might inhibit access (World Bank 2020a).

Accessible GovTech can facilitate civic and social inclusion of persons with disabilities, especially given the accelerating transition of government services, records, and paperwork to digital formats. Enabling interaction between government and citizens with disabilities can be facilitated by using accessible digital technologies offering government services such as SMS, mobile apps, accessible web-based forms, and web portals.

Accessible GovTech will require designing, investing in, and modifying ICT infrastructure and solutions used to provide government services with inclusion and universal access in mind, including providing assistive technologies such as screen readers, magnification, and hearing aids for individuals with disabilities, and ensuring that online solutions meet global standards for accessibility. The COVID-19 pandemic increased the need for governments to promote and adopt GovTech solutions to limit in-person interactions, maintain government operations, ensure continuity of service delivery, and strengthen resilience and preparedness for future risks.

The digital divide exists in all countries and impacts many different groups, including persons with disabilities who are disproportionately poor and who face additional barriers where technology is inaccessible. Comparable data on the extent of disability is not reliably collected globally, yet research reveals regional differences in barriers experienced by persons with disabilities (World Bank 2021). In the Asia-Pacific region, the International Telecommunication Union estimates that more than half of the population has no access to the internet, making the region the most digitally divided in the world (UNESCAP 2020).

More than 690 million persons with disabilities live in this region, while only 40 percent of government public websites in Asia-Pacific are available in accessible formats such as large print, text to speech, or audio files (ESCAP 2017). Research shows that only three percent of e-government services in Africa are accessible to persons with disabilities (Davids, Kabanda,

Agangiba 2017). According to a recent 2020 survey, 51 percent of countries have no policy in place for implementing ICT accessibility and where they are in place, only 46 percent of those policies are being implemented (G3ict 2021).

Accessibility barriers to GovTech solutions put many persons with disabilities at risk of entrenched exclusion from important information, participation in decision-making, and a wide range of activities and services. These barriers are relatively easy to avoid and are often the result of: 1) lack of ICT accessibility policies and governance criteria in public and private sector organizations; 2) gaps in awareness and understanding of accessible ICT; 3) unmet training needs for development, content production, procurement, among others; 4) absence ICT accessibility integration into the criteria/requirements of key business processes; and 5) lack of manual testing of accessibility due to technical limitations of automated test tools.

Understanding the specific challenges that users of GovTech services with disabilities encounter is important for the design of accessible solutions that responds to the needs of persons with disabilities. The benefits of government investments in technology do not accrue equally to everyone in society. Where measures are not in place to ensure that GovTech services are accessible to persons with disabilities,

What Are the Implications of Inaccessible GovTech solutions for Persons with Disabilities?

- Not being able to obtain legal proof of identity.
- Not being able to schedule medical appointments with the national health service.
- Not being able to cast a vote in elections, and so not being able to participate in democracy on equal terms with others.
- Not being able to participate in online distance learning, therefore risking falling behind in learning
- Not being able to participate in or benefit from government-funded social programs and services.
- Not being able to apply for social benefits and being further at risk for poverty.
- Not being able to register a company online.
- Not being able to apply online for vocational rehabilitation and other government-promoted employment programs.
- Not being able to apply for a job with the government.

the impact is far-reaching and can further marginalize these populations and increase the risk of poverty.

> Not being able to apply for procurement and tender bids.

When accessibility is embedded into design, the deployment of digital technologies can break traditional barriers to communication, interaction, and access to information experienced by persons with disabilities. The ability to use voice, text, touch, and gestures to receive, create, and communicate content, fundamentally alters how public sector actors can interact with and serve persons with disabilities.

Persons with visual, hearing, cognitive, learning, dexterity, and mobility disabilities can use voice recognition and text-to-speech, SMS, instant messaging, video messaging, and hands-free navigation to participate in their communities and independently interact with government agencies and services (Raja 2016).

Promoting accessibility of GovTech supports the achievement of the Sustainable Development Goals. For example, Target 9.c commits to significantly increasing ICT access and providing *universal* and affordable access to the internet in the least developed countries by 2020. SDG 10.3 commits to ensuring equal opportunity and reducing inequality by, among others, eliminating discriminatory laws, policies, and practices and to promoting appropriate legislation, policies and action in this regard. This is closely linked to SDG 16.b that calls for promoting and enforcing non-discriminatory laws and policies for sustainable development.

Building on the objective of SDG 9, the World Bank Group's [Ten Commitments on disability-inclusive development](#), announced in 2018, includes a commitment to ensure for all digital development projects to be screened to ensure that they are disability sensitive, including through the use of universal design and accessibility standards. This would apply, for example, to ICT-enabled government services across GovTech interventions.

Under IDA19, the World Bank has committed to supporting the development of universally accessible GovTech in the lower income countries that benefit from IDA resources. This aligns deploying accessible GovTech solutions with achieving the World Bank's twin goals of reducing poverty and promoting shared prosperity.

The CRPD provides explicit recognition of the role that information and communication plays in ensuring that persons with disabilities can have full access to society and requires measures to ensure that persons with disabilities have access, on an equal basis with others, to information and communications, including information and communications technologies and systems.

Article 9 of the CRPD further calls for removing barriers to information, communication, and other services, including electronic services and emergency services, and to promote the design, development, production, and distribution of accessible ICT at an early stage.

The New Urban Agenda (2016) calls for measures to facilitate access for persons with disabilities, on an equal basis with others, to ICTs and systems and, importantly for GovTech, commits to promote the development of national information and communications technology policies and e-government strategies to make ICT accessible to the public, including persons with disabilities.

Figure 1 - GovTech Vision for Integrated Human Centered and Responsive Services



Projects, Analytics, and Practice

The development objective of the GovTech Digital Transformation for User Centric Public Services Project for Tunisia (P168425) is to improve equitable access to and the quality and accountability of selected Social Protection and Education services through a GovTech approach. Persons with disabilities are specifically identified as a target group among beneficiaries. The project invests in strengthening Digitized Access Points which are one-stop shops to improve access to digital services and equipment.

To improve access for persons with disabilities, the digitized access points will address accessibility issues and provide accessible digital equipment. Use of such access points will further enable persons with disabilities to access digital social protection and education services. The project includes an indicator disaggregating access to Digitized Access Points by persons with disabilities.

The development of policies and legal frameworks to promote accessibility in GovTech contexts can further lead to principles of universal access being included explicitly in terms of reference for new ICT procurements and the design of new projects, web-enabled services, and website content to widen access to those with disabilities. Many governments are deploying technology to support the achievement of the SDGs and promote broader social, financial, and economic inclusion. For example, for SDG 16 on Peace, Justice, and Strong Institutions, countries such as Tanzania and Kenya are working to employ technology in the provision of judicial services, such as videoconferences, e-filing, and e-payment for court fees.

Across the EU, 5 million persons with disabilities do not use the internet due to a range of barriers. The EU Web Accessibility Directive of 2020 provides that all users should be able to perceive, operate, and understand public sector websites, the content of which must also be designed to be interpreted by assistive technologies, such as screen readers.

The Web Accessibility Directive must be implemented by the public sector across the EU, such that public websites are accessible for persons with disabilities. Further, mobile apps of public sector bodies will have to be accessible from June 2021. This means that persons with disabilities – especially persons with vision or hearing impairments – will enjoy improved access to public services' websites and mobile applications.

Addressing accessibility needs can promote independent and autonomous interface with government services and offices for persons with disabilities. While government websites, social media, and crowdsourcing platforms are important sources of information for persons with disabilities, they are also essential for meaningful citizenship including participation in elections,

and civic discourse, accessing governance decision-making process, and obtaining information on political processes. Persons with disabilities face numerous barriers that impact their ability to engage in civic and electoral processes independently or privately. Yet, e-governance procurement that promotes universal design can enable full participation (Lord, Stein, and Fiala-Butora 2014). For example, the introduction of accessible electronic voting machines and processes can enable persons with disabilities to cast their votes and do so in private and independently and can include Braille lettering, voice output to navigate instructions and candidate names, and touch screens (Davies 2012; Wildermuth 2006).

Electoral law can ensure the procurement of accessible e-voting machines, as in the case of Bulgaria where the Election Code provides that new voting machines “ensure an easy and understandable access to the mechanisms and methods of machines voting, including facilitated access for visually impaired voters or voters with ambulant difficulties” (EBU 2018). In the EU Strategy on Disability, a commitment was made to address the needs of citizens with disabilities in the European Democracy Action Plan, including addressing accessibility in the compendium on e-voting (European Commission 2021).

Next Steps

The World Bank will strive to make GovTech inclusive and universally accessible for persons with disabilities in alignment with IDA19, the SDGs, ESF, and the Urban Agenda. Possible areas of intervention will include working with clients and persons with disabilities to:

- Support client countries in acquiring the necessary knowledge, skills, and available resources to ensure accessibility is appropriately integrated in to GovTech initiatives.



- Building capacity of public sector staff to support/mainstream accessibility in the design and deployment of public sector services.
- Make compliance with universal access principles a pre-requisite when public funds are used to develop technology, so that resulting technology solutions are accessible for persons with disabilities.
- Promote universal access as a requirement where emerging technologies used in e-government services are under development.
- Provide technical assistance on global ICT accessibility standards that apply to GovTech services and/or coordinate the formulation of specific standards adapted to the client country context.
- Train public procurement staff to ensure they are fully aware of ICT and other accessibility legal frameworks and relevant standards for application to terms of reference and technical specifications.
- Include mandatory requirements for accessibility in all public procurement tenders and ensure relevant standards for universal design and accessibility are referenced in such tenders.

Resources

AbilityNet. 2018. “5 ways AI could transform digital accessibility.”

Agangiba, M., and S. Kabanda. 2016. “E-Government Accessibility Research Trends in Developing Countries.” [MCIS 2016 Proceedings](#).

Davids, N., and S. Kabanda, and M. Agangiba. 2017. [Accessibility of African E-Government Services for Persons with Disabilities](#). Military Academy, Lisbon.

European Blind Union. 2018. “Accessible Elections for Blind and Partially Sighted People in Europe.” European Blind Union, Paris.

European Union. 2021. “Union of Equality Strategy for the Rights of Persons with Disabilities.” European Union, Brussels.

Global Initiative for Inclusive ICTs. 2020. [G3ict 2020 DARE Index Report](#). Global Initiative for inclusive ICTs, Atlanta, GA.

- International Telecommunication Union. 2019. “World Telecommunication/ICT Indicators Database 2019.” International Telecommunications Union, Geneva.
- Marzin, C. 2019. “PLUG AND PRAY? A disability perspective on artificial intelligence, automated decision-making and emerging technologies.” European Disability Forum, Brussels.
- Oliveira, A., E. Souza, and M. Eler. 2017. “[Accessibility Model in Electronic Government: Evaluation of Brazilian Web Portals.](#)” *MCIS 2016 Proceedings*.
- Raja, D.S. “[Bridging the Digital Divide Through Digital Technologies.](#)” Background Paper for the 2016 *World Development Report: Digital Dividends*, World Bank, Washington, DC.
- UN Economic and Social Council for Asia Pacific (UN ESCAP). 2020. Regional Breakout Session of the Expert Group Meeting on Socially Just Transition towards Sustainable development: The Role of Digital Technologies on Social Development and Well-being of All.” Concept Note. UNESCAP, Bangkok.
- UNESCAP. 2017. “Midpoint Review of the Implementation of the Incheon Strategy to, Make the Right Real’ for Persons with Disabilities in Asia and the Pacific: Note by the Secretariat.” UNESCAP, Bangkok.
- World Bank. 2015. “[World Inclusive Cities Approach Paper May 2015.](#)” Report No: AUS8539, World Bank, Washington, DC.
- World Bank. 2018. “[Good Practice Note, Non-Discrimination and Disability.](#)” World Bank, Washington, DC.
- World Bank. 2020a. “[GovTech: The New Frontier in Digital Government Transformation.](#)” World Bank, Washington, DC.
- World Bank. 2020b. “GovTech Launch Report and Short-Term Action Plan.” EFI Insight-Governance, World Bank, Washington, DC.
- World Bank. 2020c. “[Building Effective, Accountable and Inclusive Institutions in Europe and Central Asia.](#)” Case Study 3.1. Albania: Citizen-Centric Service Delivery, World Bank, Washington, DC.
- World Bank. 2021. “[World Bank Guidebook for Accessible GovTech.](#)” EFI Insight-Governance, World Bank, Washington, DC.



photo: © Jaren Jai Wicklund, Shutterstock



6. Health Care

Rationale

Persons with disabilities have unequal access to health care services and have more significant unmet health care needs and poorer levels of health than the general population. They face barriers in accessing health care and rehabilitation services owing to lack of accessible transportation, information, and medical facilities and equipment; unaffordability of care; limited availability of disability-specific services; and inadequate training of health professionals to treat persons with disabilities. Climate change presents various threats to human health, including mental health and access to clean air, safe drinking water, nutritious food, and shelter. These present significant risk to persons with disabilities. They already experience high rates of social risk factors that contribute to poor health, such as poverty, limited access to clean water and adequate housing, unemployment, and lower education. Too often, the lack of publicly funded services means that persons with disabilities face high disability-related costs.

Persons with disabilities experience attitudinal obstacles and multiple forms of discrimination in their access to health services, such as women and girls' access to sexual and reproductive health services. Sexual and gender-based violence (GBV) disproportionately impact women and girls with disabilities, whether inside institutions or at home (Ortoleva and Lewis 2012). Across the globe, studies reveal staggering facts regarding the prevalence of sexual and GBV against women and girls. Evidence also makes clear that girls and young women with disabilities may face up to 10 times more violence than their counterparts without disabilities. Perpetrators may target them because of their limited physical mobility or means of communication. Most at risk are children on the autism spectrum and those with hearing, visual, psychosocial, or intellectual disabilities.

Persons with mental health issues and psychosocial disabilities are a particularly marginalized, excluded, and stigmatized group who may also be subject to involuntary placement in institutions. Untreated mental disorders impose an enormous global disease burden with long-term effects on people's functioning and quality of life. Persons with disabilities, including those with psychosocial and intellectual disabilities, also face significant barriers to dental care, an increasingly appreciated and important dimension of health.

Sustainable Development Goal 3 ("Ensure healthy lives and promote wellbeing for all at all ages") calls for the achievement of universal health coverage for all, including financial risk protection, access to quality essential health care services, and access to safe, effective, quality, and affordable essential medicines and vaccines. It also aims to ensure universal access to sexual and reproductive health care services, including for family planning, information, and education, and the integration of reproductive health into national strategies and programs.

The promotion of mental health is mentioned explicitly. The 2030 Agenda and the SDGs include promoting mental health and wellbeing and strengthening the prevention and treatment of substance abuse in Goal 3, as well as the protection and promotion of rights of persons with mental health conditions and psychosocial disabilities in Goals 4, 8, 10, 11, and 17) as global priority areas.

The New Urban Agenda (UN 2016) is committed to promoting the equitable and affordable access of persons with disabilities to health care and family planning services, facilitating access to health facilities, and encouraging the elimination of legal, institutional, socioeconomic, and physical barriers.

Among its priority actions, the Sendai Framework for Disaster Risk Reduction 2015–2030 highlights the need to enhance the resilience of national health systems and recovery schemes to provide psychosocial support and mental health services for all people in need.

The World Bank Group is accelerating global action to address the needs of persons with disabilities and its [Ten Commitments on Disability-Inclusive Development](#), announced in 2018, includes a commitment to scale up disability data collection and use, guided by global standards and best practices, such as using the WG’s Short Set of Questions on Disability.

The World Bank has also developed a Technical Note on Disability-inclusive Health Systems for Task Teams (2022). The note provides the rationale for disability inclusion, information and examples on disability-inclusive practices and operations, and specific guidance on integrating disability into health system programming supported by the World Bank.

The Convention on the Rights of Persons with Disabilities recognizes the right of persons with disabilities to enjoy the highest attainable standard of health without discrimination (Article 25). There is an obligation to provide persons with disabilities with the same range, quality, and standard of free or affordable health care as provided to other persons, including in the area of sexual and reproductive health. Specific health services related to disabilities should also be made available. Health services should be provided on the basis of free and informed consent and as close as possible to people’s own communities. Comprehensive habilitation and rehabilitation services are also covered (Article 26).

Examples of Projects, Analytics, and Practice

The Tamil Nadu Empowerment and Poverty Reduction Project ([P079708](#)) included a component on improving the access of persons with disabilities to public health and rehabilitation services and making the design and delivery of the services disability-inclusive. A specific dimension focused on support persons with psychosocial disability was implemented

in 578 villages, creating a community support system for persons with mental health problems and intellectual disabilities in partnership with mental health professionals and regional resource agencies. The health-related aspects of the projects were complemented by broader efforts for the social and vocational inclusion of persons with disabilities and included activities for raising awareness of persons with disabilities and overcoming stigma among health professionals and the communities.

The National Center for Promotion of Employment for Disabled People in India surveyed over 1,000 persons with disabilities and conducted focus groups with disability activists from across the country. Within this group, 73 percent of those interviewed said they are facing new challenges because of COVID-19 - related lockdowns. They reported increased difficulty accessing essential goods, caregivers, and government assistance because of COVID-19. Although lockdown rules technically permit exceptions for caregivers, most persons interviewed said they did not know how to access the permits or that their caregivers were too scared to break the lockdown. They also reported struggling to access food and groceries because of mobility challenges and communication and government information and financial supports: 67 percent of respondents with disabilities said they had no access to doorstep delivery of essentials by the government; 48 percent of respondents with disabilities said they had no access to a government helpline; and 63 percent of respondents with disabilities had not received the central and state government pension money.

Some countries have focused efforts on developing disability-inclusive health policies to improve the accessibility and affordability of health and rehabilitation services. The UN Flagship Report on Disability and Development reports that among 24 countries in the Western Pacific region, many have adopted measures to improve accessibility in the infrastructure used for providing health care services. The findings indicate that 79 percent of them adopted accessibility standards and 42 percent through ensuring alternative communication formats such as radio services, closed captioning, easy-read format, sign languages, and braille/audio formats, and 88 percent engaged with persons with disabilities or organizations of persons with disabilities in planning of health care services. Almost half of the countries, 42 percent, now prohibit health insurers from discriminating on the basis of pre-existing impairments and health conditions, and a majority of the countries in the region are working to improve health care affordability through social protection and health financing mechanisms: 88 percent of them have established exemptions, waivers or reductions for health care services, and 67 percent have adopted mechanisms to reduce transport costs to health services (UN Flagship Report 2018).

Other successful initiatives at country level, initiated by governments, seek to advance disability inclusion in health care through the development of education and training for medical professionals to enhance their abilities to provide care for persons with disabilities; investing in making healthcare facilities accessible; investing in early intervention by screening students and



giving them access to healthcare services; and establishing rehabilitation services and home-based care. In some instances, these efforts address health needs that may disproportionately affect individuals with a particular disability, such as interventions to address heart disease among persons with intellectual disabilities. In the United Kingdom, a government initiative seeking to improve healthcare access for people with learning disabilities whose life expectancy is significantly below that of the wider population adopted a health charter and accompanying guidance to assist social care staff on how to help people with learning disabilities improve access to medical services (Public Health, England 2017). Policy developments are also evident, including the Canadian Public Health Association's health-related accessibility policy for the province of Ontario that covers several of the most common barriers experienced by persons with disabilities in accessing health services (Canadian Public Health Association n.d.).

The School Health: Disability, Health and Education in Support of Learning for All Program (P150662) aimed to create awareness and exchange experiences of deworming and visual screening in 15 countries in Africa and East Asia as entry points to improving school health programs. The treatment of vision impairments is a cost-effective method for improving school participation. Under the Global Partnership for Education, the World Bank-funded the preparation of [Guidelines for School-based Eye Health Programmes](#) which provided information for policymakers and planners on developing a comprehensive and integrated

approach to school eye health. Lessons learned from the project include the following: 1) Schools are a practical and cost-effective platform for delivering educationally relevant health interventions; 2) School health and nutrition programs can be effectively mainstreamed and integrated into the education sector; 3) Collaboration between Ministries of Education and Health is vital to the success and scale up of the initiatives; 4) Integrating simple school-level activities is a more efficient use of teachers' time and school resources than to deliver multiple independent interventions; 5) School Health and Nutrition (SHN) Programs can, and must, be accessible to all school age children and inclusive for children with disabilities; and 6) When designing SHN programs, existing policies, systems, and infrastructure should be used to build capacity in the education sector for the long-term sustainability of SHN programming.

Many projects funded by the World Bank Group are supporting mental health care as part of integrated service delivery at the primary care level. The [**Afghanistan: System Enhancement for Health Action in Transition Project \(P129663\)**](#) has expanded the scope, quality, and coverage of health services. The delivery of mental health services has been included in the Basic Package of Health Services. The Supporting Psychosocial Health and Resilience in Liberia Project has provided psychosocial and capacity-building support to improve long-term psychosocial health and resilience at the individual and community level. The Lebanon Health Resilience Project provides mental health services at primary health care clinics with the aim of increasing the access of poor Lebanese and displaced Syrian populations to quality health care.

The WHO QualityRights initiative aims to improve the quality of inpatient and outpatient mental health services for people with psychosocial, intellectual, and cognitive disabilities. It offers a human rights-based approach to mental health care with a focus on community-based and recovery-oriented services, including peer support by persons with disabilities. The initiative also encourages reforms to national policies and legislation. The WHO has developed a comprehensive package of training and guidance modules and assessment tools for the project. The WHO Mental Health Gap Action Program aims at scaling up services for mental and neurological disorders for low- and middle-income countries.

Guidance is being promulgated to address the health needs of persons with disabilities in a variety of contexts. These include, for example, *Mental Health in Emergencies and Reproductive Health in Emergencies, including Sexual and Gender-Based Violence*. Other examples include UNICEF's *Health and HIV/AIDS Guidance on Including Children with Disabilities in Humanitarian Action* and IASC's *Guidelines on Mental Health and Psychosocial Support and Guidelines on Inclusion of Persons with Disabilities in Humanitarian Action* (UNICEF 2017; IASC 2007 and 2018). Also of note, the WHO adopted in 2016, *Priority Assistive Products List: Improving access to assistive technology for everyone, everywhere* and, in the same year, *Minimum Technical Standards and Recommendations for Rehabilitation*.

Next Steps

The World Bank will strive to make health care coverage universal and inclusive for persons with disabilities in alignment with Sustainable Development Goal 3 and the World Bank ESF. Possible areas of intervention will include working with clients and persons with disabilities, including persons with mental health problems and psychosocial disabilities, to:

- Roll-out the Disability-Inclusive Healthcare Systems: Technical Note for World Bank Task Teams.
- Collect disability-disaggregated data on tracking the achievement of universal health coverage.
- Analyze the obstacles persons with disabilities face in their access to health care, including catastrophic health expenditure, across the whole spectrum of health care services (promotive, preventive, curative, rehabilitative, and palliative), across the lifecourse (including children), and for both men and women with disabilities.
- Support analytical work on reforming health law, policies, and regulations to advance universal access and non-discrimination in health and rehabilitation.
- Apply universal access and design approaches in health infrastructure projects, including transport services, with the involvement of users with disabilities.
- Assist client countries and ministries of health in budgetary analysis and planning to ensure budgets address access barriers, health worker training on accessibility, health and rehabilitation services, and assistive technologies.
- Promote disability-inclusive universal health coverage in health care reform projects, ensure access to sexual and reproductive health services, and improve the availability of quality and affordable disability-specific health and rehabilitation services.
- Support training programs for health care professionals on the specific care needs and rights of persons with disabilities and the need to eradicate stigma against persons with disabilities, including people with mental health problems and psychosocial disabilities.
- Develop community-based approaches in mental health care that integrate prevention, treatment, and care services and promote deinstitutionalization and alternatives to coercive care practices in the mental health care system.
- Promote research and data for disability-inclusive monitoring, evaluation, and strengthening of health systems and the achievement of universal health coverage,

including barriers to accessible, available, appropriate, and quality health and dental services for persons with disabilities.

Resources

- Canadian Public Health Association (CPHA). n.d. “Accessibility Policy.” CPHA, Ontario.
- Harrison, J.A.K., R. Thomson, H.T. Banda, G.B. Mbera, S. Gregorius, B. Stenberg, and T. Marshall. 2020. “Access to health care for persons with disabilities in rural Malawi: What are the barriers?” *BMC Public Health* 20(1): 1–17.
- Holly, D., and J. Sharp. 2014. Addressing health inequities: coronary heart disease training within learning disabilities services.” *British J Learning Disabilities* 40 (2): 110–116.
- Inter-Agency Standing Committee on Humanitarian Action (IASC) Working Group on Disability-Inclusive COVID-19 Response and Recovery. 2020. “COVID-19 Response in Humanitarian Settings: Examples of Good Practices for Including Persons with Disabilities.” IASC, New York.
- IASC Task Team on Inclusion of Persons with Disabilities in Humanitarian Action. 2019. “IASC Guidelines: Inclusion of Persons with Disabilities in Humanitarian Action.” IASC, New York.
- IASC Task Team on Mental Health and Psychosocial Support. 2007. “Guidelines on Mental Health and Psychosocial Support (MHPSS).” IASC, New York.
- Kuper, H., and P. Heydt. 2019. “[The missing billion: Access to health services for 1 billion persons with disabilities.](#)” Missing Billion Initiative.
- Mnookin, S. 2016. “OUT OF THE SHADOWS: [Making Mental Health a Global Priority.](#)” World Bank Group and World Health Organization, Washington, DC, and Geneva.
- Ortoleva, S., and H. Lewis. 2012. “Forgotten Sisters—A Report on Violence Against Women with Disabilities: An Overview of its Nature, Scope, Causes and Consequences.”
- Public Health England (PHE). 2017. “Health Charter for Social Care Providers.” PHE, London.
- School Health Integrated Programming. 2016. *Guidelines for School-based Eye Health*

- Programmes*. Sightsavers, Boston, MA.
- Sightsavers. 2016. *Everybody Counts. Disability Disaggregation of Data Pilot Projects in India and Tanzania – Final Evaluation Report*. Sightsavers, Chippenham, UK.
- UNDESA (United Nations Department of Economic and Social Affairs). n.d. “Toolkit on Disability for Africa. Inclusive Health Services for Persons with Disabilities.” UNDESA, New York.
- UNICEF. 2017. “Health and HIV/AIDS Guidance on Including Children with Disabilities in Humanitarian Action.” UNICEF, New York.
- United Nations. 2015. *Sendai Framework for Disaster Risk Reduction 2015–2030*. Geneva: United Nations Office for Disaster Risk Reduction.
- United Nations. 2016. “New Urban Agenda.” United Nations, New York.
- United Nations University, World Bank Group, and the University of Tokyo. 2015. “Mental Health, Wellbeing and Disability: A New Global Priority. Key United Nations Resolutions and Documents.” University of Tokyo, Tokyo.
- WHO. 2010. *Mental Health and Development: Targeting People with Mental Health Conditions as a Vulnerable Group*. World Health Organization, Geneva.
- WHO. 2013. “Mental Health Action Plan 2013-2020.” World Health Organization, Geneva.
- WHO. 2015. *WHO Global Disability Action Plan 2014-2021: Better Health for All People with Disability*. World Health Organization, Geneva.
- WHO. 2016a. “Priority Assistive Products List: Improving access to assistive technology for everyone, everywhere.” World Health Organization, Geneva.
- WHO. 2016b. “Minimum Technical Standards and Recommendations for Rehabilitation.” World Health Organization, Geneva.
- WHO and World Bank. 2011. *World Report on Disability*. World Health Organization, Geneva.

- WHO and World Bank. 2017. “Tracking Universal Health Coverage: 2017 Global Monitoring Report.” World Health Organization, Geneva.
- WHO and United States Agency for International Development (USAID). 2017. “Standards for Prosthetics and Orthotics. Parts 1 and 2.” World Health Organization, Geneva.
- World Bank. 2016. “Environmental and Social Framework: Setting Environmental and Social Standards for Investment Project Financing.” World Bank, Washington, DC.
- World Bank. 2017. “Mental Health in Transition: Assessment and Guidance for Strengthening Integration of Mental Health into Primary Health Care and Community-Based Service Platforms in Ukraine.” World Bank, Washington, DC.
- World Bank. 2018. “[Good Practice Note, Non-Discrimination and Disability](#).” World Bank, Washington, DC.
- World Bank. 2022. “Disability-Inclusive Healthcare Systems: Technical Note for World Bank Task Teams.” World Bank, Washington, DC.



photo: © Drazen Zigic, Shutterstock



7. Disability-Inclusive Identification

Rationale

Possessing official proof of identity is an essential element of disability-inclusive development priorities (World Bank 2021a). In developing countries, persons with disabilities are among those most likely to face barriers in accessing government services such as health and rehabilitation, public transportation, education, voting, financial services, and economic opportunities (World Bank 2020a). Attitudinal barriers such as stigma may prevent children with disabilities from being registered at birth by their parents, which is essential for safeguarding many of the child's civil, political, economic, social, and cultural rights (UNICEF 2019). For adults with disabilities, attitudinal, physical, informational, technical, and communication barriers may make access to identification processes insurmountable. For women and girls with disabilities and other persons with disabilities with intersecting identities, barriers to obtaining legal identity are multidimensional.

Addressing poverty among persons with disabilities and their families requires solutions to address their differentiated and sometimes complex needs and underscoring the importance of legal identity access. This is critical for persons with disabilities who are often denied their right to legal recognition when applying for identity documents and other transactions such as opening bank accounts or voter registration. The absence of an official identity or the ability to prove who one is can reinforce already entrenched barriers to full participation in society, including access to basic public and private sector services. Creating disability-inclusive ID systems from the beginning can help governments eliminate the cost of retrofitting poorly designed processes and technologies and achieve a return on investment insofar as inclusive ID supports education, training, health care, and other services (Blanco-Gonzalo et al. 2018).

Under-identification and registration of persons with disabilities in humanitarian contexts compromises their access to humanitarian assistance. In many cases, lack of access to government documentation, such as ID cards or certificates, can amplify exclusion in accessing relief measures (World Bank 2021b). The identification process in such contexts is often based on self-identification or the individual discretion of the officer registering a refugee or displaced person. Further, individuals may be reluctant to self-identify in humanitarian settings to avoid stigma (UN 2018).

The World Bank's ESF advances nondiscrimination for persons with disabilities in development operations supported through investment project financing—including ID-related projects. The ESF requires borrowers to identify the potentially differentiated risks and impacts of projects on persons with disabilities and to prevent and mitigate such risks.

Creating disability-inclusive ID systems contributes to SDG 16 which includes a dedicated target (16.9) for provision of legal identity for all, including birth registration, by 2030 and support in building the statistical capacity needed for strong national civil registration systems. Access to Inclusive ID also supports SDG 9, on building resilient infrastructure, promoting sustainable industrialization, and fostering innovation as well as SDG 10, which sets the goal to empower and promote the social, economic, and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion, or economic or other status.

Building on the objective of SDG 9, the World Bank Group's [Ten Commitments on Disability-Inclusive Development](#), announced in 2018, includes a commitment to ensure for all digital development projects to be screened to ensure that they are disability sensitive, including through the use of universal design and accessibility standards. This would apply, for example, to technology used in ID programs.

While other international human rights conventions that mandate universal access to identity for all (International Covenant on Civil and Political Rights and the Convention on the Rights of the Child), the CRPD guarantees the right to recognition before the law for persons with disabilities. It also affirms the right to obtain, possess, and utilize documentation of identification and birth registration for children with disabilities (Article 18). In affirming the legal recognition of persons with disabilities on an equal basis with others, it also requires non-discrimination and reasonable accommodations where required, including in the provision of government services (Articles 5 and 12). Further, it requires the provision of information intended for the general public in accessible formats and technologies (Article 21).

Examples of Projects, Analytics, and Practice

In West Africa, the World Bank supported government representatives in co-led consultations with persons with disabilities in three countries where ID projects were being planned or implemented (World Bank 2020a). The consultations provided an opportunity for persons with disabilities to share their challenges and experiences accessing identification and providing feedback on the ID systems' proposed design. Discussions elicited a wide range of responses from across the diversity of the disability community. Participants with disabilities universally agreed that it was important to make persons with disabilities more aware of the benefits of identification. Strategies suggested included:

- Incorporating disability organizations in the technical working group of ID projects;
- Providing training for enrollment officers and disability desk officers at enrollment centers and on how to enable respectful and equitable access to persons with disabilities;



photo: © Shutterstock

- Addressing structural barriers to enrollment centers, such as long queues and exposure to the sun for long periods for persons with albinism;
- Addressing barriers to travel such as inaccessible transport or multiple required visits to enrollment centers.

The World Bank's Identification for Development (ID4D) initiative has published *Creating Disability-Inclusive ID Systems* (World Bank 2020), which discusses the key issues that persons with disabilities face in obtaining legal proof of identity. The guidance note includes strategies and recommendations for ensuring that persons with disabilities are not left behind in national identification initiatives.

It identifies entry points for disability-inclusive approaches and provides a model of the continuous nature of the ID life cycle, suggesting some approaches to designing a disability-inclusive ID process at any stage in the life cycle, with a five-phased approach for disability-inclusive interventions: (i) planning and design; (ii) outreach and engagement; (iii) enrollment; (vi) use of ID; and (v) monitoring and evaluation. (See ID Lifecycle and Disability Inclusion, Diagram 1).

ID Lifecycle & Disability Inclusion



OPDs and disability-services providers are important resources in designing and implementing disability-inclusive ID and can act as partners and consultants during community assessments, design audits, decision-making meetings, and monitoring and evaluation activities. Project teams should also support and promote the hiring of persons with disabilities in identification projects.

India's Unique Identification program has the objective of providing every resident of India with a unique, secure identification or "Aadhaar" number. In addition to basic biographic information, the system uses multimodal biometrics—collecting ten fingerprints, two iris scans, and a facial image—to deduplicate new enrollees. The decision to use a combination of biometrics was taken to reduce the potential error rates in a large (over 1 billion) population and reduce the rate of exclusion by providing multiple options for people who may experience barriers in giving

biometrics, including registrants with disabilities. The legislation governing India's identification system, the Aadhaar Act, requires the issuing authority to adopt special measures to issue Aadhaar numbers to persons with disabilities along with other groups who may require specific accommodations (Aadhaar Act 2016).

The Chilean Civil Registry and Identification Service adopted multiple accessibility measures to ensure access to its services for persons with disabilities. To improve access to the environment, the Chilean Civil Registry addressed accessibility of infrastructure, including entryways, and inside offices, accessible booths (at least one booth per office) provided an adjustable screen that serves as the backdrop for photos to accommodate wheelchair users or others who need to sit while being served. Multiple options for accessing information about registry services and products were made available to improve access to information, including specific measures to ensure accessibility for persons with disabilities and allowing services to be made via call centers and web services. Informational videos on display in offices include subtitles and sign language. Brochures for the most common identification services were planned for printing in Braille, along with optimization of web accessibility for page contrast, variable letter sizes, among other things. Mobile services included the deployment of mobile teams to visit households where persons with disabilities or others unable to travel to registry offices during annual field campaigns for the provision of ID cards, passports, and certificates, among other documentation. Accessible procedures included a process for a "line management" system to provide a preferential service ticket to persons with disabilities or others needing accommodations with specific training provided for staff on how to accommodate persons with disabilities. A further procedure included an exception handling protocol to address instances where fingerprints could not be captured.

Inclusive ID approaches are also evident in the work of the Argentina Civil Registry in Neuquén Province. There, reducing the cost of enrollment and credentialing was achieved by home visit outreach by registry personnel for those unable to travel to registry offices. Online registration allowed some 90 percent of the process to be computerized, thus reducing the need to travel to an office for registration. In addition, the province worked to make on-site facilities more accessible by constructing access ramps and modifying workspaces and walkways to improve mobility. They also provided movable cameras, allowing staff to make height adjustments for photo taking for IDs. Exception handling procedures were made available in cases where it was impossible to collect biometrics which were subject, however, to certification from a doctor. Staff received training on how to address barriers or the needs for disability accommodations and how to make procedures more accessible from the outset. Selected agency workers had in-depth sign language training.

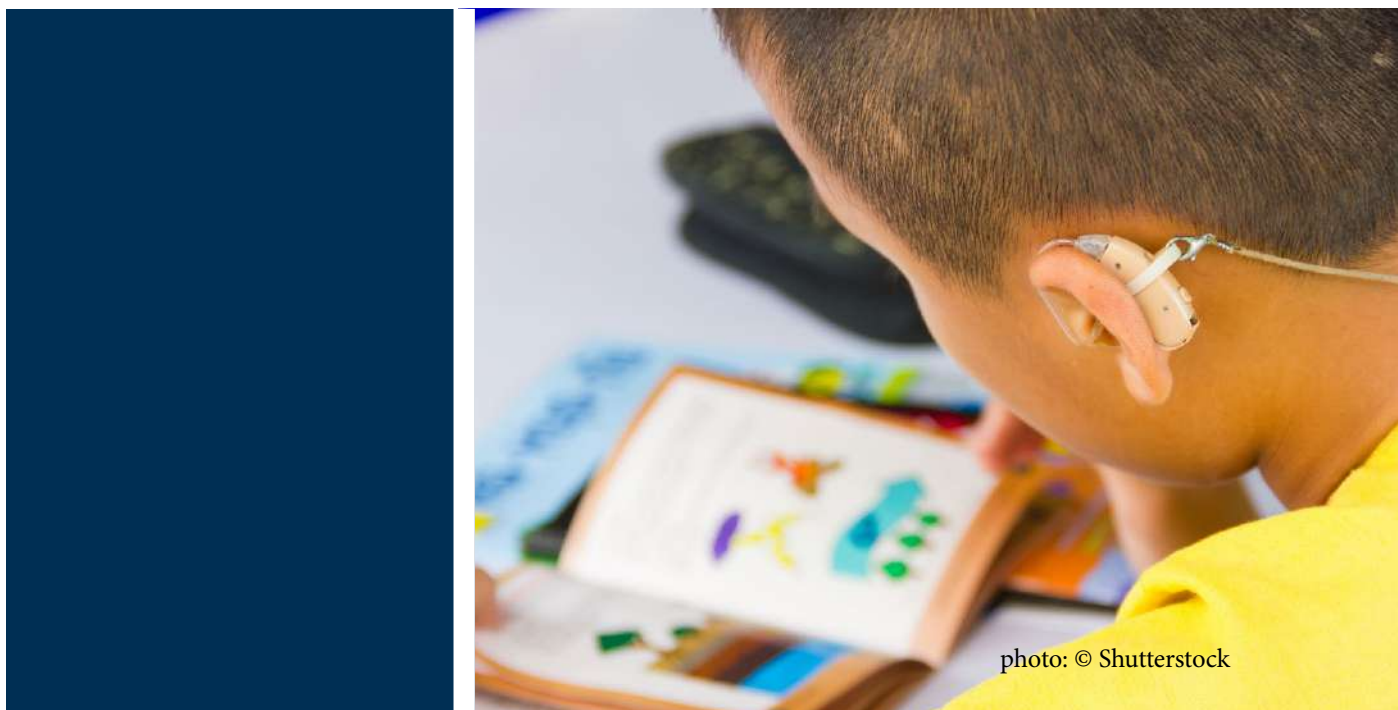
The IASC Task Team on Inclusion of Persons with Disabilities in Humanitarian Action developed IASC's [Guidelines on the Inclusion of Persons with Disabilities in Humanitarian Action](#)

in 2019 (IASC 2019). The Guidelines reference the importance of legal proof of identity for persons with disabilities and provide guidance on how to support the identification and removal of barriers faced by persons with disabilities, as well as their families, support persons, and caregivers, when accessing protection programs in fragile, conflict, and violence-affected settings. In this context, the Guidelines promote steps to assist persons with disabilities to obtain personal documentation: publicizing the importance of marriage and birth registration; organizing mobile registration for refugees and other displaced populations, including persons with disabilities; and making legal case management available to persons with disabilities who lack access to civil documentation.

Next Steps

The World Bank will strive to make identification programs inclusive for persons with disabilities in alignment with the SDGs, the World Bank ESF, and the Principles on Identification for Sustainable Development. Possible areas of intervention will include working with clients and persons with disabilities to:

- Ensure that ID and civil registration projects are disability-inclusive so that persons with disabilities can access mainstream and disability-specific benefits and services and assist countries in identifying and dismantling barriers to the civil registration of persons with disabilities.



- Provide technical assistance in the design of exception handling protocols in cases where biometric recognition is used.
- Analyze the means of ensuring disability inclusion in the design of identification systems, including the specific costs associated with ensuring that persons with disabilities are able to obtain legal proof of identity.
- Assist countries in collecting data that helps to identify how many persons with disabilities have registered with an ID in a given program.

Resources

Blanco-Gonzalo, R., C. Lunerti, R. Sanchez-Reillo, R. Guest. 2018. “Biometrics: Accessibility challenge or opportunity?” *PLoS ONE* 13.

Government of India. 2016. [Aadhaar Act](#). New Delhi.

The Inter-Agency Standing Committee (IASC). 2019. [Guidelines on the Inclusion of Persons with Disabilities in Humanitarian Action](#). IASC, New York.

International Standards Organization (ISO) /IEC 19794 (All parts), Information technology-Biometric data interchange formats. ISO, Geneva.

ISO/IEC 19795 (All parts), Information technology-Biometric performance testing and reporting; data interchange formats. ISO, Geneva.

ISO/TR 22411. 2008. “Ergonomics Data and Guidelines for the Application of ISO/IEC Guide 71 to Products and Services to Address the Needs of Older Persons and Persons with Disabilities.” ISO, Geneva.

ISO/IEC/TR 24714-1. 2008. “Information Technology-Biometrics-Jurisdictional and Societal Considerations for Commercial Applications, Part 1, General Guidance.” ISO, Geneva.

ISO/IEC/TR 29138-2. 2009. “Information Technology-Accessibility considerations for persons with disabilities, Part 2, Standards inventory.” ISO, Geneva.

Dunning C., A. Gelb, and S. Raghavan. 2014. “Birth Registration, Legal Identity, and the Post-2015 Agenda.” Center for Global Development, Washington, DC.

Raja, D.S. 2016. “Bridging the Disability Divide through Digital Technologies.” Background Paper

- for the *2016 World Development Report: Digital Dividends*. World Bank, Washington, DC.
- United Nations. 2018. “Flagship Report on Disability and Development.” United Nations Department for Economic and Social Affairs, New York.
- United Nations Children’s Fund (UNICEF). 2019. *Birth Registration for Every Child by 2030: Are we on track?* UNICEF, New York.
- UNESCO and Department of Electronics and IT (Ministry of Communications and IT, Government of India). 2014. “ICTs for Persons with Disabilities: Taking Stock and Identifying Opportunities.”
- World Bank. 2016. *World Development Report 2016: Digital Dividends*. World Bank, Washington, DC.
- World Bank. 2020a. “[Creating Disability-Inclusive ID Systems](#).” World Bank, Washington, DC.
- World Bank. 2020b. “[2020 Annual Report. Identification for Development](#).” World Bank, Washington, DC.
- World Bank. 2021a. “[Principles on Identification for Sustainable Development: Toward the Digital Age](#).” World Bank, Washington, DC.
- World Bank. 2021b. “Inclusive Resilience: Inclusion Matters for Inclusive Resilience in South Asia.” World Bank, Washington, DC.



photo: © Exceed Worldwide / World Bank

8. Jobs and Employment

Rationale

The employment rates of persons with disabilities are substantially lower than the rates for persons without disabilities in developed and developing countries. While 785 million persons with disabilities worldwide are of working age, 64 percent of them are unemployed, compared with just 40 percent of their peers without disabilities (UN 2018). Disability may increase the risk of poverty through lack of employment and education opportunities, lower wages, and increased costs of living with a disability.

Further, persons with disabilities have lower earnings and are most likely to be in low-skilled, part-time, and informal job settings with subminimum wages. They also face challenges in their access to finance, markets, and networks because of barriers that arise out of non-inclusive regulations, policy and resource allocation, social stigma and prejudice, low educational participation, and obstacles to moving around their own communities and city spaces. In addition to self-employment and participation in the competitive labor market, the world of work for persons with disabilities in many countries includes some form of supported employment and segregated sheltered employment settings.

Low participation rates in education and training lead to high unemployment rates for youth with disabilities, averaging around 28 percent in some developing countries. Young women with disabilities face higher unemployment rates than youth men with disabilities (32 percent and 25 percent respectively) (S4YE 2021). The COVID-19 pandemic has further compromised employment for youth with disabilities. Further, the intersection of disability with other identities such as gender, ethnicity, indigenous identity, and migrant or refugee status can compound the disadvantages that persons with disabilities face in accessing jobs.

SDG 8 (“Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all”) calls for the achievement, by 2030, of full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value. SDG 8 also underlines the need to provide safe and secure working environments for all workers as well as to promote access to banking and financial services for all persons. The World Bank ESF requires borrowing clients to undertake reasonable accommodation measures to adapt the workplace to include workers with disabilities and IDA19 Commitments also reflect disability inclusion. [\(See Box: Jobs and Economic Transformation \(JET IDA19 Policy Commitments Inclusive of Persons with Disabilities on page 146\).](#)

Jobs and Economic Transformation (JET) IDA19 Policy Commitments Inclusive of Persons with Disabilities

- The inclusion of persons with disabilities is an essential part of the World Bank Group's *Jobs and Economic Transformation* agenda.
- Three out of the six PCs under the International Development Association (IDA19) funding package focus on Jobs and Economic Transformation for persons with disabilities.
- The commitments emphasize the need for accessible digital financial services, improvement for skills for persons with disabilities, and entrepreneurship development to ensure World Bank operations include persons with disabilities in a systematic manner.

The World Bank's Ten Commitments, announced in 2018, include the introduction of questions on disability into the [Women, Business and the Law](#) survey to better understand the economic empowerment of women with disabilities and commits to increasing the number of staff with disabilities in the World Bank.

Article 27 of the CRPD on "Work and Employment" recognizes the right of persons with disabilities to work and to the opportunity to gain a living in open, inclusive, and accessible labor markets. It prohibits discrimination on the basis of disability in all forms of employment throughout the employment cycle from recruitment and hiring to career advancement. In addition, the CRPD highlights the need to provide reasonable accommodation to support employment and work functions. Access to vocational training and skills development is also an important means of promoting employment participation.

Examples of Projects, Analytics, and Practice

Solutions for Youth Employment (S4YE), a multi-stakeholder coalition whose Secretariat is housed at the World Bank, provides leadership and resources to catalyze and advance the number of young people engaged in productive work. S4YE's partners include a network of 44 NGOs, over 40 private sector companies, several foundations, think tanks, and youth themselves. S4YE's report, "[Digital Jobs for Youth with Disabilities](#)," provides salient examples

of programmatic strategies used with success to increase inclusion of youth with disabilities in digital jobs (S4YE 2021). For the COVID-19 response, [see Box: Pivoting to Online Training for Youth with Disabilities during COVID-19 below.](#)

Pivoting to Online Training for Youth with Disabilities during COVID-19

In India, the Youth 4 Jobs (Y4J) project, a 45-day digital skills training program, targets young men and women with speech, hearing, and vision disabilities aged between 18 and 20 living in rural areas. The organization pivoted to online training as a response to the COVID-19 pandemic. Several key strategies were adopted:

1. The team adapted its earlier training program by providing a mix of live and pre-recorded content. WhatsApp, Google Hangouts, and Zoom were used for the live sessions, and for the pre-recorded sessions, Facebook Private Groups were used.
2. **Assessments:** The first assessment done mid-way through the course and a second assessment at the end. These were conducted mainly through Google Forms and live video calls, and certificates were given to candidates once when they completed the course. More than 1,000 youth have been trained and certified this way.
3. **Increased Enrollment:** Girls, who tended not to attend sessions at the resource centers earlier, increased their enrollment because of the relative safety of their homes.

Source: World Bank, 2020. [“Pivoting to Inclusion: Leveraging Lessons from the COVID-19 Crisis for Learners with Disabilities.”](#) World Bank Inclusive Education Initiative, Washington, DC.

Social enterprises are providing digital jobs opportunities for youth with disabilities, with Digital Divide Data (DDD), Enablecode, and V-shesh specifically targeting youth with disabilities

to increase their access to digital job opportunities (S4YE 2021). For example, Enablecode in Vietnam has developed a sustainable ecosystem that produces a complete and scalable solution for youth with physical disabilities. They outreach to several local civil society organizations (CSOs) providing food, shelter, and medical assistance to youth with disabilities and identify their most motivated and bright beneficiaries, who are further trained. Top graduates are employed by Enablecode, where they are given final work readiness and practical training. Others are offered suitable positions in business process outsourcing or jobs within their private sector partner network. It is economically self-sustaining, with employers funding training and providing outsourced programming work at Enablecode.

The Rwanda Emergency Demobilization and Reintegration Program supported the economic reintegration of ex-combatants, including those with disabilities, through capacity building and training and by providing access to grants for micro projects. The interventions included counseling, addressing mobility challenges, skills training and toolkits, production workshops, employment support, support to cooperatives, project competitions, and advocacy. The project offered skills training in the areas of agriculture and farming, beauty care, catering services, tailoring, and others. The project supported 2,800 ex-combatants with disabilities, and up to 76 percent of these beneficiaries were able to generate an income within six months after training.

The Skill Mission Operation Project for India ([P158435](#)) aims to enhance institutional mechanisms for skill development and increase access to quality and market-relevant training for the workforce. It is incorporating disability into job diagnostics and skill gap analysis. It will build inclusive training centers, establishing job referral and placement programs for persons with disabilities, strengthening self-employment provision, and evaluating the use of information and communication technology (ICT) to offer training in remote areas and skills for high-growth sectors.

The Partnership in Opportunities for Employment through Technology in the Americas (POETA) program trains persons with disabilities on ICT and job-readiness skills. With more than 90 centers in 14 countries, POETA boosted access to ICT and adaptive technologies; trained 15,675 people, including community and business stakeholders; and supported close to 2,000 trainees to become employed.

DDD, a company in Cambodia providing business process outsourcing solutions, trains youth with disabilities in digital job skills (10 percent of beneficiaries) and also hires trainees to provide a range of digital services for global clients.

Leonard Cheshire launched its Innovation to Inclusion (i2i) program funded by the UK Foreign, Commonwealth and Development Office which uses digital systems to help improve the employability skills of 10,000 persons with disabilities in Kenya and Bangladesh. In Kenya,

i2i partnered with [Fuzu](#), an online career services and advice platform to develop an accessible platform that provides services and jobs for persons with disabilities. In Bangladesh, i2i teamed with the largest jobs site in Bangladesh - Bdjobs.com providing direct access to over 80 percent of jobs posted in the country – to support platform accessibility and thus reach more jobseekers with disabilities.

Next Steps

The World Bank will strive to promote labor market participation, employment, income generation, and sustainable livelihoods for persons with disabilities, in alignment with SDG 8, the World Bank ESF, and the recommendations of the *World Report on Disability*. Possible areas of intervention will include working with clients and persons with disabilities to:

- Carry out analytical work on the employment rates and barriers to labor market participation of persons with disabilities, including in transitions from higher education to employment.
- Take stock of and evaluate policies and interventions aimed at supporting labor market participation of persons with disabilities.

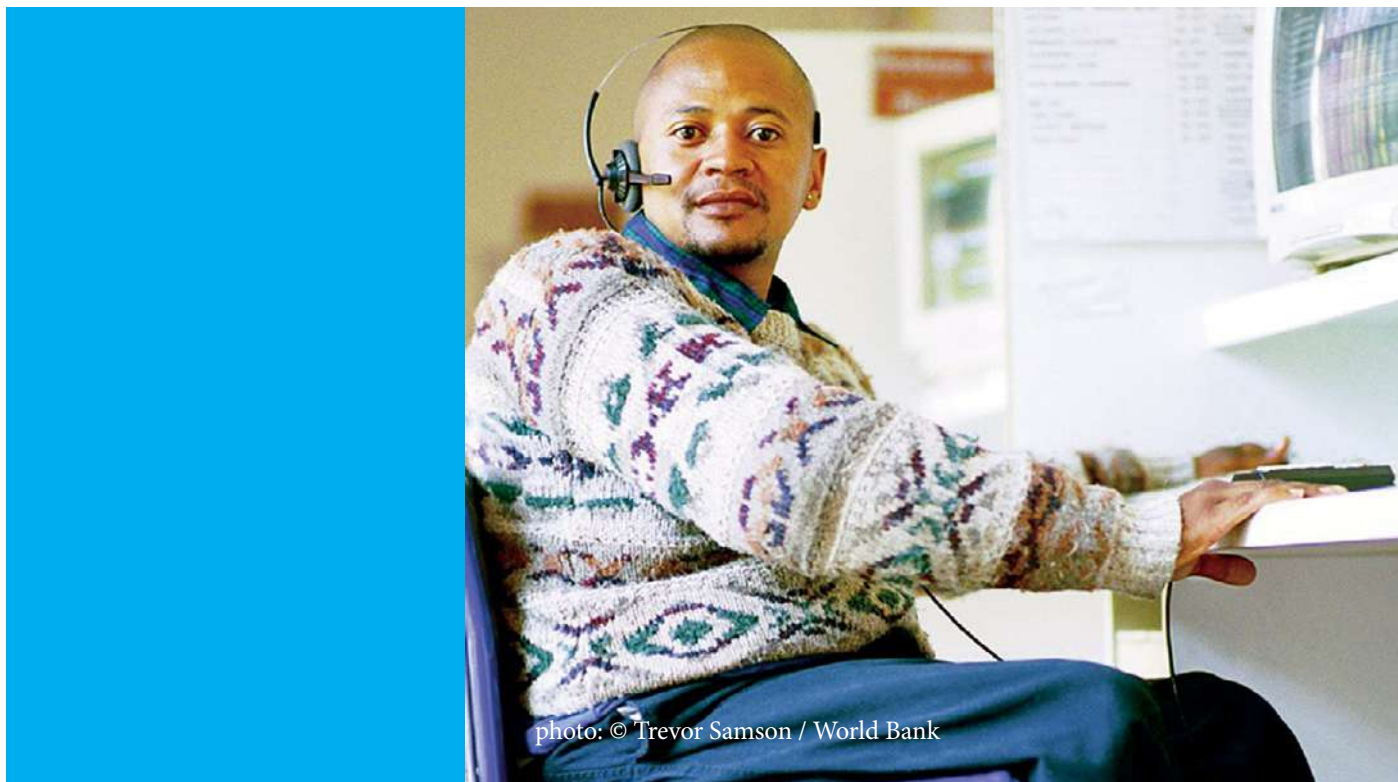


photo: © Trevor Samson / World Bank

- Develop strategies and operations that accelerate the inclusion of persons with disabilities in public and private sector jobs, skills development, vocational training, and certification programs.
- Improve accessibility and reasonable accommodation in projects promoting or supporting the use of technology for jobs.
- Promote disability-inclusive income generation through skilled and unskilled labor, self-employment, entrepreneurship, and competitive employment.

Resources

Accenture. 2018. “Getting to equal: The disability inclusion advantage.”

Handicap International. 2016. *Situation of Wage Employment of Persons with disabilities: Ten Developing Countries in Focus*. Handicap International, Silver Spring, Maryland.

International Labour Organization (ILO). 2008. “How to make sure that women with disabilities can participate effectively in mainstream women’s entrepreneurship development activities.” International Labour Organization, Geneva.

ILO. 2014. “Inclusion of Youth with Disabilities: The Business Case.” International Labour Organization, Geneva.

ILO. 2015. “Decent Work for Persons with Disabilities: Promoting Rights in the Global Development Agenda.” International Labour Organization, Geneva.

ILO. 2017. “**Making TVET and Skills Systems Inclusive.**” International Labour Organization, Geneva.

ILO. 2018. “Labor Market Inclusion of Persons with Disabilities.” International Labour Organization, Geneva.

ILO. 2019a. “Making the future of work inclusive of persons with disabilities.” ILO Global Business and Disability Network and Fundación ONCE, Geneva.

ILO. 2019b. “Promoting Employment Opportunities for Persons with Disabilities. Quota Schemes.Volumes 1 and 2.” International Labour Organization, Geneva.

- Kett, M. 2012. “[**Skills Development for Youth Living with Disability.**](#)” UNESCO Background Paper. UNESCO, Paris.
- Leonard Cheshire. 2018. “Disability Data Review: A collation and analysis of disability data from 40 countries.” Leonard Cheshire, London.
- Leonard Cheshire. 2019. “Reimagining the workplace: disability and inclusive employment.” Leonard Cheshire, London.
- Mitra, S. 2018. *Disability, Health and Human Development*. Palgrave MacMillan: New York.
- Mizunoya, S., and S. Mitra. 2013. “Is there a disability gap in employment rates in developing countries?” *World Development* 42.
- OECD and EU. 2014. “[**Policy Brief on Entrepreneurship for Persons with Disabilities.**](#)” OECD, Paris.
- OECD and EU. 2019. “Policy Brief on Incubators and Accelerators that Support Inclusive Entrepreneurship.” OECD, Paris.
- Raja, D.S. 2016. “[**Bridging the Disability Divide through Digital Technologies.**](#)” World Bank, Washington, DC.
- S4YE. 2018. “[**Digital Jobs for Youth: Young Women in the Digital Economy.**](#)” World Bank Group and Solutions for Youth Employment, Washington, DC.
- S4YE. 2021. “[**Digital Jobs for Youth with Disabilities.**](#)” World Bank Group and Solutions for Youth Employment, Washington, DC.
- United Nations (UN). 2010. “Fact Sheet: Youth with disabilities.” United Nations, New York.
- UN. 2015. “Transforming the World: The 2030 Agenda for Sustainable Development.” United Nations, New York.
- UN. 2018. “Flagship Report on Disability and Development.” United Nations Department for Economic and Social Affairs, New York.
- World Health Organization and the World Bank. 2011. *World Report on Disability*. World Health Organization, Geneva.

World Bank. 2016. “Environmental and Social Framework: Setting Environmental and Social Standards for Investment Project Financing.” World Bank, Washington, DC.

World Bank. 2018. “[Good Practice Note, Non-Discrimination and Disability.](#)” World Bank, Washington, DC.

World Bank. 2020. “[Pivoting to Inclusion: Leveraging Lessons from the COVID-19 Crisis for Learners with Disabilities.](#)” World Bank Inclusive Education Initiative, Washington, DC.

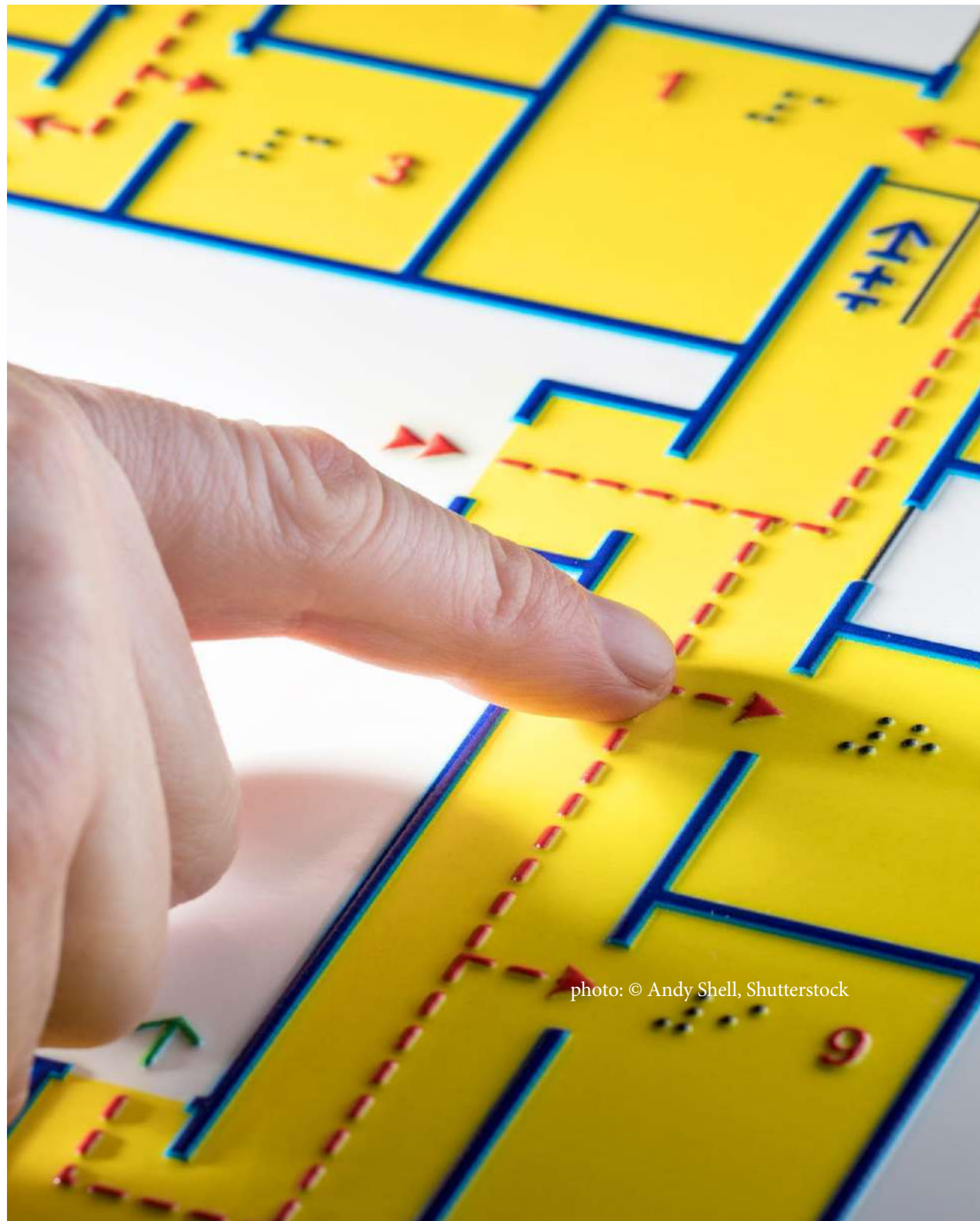


photo: © Andy Shell, Shutterstock

9. Resilience and Disaster Risk Management

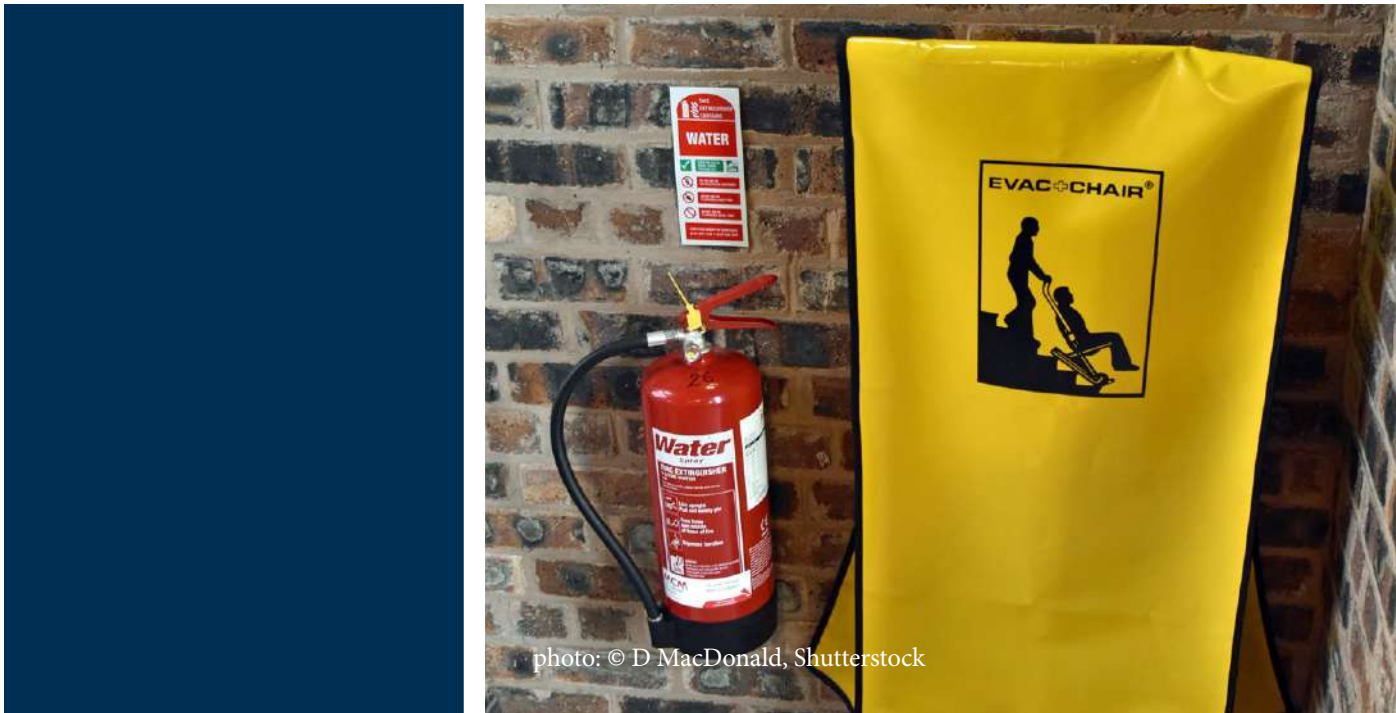
Rationale

Persons with disabilities face heightened risks and vulnerability at each stage of DRM. Inadequate attention to disability needs in DRM operations can result in inaccessible shelters, lack of early warning systems in alternate formats, inability to evacuate, communication barriers, loss of assistive aids (for example, wheelchairs and walking canes), and challenges in obtaining long-term recovery services. Many people also experience the onset of physical, sensory, cognitive, or psychosocial disabilities during disaster and emergency situations. Most emergency responders are not trained on the specific needs of persons with disabilities and their families. Disability-inclusive resilience also benefits older persons, children, pregnant women, and persons experiencing health conditions.

The [Sendai Framework for Disaster Risk Reduction 2015-2030](#) (UN 2015) adopts a rights-based sustainable development agenda that calls for accessibility and the inclusion of persons with disabilities in disaster risk reduction (DRR) policies, all stages of DRR planning, and data disaggregation by disability.

The 2030 Agenda for Sustainable Development highlights the need to protect and assist persons in vulnerable situations during disasters. One of its key indicators (SDG11.b.1) assesses the number of countries that adopt and implement national DRR strategies in line with the Sendai Framework for Disaster Risk Reduction 2015-2030. The cross-cutting nature of DRR is mainstreamed in the SDGs, notably in the context of ending poverty through building resilience of the poor and those in risk situations for climate-related extreme events (SDG 1.5), making human settlements sustainable and inclusive through ensuring the protection of people in vulnerable situations from disasters (SDG 11.5), and combating climate change through enhancing capacities for effective climate change-related planning and management with a focus on marginalized communities (SDG 13.b). Similarly, the New Urban Agenda (UN 2016b) underscores the importance of resilient urban development that is responsive to the needs of persons with disabilities in infrastructure design and service delivery.

The World Bank Group is accelerating global action to address the needs of persons with disabilities through its [Ten Commitments on Disability-Inclusive Development](#), announced in 2018, which includes a commitment to make post-disaster reconstruction more inclusive. As such, it commits to ensuring that projects financing public facilities in post-disaster reconstruction efforts will be disability-inclusive by 2020 with a plan to ensure the incorporation of universal access features on design elements.



The Convention on the Rights of Persons with Disabilities (CRPD) recognizes that the rights of persons with disabilities are particularly at risk in situations of emergency, and it provides a framework to guide preparedness, response, and recovery efforts in climate events and conflict situations. Article 11 recognizes that situations of risk and humanitarian emergencies pose serious challenges to persons with disabilities and their rights and reinforces and specifies States' obligations to ensure the protection and safety of persons with disabilities in situations of risk, including disasters.

This provision implicitly recognizes the risks associated with climate change that will both create more disasters and strengthen their impact. Also relevant are: Article 4 (3), on ensuring that the voices of persons with disabilities are heard in adaptation planning; article 28 (adequate standard of living and social protection), on adjusting social protection to cushion the impacts of natural disasters; and article 27 (employment), on planning for an inclusive labor market and minimizing loss.

The **Dhaka Declaration on Disability and Disaster Risk Management**, recognizes the relatively higher rates of mortality experienced by persons with disabilities during disasters as compared with other community members. The Declaration calls on all governments and other stakeholders to adopt a people-centered approach; strengthen governance, partnership, and

cooperation; integrate gender, age, and disability-disaggregated data; promote empowerment and protection; and act at local to national to global levels and, for each of the five issues, action-oriented indicators against which to measure progress are provided.

The inclusion of persons with disabilities in combating climate change and DRR is also referenced in the [Paris Agreement](#) (2015) of the United Nations Framework Convention on Climate Change where it is acknowledged that parties should respect, promote, and consider their respective obligations on human rights, including the rights of persons with disabilities, when taking actions to address climate change. Similarly, strengthening disability-inclusive DRM is emphasized in the [Small Islands Developing States Accelerated Modalities of Action](#) (Samoa) Pathway, which also acknowledged the importance of engaging a broad range of stakeholders—including persons with disabilities—in the context of climate change. The thematic focus of the IV World Reconstruction Conference (2019), convened by the United Nations Development Program, UNDRR, GFDRR, the World Bank, and the European Union, focused on the inclusion of marginalized groups during assessment, planning, and decision-making to achieve more equitable recovery outcomes, with significant attention to disability inclusion.

Projects, Analytics, and Practice

The World Bank is working to support client countries in improving resilience and enhancing disaster preparedness and emergency response capabilities. In Romania, two World Bank projects include disability-inclusive elements in this aspect of DRM. The [Improving Resilience and Emergency Response Project \(P168119\)](#) aims to strengthen the resilience of Romanian Police facilities that are critical to responding to emergency situations and disasters and strengthening the institutional capacities for emergency preparedness and response.

The project design calls for defining each building's need for upgrading in consideration of the building's future functionality requirements, including universal access, full operational capacity in case of earthquake, as well as electrical and mechanical systems, gender aspects, and environmental and social safeguards. Many of the buildings were not constructed with universal design considerations and the project therefore supports new construction and upgrading that is compliant with EU and Romanian regulations on universal access. Progress will be monitored through one disability-specific intermediate results indicator: percentage of reconstructed or retrofitted emergency response buildings that incorporate design features for universal access.

Also, in Romania, the Strengthening Preparedness and Critical Emergency Infrastructure Project ([P168120](#)) supports new construction and upgrading of Romanian Gendarmerie facilities classified as emergency response buildings due to their critical role in Romania's overall emergency preparedness and response system. The facilities support the provision of direct public services in the event of an emergency, including providing emergency communications,

emergency response, and life safety (for example, firefighting facilities, emergency hospitals, and evacuation centers). All new building and renovations will comply with EU and Romanian regulations on universal access, for example, ensuring that publicly accessible buildings provide accessible facilities (such as toilets).

The World Bank is also supporting universal access principles in reconstruction following disaster. In the Central Sulawesi Rehabilitation and Reconstruction Project for Indonesia ([P169403](#)), the development objective is to reconstruct and strengthen public facilities and safer housing in selected disaster-affected areas. The project commissioned a report for reconstruction and recovery guidelines consistent with access principles. It ensured that evacuation shelters met Universal Design standards which benefit persons with disabilities and others, such as pregnant women and older persons, by creating easier-to-access entries. The report found that incorporating universal accessibility features at the design stage cost 0.1-0.3 percent of the project cost. The project recognizes persons with disabilities in its gender analysis, noting that gender, age (including children and older persons), and disability have different impacts on access to local public services and the planning and design of housing resettlements.

Project activities related to public facilities were designed based on international good practices to reflect build-back-better principles including disability inclusion. The project has adopted universal access guidelines and universal design audit checklists for residential, health, and education buildings in post-disaster contexts.

Key Principles and Actions for Disability-Inclusive Disaster Recovery

Disaster Recovery Key Principles:

1. Disability-inclusive recovery as opportunity.
2. Understanding disability.
3. Intersectionality.
4. Accessibility.
5. Representative organization of persons with disabilities.
6. Led by persons with disabilities (DPOs).

Through technical training, the guidelines and audits are assisting the government to incorporate disability inclusion in each project phase from planning and design to construction and monitoring and evaluation to help ensure that disability inclusion is considered for accessible design features (e.g., compliant ramps, corridor widths, openings, fittings, fixtures and accessories) as well as participatory planning processes.

Other World Bank DRM projects have also incorporated Universal Design standards into their activities. For example, two World Bank projects in Bangladesh,

Disaster Recovery Actions for Disability-Inclusive Disaster Risk Management:

1. Include persons with disabilities as valued stakeholders in disaster risk management activities.
2. Remove barriers to the full participation of persons with disabilities.
3. Increase awareness among governments and their partners of the safety and security needs of persons with disabilities.
4. Collect data that is inclusive of persons with disabilities.
5. Ensure that new construction, rehabilitation, and reconstruction improve accessibility for persons with disabilities.

the Multipurpose Disaster Shelter Project ([P146464](#)) and the Emergency Multi-sector Rohingya Crisis Response Project ([P167762](#)) address the needs of at-risk populations through shelter construction, among other elements, that meet universal access requirements to benefit persons with disabilities.

The World Bank's Andhra Pradesh Disaster Recovery Project ([P154847](#)) aims to restore, improve, and enhance the resilience of public services, environmental facilities in and livelihoods in targeted communities, and to enhance the capacity of state entities to respond promptly and effectively to an eligible crisis or emergency. The project acknowledges exclusionary as well as gendered dimensions of natural disasters and emphasizes social inclusion throughout the project design, as reflected in its gender and social inclusion action plan.

The project specifically identifies persons with disabilities as beneficiaries in its key components, for example: ensuring access design features in the restoration of connectivity and shelter infrastructure; in the restoration and protection of the beach front; and in capacity building and technical support that includes awareness campaigns designed to promote financial literacy among targeted vulnerable populations, including persons with disabilities. Also, in India, the World Bank's Jhelum and Tawi Flood Recovery Project ([P154990](#)) supports recovery and increases disaster resilience and aims to increase the capacity to respond promptly and effectively to an eligible crisis or emergency.

Notably, the project recognizes the enhanced risk faced by persons with disabilities, by women and girls, and other marginalized groups and its Gender Action Plan includes disability-inclusive elements. Thus, the action plan suggests that the restoration of critical social infrastructure such as public buildings including schools, hospitals, and recreational spaces be gender-informed in terms of design features, benefiting the elderly, persons with disabilities, women, and children.



GFDRR is working to advance disability-inclusive approaches into DRM projects. One of the first accomplishments was a report on disability inclusion in DRM, including promising practices (World Bank and GFDRR 2018). This report led to a follow-on project by GFDRR, in partnership with the Social Sustainability and Inclusion Global Practice, to provide action-oriented directions to government officials and decision-makers responsible for post-disaster recovery and reconstruction, resulting in a [Disability-Inclusive Disaster Recovery Guidance Note](#). Topics covered include principles for disability-inclusive recovery; gathering disability data for Post- Disaster Needs Assessment and inclusive recovery; enabling policies and legislation for disability- inclusive recovery; institutional mechanisms for inclusive recovery; financing mechanisms; and implementation arrangements. (World Bank and GFDRR 2020).

GFDRR, in Nepal, has supported efforts to develop and implement a training program to foster entrepreneurship among persons with functional limitations and disabilities. Part of a broader engagement on enabling post-disaster livelihood recovery in the country. A key focus of the program is to enable trainers and participants to jointly identify suitable business opportunities for persons with disabilities and the initiative has reached 15 districts across the country (GFDRR 2020a). GFDRR has also worked to advance mainstreaming social inclusion in DRM and climate resilience, including through supporting analytical work and field studies

to mainstream social inclusion in DRM and climate resilience projects. A result of these efforts is disability-inclusive social inclusion action plans in five countries: Bangladesh, India, Nepal, Pakistan, and Sri Lanka (GFDRR 2020a). For instance, Bangladesh is making multipurpose cyclone shelters accessible to persons with disabilities. In Sri Lanka, the government is striving to make the new early warning system deliver messages for people with visual, hearing, and other types of impairments.

In Indonesia, the NGO Arbeiter-Samariter-Bund Deutschland trained village-level cadres and OPDs in Yogyakarta to improve the disaster resilience of children with disabilities (German Federal Agency for Economic Cooperation and Development and Future-makers 2013). The cadres trained 929 out-of-school children with disabilities, 3,716 family members, and 3,716 neighbors of children with disabilities through safe-room settings and drills. The training ensured that children with disabilities who often do not attend school do not miss emergency preparedness training that is usually given at school.

Responding to intersectional barriers experienced by women with disabilities in conflict, Oxfam International, under its *Within and Without the State* program funded by the United Kingdom, "piloted" a variety of approaches to working with civil society to promote more accountable governance in conflict-affected and fragile contexts (Oxfam GB 2017). To that end it supported community researchers to work with women with disabilities in conflict-affected Gaza to enable them to devise a plan for periods of crisis. This included strengthening emergency preparedness, coordinating assistance, ensuring shelters are disability-friendly and supporting long-term advocacy for women with disabilities.

The Global Shelter Cluster (GSC) Working Group on Inclusion of Persons with Disabilities was established to support a more systematic approach to disability inclusion in humanitarian shelters. In 2019, it conducted a baseline mapping report, [Disability Inclusion in Shelter and Settlements Programming](#). Some of the key messages to support disability inclusion in shelters and settlements included: 1) ensure that vulnerability assessments identify the differentiated needs of women, men, girls' and boys with disabilities; 2) develop more specific guidance and tools inclusive of infrastructure designs; 3) strengthen law and policy frameworks to institutional universal design and accredited training in government regulations; 4) integrate disability questions and engage with OPDs in shelter evaluations; 5) adapt standardized NFI catalogs and infrastructure design in partnership OPDs to ensure context - appropriate options are available (GSC 2019).

Schools, where children spend most of their lives, offer critical avenues toward achieving disability-inclusive DRR in line with the global comprehensive school safety framework (UNESCO 2013). The framework emphasizes three school safety pillars: safety, DRR education and integrating children in DRR, through child-centered, child-participatory efforts in

recognition of children's rights to safety and protection. Crucially, the framework anchors key disability-inclusive principles.

Other promising approaches to disability-inclusive DRM are set out in guidance published by UN agencies and programs. For example, the United Nations Office for Disaster Risk Reduction (UNISDR) promulgated a [Guidance Note on Disability and Emergency Risk Management for Health](#) (UNISDR 2013). The Note (i) provides an overview of the impact of emergencies on persons with disabilities and sets out principles that should underpin practical action related to emergencies; (ii) outlines the minimum actions required across sectors/clusters and specific disability-related actions that can be undertaken by health actors working in different areas of health care provision such as injury prevention and trauma care, mental health and psychosocial support, and child health to ensure the inclusion of disability; and (iii) provides various annexes that provide further details and checklists to assist actors in conducting assessments and in the design and delivery of programs and services that address the needs of persons with disabilities who are at risk of emergencies.

Other relevant guidance adopted includes the [Disability Inclusion Guidelines](#) by the United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRAW 2017), UNICEF's series entitled, [Including Children with Disabilities in Humanitarian Action](#) (UNICEF 2017), and the work of the IASC, [Guidelines: Inclusion of Persons with Disabilities in Humanitarian Action](#) (IASC 2019).

Next Steps

The World Bank will strive to make resilience and DRM operations disability-inclusive in alignment with the Paris Agreement, the Sendai Framework for Disaster Risk Reduction 2015–2030, the SDGs, the New Urban Agenda, and the World Bank ESF. Possible areas of intervention will include working with clients and persons with disabilities to:

- Mainstream disability into DRM consultations, needs assessments, infrastructure development, services, management plans, and policies to advance disability-inclusive preparedness and risk reduction, and advance build back better after crises devastate infrastructures and community systems.
- Continue to build knowledge and develop guidance on how to practically implement disability inclusion in DRM projects across the project cycle from project preparation to implementation.
- Support the collection of disability-disaggregated data to better identify and understand risk and improve targeted interventions in DRM recovery and reconstruction.

- Ensure that physical and virtual infrastructure (such as online disaster management systems, electronic media, mobile solutions, and disaster broadcasts and communications) used for resilience and disaster management funded by the World Bank applies accessible design standards.
- Ensure that early warning systems and other communications campaigns are designed to be inclusive, which will in turn serve a wide range of stakeholders beyond those with disabilities.
- Support client capacity building on including the needs of persons with disabilities in resilience and disaster management operations.
- Promote disability-inclusive DRM through accessibility standards and universal design approaches in building codes and their implementation when “building back better” after disasters.

Resources

Disability-Inclusive DRR Network for Asia and Pacific and CBM. n.d. “Disability-Inclusive Disaster Risk Management: Voices from the Field and Good Practices.” Disability-Inclusive DRR Network for Asia and Pacific and CBM.

Global Facility for Disaster Risk Reduction (GFDRR). 2018a. [**“Five Actions for Disability-Inclusive Disaster Risk Management.”**](#) GFDRR, Washington, DC.

GFDRR. 2020a. [**“GFDRR Annual Report 2020, Bringing Resilience to Scale.”**](#) GFDRR, Washington, DC.

GFDRR. 2020b. [**“Disability-Inclusive Disaster Risk Recovery Guidance Note.”**](#) GFDRR, Washington, DC.

GFDRR and World Bank. 2020. [**“Disaster Recovery Guidance Series: Communication During Disaster Guidance Note.”**](#) GFDRR, Washington, DC.

Inter-Agency Standing Committee on Humanitarian Action (IASC). 2019. [**“Guidelines: Inclusion of Persons with Disabilities in Humanitarian Action.”**](#) IASC, New York.

International Standardization Organization (ISO). ISO/IEC. 2014. GUIDE 71:2014(E). “Guide for Addressing Accessibility in Standards.” ISO/IEC, Geneva.

- Natoli, T. 2020. “Law and Policies that Protect the Most Vulnerable Against Climate-Related Disaster Risks: Findings and Lessons Learned from Pacific Island Countries.” International Federation of the Red Cross, Geneva.
- Oxfam Great Britain. 2017. “[Oxfam Case Study: Civil Society Led Emergency Preparedness for Women with Disabilities in Gaza.](#)” Oxfam Great Britain, Oxford.
- Sendai Framework for Disaster Risk Reduction 2015–2030. United Nations Office for Disaster Risk Reduction, Geneva.
- Snider, H.W. and N. Takeda. 2008. “Design for All: Implications for Bank Operations.” World Bank, Washington, DC.
- Twigg, J., M. Kett, and E. Lovell. 2018. “[Disability inclusion and disaster risk reduction - Overcoming barriers to progress.](#)” Briefing Paper, ODI.
- United Nations (UN). 2016a. “Commitments to Action.” World Humanitarian Summit. United Nations, New York.
- UN. 2016b. “New Urban Agenda.” United Nations, New York.
- United Nations Framework Convention on Climate Change. 1994. United Nations, New York.
- United Nations High Commissioner for Refugees (UNHCR). 2019. “[Working with Persons with Disabilities in Forced Displacement.](#)” UNHCR, Geneva.
- United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA). “[Disability Inclusion Guidelines.](#)” UNRWA, Amman.
- United Nations Children’s Fund (UNICEF). 2017. “[Including Children with Disabilities in Humanitarian Action.](#)” UNICEF, New York.
- United Nations Office for Disaster Risk Reduction (UNISDR). 2014. “Living with Disability and Disasters: UNISDR 2013 Survey on living with disabilities and disasters - key findings.” UNISDR, New York.
- United Nations Office of the High Commissioner for Human Rights (OHCHR). 2020. “[Analytical study on the promotion and protection of the rights of persons with disabilities in the context of climate change.](#)” OHCHR, Geneva.

- United Nations Educational, Scientific and Cultural Organization (UNESCO). 2013. **“Comprehensive School Safety Policy Framework.”** UNESCO, Paris.
- United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA). 2017. “Disability Inclusion Guidelines.” UNRWA, Amman.
- World Bank. 2016. “Environmental and Social Framework: Setting Environmental and Social Standards for Investment Project Financing.” World Bank, Washington, DC.
- World Bank. 2019. **“Brief on Violence Against Women and Girls with Disabilities.”** World Bank, Washington, DC.
- World Bank. 2021. **“Inclusive Resilience: Inclusion Matters for Resilience in South Asia.”** World Bank, Washington, DC.
- World Bank Group and GFDRR. 2018. **“Disability Inclusion in Disaster Risk Management: Promising Practices and Opportunities for Enhanced Engagement.”** GFDRR, Washington, DC.
- World Health Organization. 2013. **“Guidance Note on Disability and Emergency Risk Management for Health.”** World Health Organization, Geneva.
- World Reconstruction Conference 4. 2019. “Knowledge Report: Leitmotifs, Subthemes and Messages.



photo: © World Bank

10. Social Protection

Rationale

Access to social protection is essential for persons with disabilities because they are more likely to face higher rates of poverty and multiple deprivations than persons without disabilities. Social protection systems play a key role in addressing the barriers individuals with disabilities experience in the labor market, health services, and education. There are also extra costs that persons with disabilities often incur to participate in society on an equal basis, such as costs for support services, assistive devices, and disability-related health care, rehabilitation, and transport. An inclusive social protection system supports the social participation, inclusion, and independent living of persons with disabilities by ensuring income security and access to social and employment services.

Social protection programs are rarely sufficient to meet the needs of persons with disabilities, and too often, poverty alleviation schemes entrench poverty and dependence. For example, few social protection systems account for the extra costs associated with disability (e.g., costs incurred because of lack of accessible public transport). Cash or in-kind benefits may diminish or go away altogether with employment, seriously impacting persons with disabilities whose earnings are not sufficient to cover the ongoing costs of disability. Moreover, anti-poverty international development assistance programs are often based on assumed need instead of needs based on the input of persons with disabilities (UN 2015).

SDG 1 (“End poverty in all its forms everywhere”) calls for the implementation of social protection systems and measures for all, including floors, to achieve substantial coverage of the poor and the vulnerable by 2030 (target 1.3). Persons with disabilities are explicitly mentioned within the SDG indicator for the coverage of social protection systems. Social protection contributes to universal health coverage (SDG 3, “Ensuring healthy lives”), full and productive employment for persons with disabilities (SDG 8, “Promoting decent work”), and empowering and promoting social and economic inclusion regardless of disability (SDG 10, “Reducing inequality”).

The World Bank Group is accelerating global action to address the needs of persons with disabilities and its [**Ten Commitments on Disability-Inclusive Development**](#), announced in 2018, includes a commitment to ensure that three-quarters (75 percent) of World Bank social protection projects will be disability-inclusive by 2025.

The CRPD recognizes the right of persons with disabilities to social protection without discrimination (Article 28, “Adequate standard of living and social protection”) to ensure their

access to services, devices, and other assistance for disability-related needs; to social protection and poverty reduction programs; to assistance with disability-related expenses; and to public housing programs and retirement benefits. In addition, the CRPD includes provisions on health services and insurance (Article 25), habilitation and rehabilitation services (Article 26), and vocational training and assistance in obtaining employment (Article 27).

ILO Social Protection Floors Recommendation 2012 (No. 202) highlights the need to provide disability benefits and basic income security to persons with disabilities and the inclusion of support for disadvantaged groups and people in national social security extension strategies.

Examples of Projects, Analytics, and Practice

Disability-inclusive social protection systems ensure that persons with disabilities are included, on an equal basis with everyone else, in social protection programs, including social assistance programs and services, social insurance schemes, and labor market programs that support the productive inclusion of poor and vulnerable individuals and families. The World Bank has adopted a twin-track approach to disability inclusion in social protection, which involves: (i) mainstreaming disability across social protection operations by ensuring that persons with disabilities can both participate in, and benefit from consultations, needs assessments, service development, service delivery, and monitoring and evaluation; and (ii) undertaking independent projects that are specifically targeted to benefit and empower persons with disabilities.

Disability-inclusive Analysis - Spotlight on Social Protection

Using the World Bank's project cycle, the World Bank teams working on social protection aim to ensure that social protection the projects are disability-inclusive through four entry points:

1. **Stakeholder Engagement:** According to World Bank procedures, consultations with relevant stakeholders must be carried at the beginning of any project preparation. This mandatory process should be an opportunity for the government to engage with persons with disabilities, organizations of persons with disabilities, other civil society organizations

and groups representing the interests of persons with disabilities, prior to designing and implementing social protection interventions.

2. **Disability-Inclusive Analysis:** The project appraisal documents that describe all World Bank projects in detail should include an analysis of the problems persons with disabilities are facing concerning the objectives of the project. Such an analysis should be prepared even if the project in question aims to improve the conditions of other groups than persons with disabilities in particular.
3. **Inclusive Project Design:** Social protection projects should design at least one activity to address the issues already identified through the analysis and stakeholder engagement. The actions can include, both measures to ensure full participation in the project by persons with disabilities on an equal footing with others and specific measures targeted to benefit and empower persons with disabilities.
4. **Measurement of Disability Indicators:** Social protection programs should include indicators that measure the inputs or outputs of the actions designed to reduce the gaps. Whenever feasible, projects should measure the results of the project (outputs and impact) for persons with disabilities.

The World Bank provided technical assistance through Romania's "Consolidating the Coordination Mechanism to Implement the UN Convention on the Rights of Persons with Disabilities" Reimbursable Advisory Services (P168612). The National Authority for the Rights of Persons with Disabilities, Children, and Adoptions went through all the steps (including extensive data collection and analysis, consultations, and active involvement of persons with disabilities) to: (i) prepare and approve the National Strategy for Rights of Persons with Disabilities 2021- 2027 (NSRPD) to ensure the implementation of the CRPD, and (ii) develop a functional mechanism to systematically monitor the implementation of the NSRPD.

Similarly, in other countries, including Bangladesh and Tajikistan under the "Disability Inclusion" Analytical Activity (P172124), the World Bank prepared Country Briefs highlighting the critical problems persons with disabilities are facing across multiple domains (from employment or material well-being to education or health) and provided key recommendations that could then guide the government's medium and long-term action plans. In Bulgaria, under

the “Strengthening Disability System in Bulgaria” trust fund financed by the European Commission (P174139), the World Bank has been supporting the Ministry of Labor and Social Policy to establish a new Disability Agency by (i) providing a review of the European Union - relevant practices regarding the creation and functioning of disability agencies and (ii) preparing a technical report with recommendations how the new agency should be set up considering the institutional particularities of the country.

Many countries have made significant progress in reforming their disability assessment systems to focus on a functional (as opposed to a medical) definition of disability. Implementation of disability assessments is the key to unlocking disability-related benefits, services, or products. In Albania, through the Social Assistance Modernization Project (SAMP) (P122233) and the ongoing Additional Financing to SAMP (P162079), necessary steps (assessment methodology, management information system, legislation, training of assessment committees, accessible infrastructure) have been put in place to reform the disability assessment in the Tirana region and to scale it up to half of the country by the end of 2022. In Saudi Arabia, under the KSA—Support to the Ministry of Labor and Social Development (MLSD) on social care and disability certification Reimbursable Advisory Services (P170255), the Ministry of Labor and Social Development reformed the disability assessment in accordance with the rights-based model of disability: tools for adult and pediatrics disabilities assessments were developed, and extensive hands-on testing and training to the staff on how to use the tools were provided. Countries such as Greece, Lithuania, Latvia, Bulgaria, and Romania have also started their reforms through

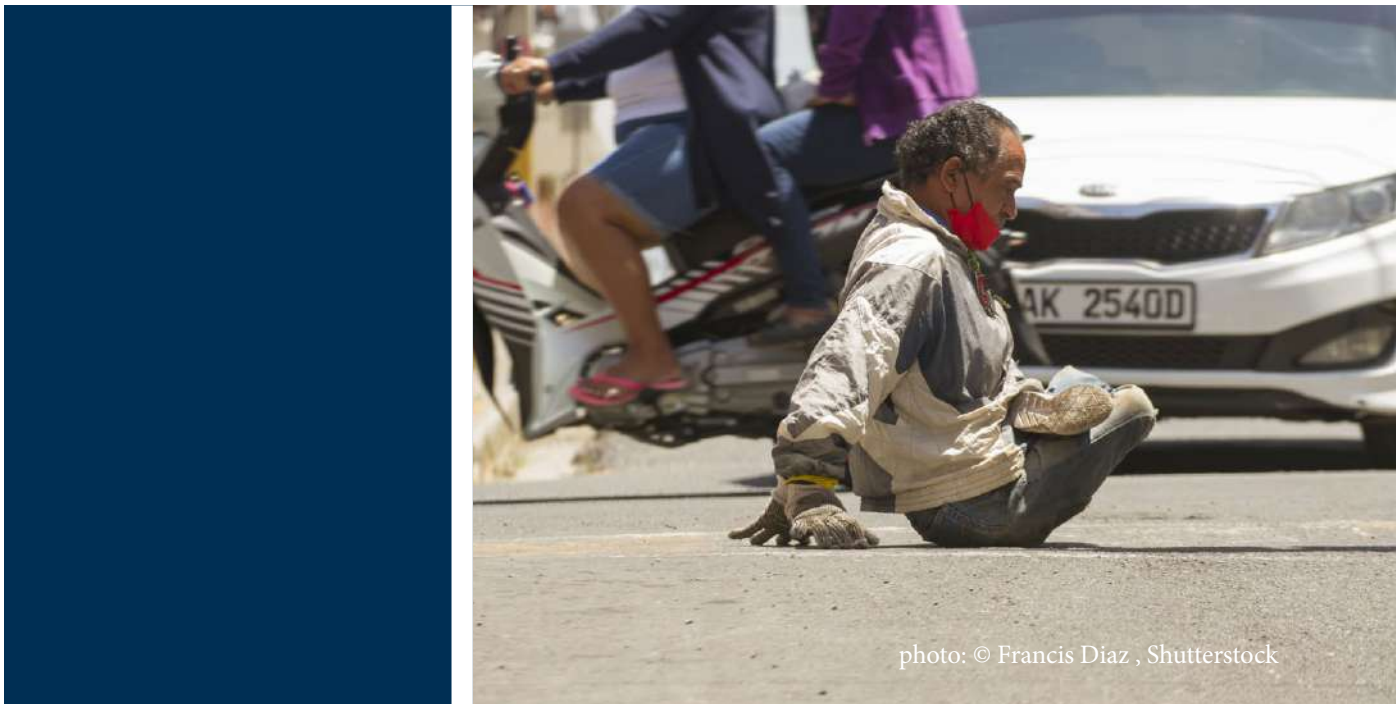


photo: © Francis Díaz , Shutterstock

comprehensive processes of reform. In Greece, Lithuania, and Latvia, World Bank support through the “Strengthening Disability assessment in Greece, Latvia, and Lithuania” Trust Fund financed by the European Commission (P171647) is helping to initiate disability assessment reforms. In Bulgaria, the “Strengthening Disability System in Bulgaria” (P174139) is advancing reforms. In Romania, under the “Modernizing the disability assessment system in Romania” Reimbursable Advisory Services (P171157), reform strategies include: extensive situational analyses of the current approaches (including evaluation of the assessments methods and instruments used); proposals of new disability assessment tools and methodologies; and in-depth piloting of the instruments used. Strategies in these reforms include: extensive situational analyses of the current approaches (including evaluation of the assessments, methods, and instruments used); proposals of new disability assessment tools and methodologies; and in-depth piloting of the instruments used.

Countries are making headway in creating or improving registries of persons with disabilities, with the purpose of making them visible and connecting them to services and social benefits. In North Macedonia, with the support of the Social Insurance Administration Project ([P170343](#)), the government is committed to simplifying and unifying the parallel disability assessment processes required for providing various benefits and services through the establishment of a Central Disability Certification Coordination Unit in the Ministry of Labor and Social Protection. The unit will be responsible for initiating, organizing, performing, and reporting on



all disability assessments in the country. It is expected these efforts would lead to enactment of a unified methodology for disability assessment and determination and the development of a functional single registry of persons with disabilities.

In Haiti, under the Promoting Inclusion of persons with disabilities in Social Protection and Employment Programs ([P145468](#)), the government (i) developed a registry of persons with disability to assess their needs and support more effectively the planning and targeting of social programs and services, (ii) implemented communication campaigns to promote the rights perspective on disability and to encourage the identification and registration of persons with disability, and (iii) worked closely with organizations of persons with disabilities to use their outreach capacity to identify persons with disabilities, and put particular efforts to register persons with disabilities at risk of being invisible in hard-to-reach areas.

In Tajikistan, the government developed a new mechanism and database of electronic disability certification for the State Medical-Social Expertise Services, with the support of the [Additional Financing to the Social Safety Net Strengthening Project \(P165831\)](#). This built on the National Registry of Social Protection achievement, developed through the Social Safety Net Strengthening Project (P122039).

Countries are also working to improve and reform their benefit systems and, importantly, account for the extra costs of disability. In Indonesia, under the [Additional Financing to the Social Assistance Reform Project” \(P172381\)](#), the scope of the conditional cash transfer program was broadened to allow beneficiary families to receive additional benefits if they include members with severe disabilities.

In Sierra Leone, under the flagship safety net program, [Social Safety Net Second Additional Financing \(P167757\)](#), persons with disabilities received additional support: (i) extensive outreach is included to identify and reach persons with disabilities in urban areas as the first step in the selection process, and (ii) households with persons with disabilities are provided an extra transfer to enable them to meet their unique needs better, including the possible purchase of disability-related equipment, and are linked to services provided through disability associations.

Under the [Productive Social Safety Net Project II \(P169165\)](#), Tanzania has adopted a similar approach by providing direct support (unconditional transfers) in the form of disability grants to households that include persons with disabilities (on top of the other benefit components to which they are entitled).

Egypt developed a flagship anti-poverty program “Takaful and Karama,” which also has an unconditional cash component targeted at persons with severe disabilities supported by the [Egypt Strengthening Social Safety Net Project \(P145699\)](#).

In addition, the government is bringing in additional reforms through improvements to the disability assessment required for the Karama sub-program with support from the Additional Financing to the Egypt Strengthening Social Safety Net Project (P168414). This will facilitate the continuation of the expansion of the Karama disability program and finances:

- 1) a national rollout of the Karama disability plan;
- 2) further refinement of disability assessment tools and procedures as needed;
- 3) training of trainers and medical doctors; and
- 4) linkage of Karama disability registration data and grievance handling system to the management information system for better program monitoring and management.

Some headway is being made to address disability inclusion in anti-poverty programs. Rwanda, for example, expanded eligibility criteria under the social protection flagship program the Vision 2020 Umurenge Program with the [**Additional Financing to the Strengthening Social Protection Project \(P162646\)**](#) to provide unconditional direct cash transfer support to households with only one worker who assumes caring responsibilities for a person with a disability considering the fact that participation in public works could impact the quality of care provided. Initially, unconditional direct cash transfer was targeted only to households with no labor capacity.

Progress is underway in the specific context of developing care services to support families with older members or individuals with disabilities.

In 2020, a follow project was initiated, [**Guizhou Aged Care System Development Program \(P162349\)**](#) to improve the performance of the aged care system in the Guizhou region in three areas: to increase equity through expanded coverage of basic aged care services; and to improve the quality of aged care services and to enhance the efficiency of aged care public financing.

The [**Gaza Emergency Cash for Work Project Additional Financing \(P176638\)**](#) aims to provide short-term income support while supporting persons with disabilities and other vulnerable groups.

The Cash for Work component of the project provided sub-grants to selected NGOs to implement cash for work sub-projects employing target youth in social services for vulnerable populations that are under-provided by public administration institutions and municipalities.

Systematic efforts are underway in many countries to ensure that adequate policies and programs are in place to advance the right to work for persons with disabilities. National practices on social protection to encourage work among persons with disabilities but in countries that provide disability benefits, eligibility is often tied to the inability to work, providing a potential disincentive to look for employment. Awarding benefits based on inability to work reduces employment of persons with disabilities and undermines support for work from service providers, other public programs, employers, family and friends. The result is that persons with disabilities are less productive than they otherwise might be and more frequently are excluded from employment and other aspects of society. Yet this approach to determining eligibility remains common in developed countries, at least in part because of fears that different approaches will result in the rapid growth of program costs, as those working despite their disabilities would become eligible for benefits. Encouraging practices to ameliorate these barriers is evident in some countries. The United Kingdom, for example, put in place a disability



allowance scheme which pays for extra costs associated with having a disability, without considering employment or earnings. The prevailing approach, however, across the world is to emphasize programs awarding benefits on the basis of inability to work. Some countries within the OECD have started to place greater support on supporting workforce retention before workers become dependent on social protection which, in turn, promotes greater inclusion of persons with disabilities and enables workers to continue in the labor force, with potentially lower costs than the provision of benefits on the basis of inability to work.

Jamaica aims to increase the employability and skills of poor persons with disabilities under the Social and Economic Inclusion of Persons with Disabilities Grant (P144263). Activities undertaken to advance the effort included: (i) an assessment of the labor market readiness to employ persons with disabilities; (ii) an evaluation of the existence and quality of the training providers that could serve the needs of persons with disabilities; (iii) training and remedial education for 18 to 36 y.o. persons with disabilities (including the development of skills, apprenticeship, on-the-job-training, or coaching).

Reforms of policies of institutionalization and support to the deinstitutionalization process for persons with disabilities have continued to be areas of interest especially for countries in Europe and Central Asia. Under the [World Bank's Social Safety Nets Modernization Project \(P128344\)](#), Ukraine committed to investments for increasing provision of family-based care to support orphans, children deprived of parental care, children with disabilities and vulnerable families.

Under two technical assistance projects, Development of Plans for Deinstitutionalization of Children Deprived of Parental Care and their Transfer to Community-based Care (P56981) implemented between 2016 and 2019, and the Support for Speeding up the Transition of Persons with Disabilities from Residential Institutions to Community-based Services (P168507) initiated in 2019 are supporting Romania's efforts to close down its last residential centers for children in public care. This work also aims to develop preventive services through the development of detailed guidelines for closing down institutions, the provision of support to centers to evaluate the children in care and to prepare closure plans, the development of a monitoring system for the whole child care system, and supporting the development of community-based services for preventing the separation of children from their families. These efforts have been extended to the deinstitutionalization of adults with disabilities through another extensive work which generates a wide range of tools including: 1) comprehensive diagnoses of residential centers and community-based services; 2) practical guidelines for deinstitutionalization; 3) recommendations of improving quality standards for services for persons with disabilities; and 4) evaluation methodologies for developing social services strategies at regional level.

Diagnostic work is critical to understanding the socioeconomic status of persons with disabilities and their social protection needs. A World Bank Rapid Assessment examined disability inclusion in Nigeria and the socioeconomic conditions of Nigerians with disabilities. Data from the 2018 Nigeria Demographic and Health Survey reveal that an estimated 7 percent of household members above the age of five (as well as 9 percent of those 60 or older) have some level of difficulty in at least one functional domain, seeing, hearing, communication, cognition, walking, or self-care; and 1 percent either have a lot of difficulty or cannot function at all in at least one domain. These estimates are likely even higher because currently available data

likely underestimate the prevalence. The assessment revealed that persons with disabilities lack access to basic services and that attitudinal barriers represent a major impediment to their socioeconomic inclusion while inclusive policies are either nonexistent, weak, or inadequately implemented. Despite the disproportionate impact of poverty on persons with disabilities in Nigeria, social protection schemes do not adequately include them, and there are no tailored interventions to reduce the impact of poverty (World Bank 2020).

Some 181 countries adopted social protection measures in response to the COVID-19 pandemic, with 60 of these specifically referencing persons with disabilities while announcing their relief measures (CIP 2020). Key social protection measures aimed at supporting persons with disabilities included (i) enhancing income security through cash transfers, including increasing value of cash transfer, advancing payment or providing extra payment, providing a one-off payment, ensuring continued access to disability benefits by relaxing administrative requirements, expansion of coverage of existing programs, extension of paid leave for parents or family members of persons with disabilities to maintain support; (ii) in-kind support such as delivery of food and NFIs, creation of helpline, home-based services, exceptionally allowing use of taxi during lockdown; and (iii) adaptation of delivery mechanisms to prevent risks of contamination and overcome lockdown restriction such as specific dates to withdraw benefits to avoid crowd, home delivery of cash transfer, online registration and disability certificate (CIP 2020). For World Bank COVID-19 social protection responses, [see Box: World Bank Support for Social Protection During COVID-19 below](#).

World Bank Support for Social Protection During COVID-19

In Ukraine, in the first months after the burst of the COVID-19 pandemic, the Additional Financing to the Social Safety Nets Modernization Project ([P170563](#)) was prepared and signed to support provision of temporary social assistance measures to mitigate the impact of the COVID-19 pandemic on the welfare of vulnerable groups, including persons with disabilities. The additional financing was designed to provide, among others, one-off cash transfers to the beneficiaries of Disability Programs, to relax the eligibility requirements for the Disability Programs, and to extend the duration of their benefits. With the support of the Building a Shock-Resilient and Responsive Safety Nets System in Ghana

(P176638), the Ghana Ministry of Gender, Children and Social Protection is making efforts to develop an effective, coordinated and resilient social protection shock responsive system that is disability sensitive. To inform the necessary improvements, a study will be prepared which will include (i) a review of past and ongoing social protection emergency responses during the COVID-19 pandemic and other shocks to inform what worked and what did not from a gender and disability perspective; (ii) a gender and vulnerability assessment to inform promoting inclusion during emergency responses; and (iii) concrete recommendations for improvements.

The WG on Disability Statistics and the ILO collaborated to produce a new module on disability and employment for inclusion in labor force surveys. This module was designed to be as compact as possible while still being able to produce a useful set of indicators on disability and employment. The module includes questions on social protection to determine whether a person with disabilities is receiving cash or in-kind benefits related to their disability and how that corresponds with the onset of their disability.

In 2022, the EU Commission will launch a study on social protection and services for persons with disabilities to examine good practices on disability benefits, old-age income, health insurance, cash and non-cash benefits as well as on extra costs due to disability. Likewise, it will provide guidance to support Member States in further reforms of social protection focusing on persons with disabilities and disability assessment frameworks. Additionally, the Commission issued a request to Member States to define measures to further tackle gaps in social protection for persons with disabilities to reduce inequalities, including compensating extra costs related to disability and eligibility for disability benefits. (EU 2021).

Next Steps

The World Bank will strive to make social protection systems universal and inclusive for persons with disabilities in alignment with the SDGs, and the World Bank ESF. Possible areas of intervention will include working with clients and persons with disabilities to:

- Promote disability-inclusive social protection systems in social protection reform projects to ensure that persons with disabilities can access both mainstream schemes and disability-specific benefits.

- Support client countries with analytical work for identifying the problems faced by persons with disabilities and the right solutions for them in the areas of material wellbeing, social services, and employment.
- Support countries in the development and implementation of disability assessment and determination, needs evaluation, and other conditions for determining eligibility for disability-related social protection measures.
- Contribute to the global knowledge in the area of measuring the extra-cost of disability and analyze the current impact of social safety nets on persons with disability, with the purpose of including the specific costs associated with disability in the design of the safety net programs.
- Provide support to countries to reform policies of institutionalization, for developing case management systems for persons with disabilities and for improving the access to the community social services essential to independent living.
- Support countries in their efforts to increase the access of persons with disabilities to employment (including through improving the access to professional training programs and supporting employers to adapt their jobs to the needs of persons with disabilities).
- Assist countries in collecting valid survey data on disability and in recording administrative information that could be used for improving the decision-making processes and for regular monitoring processes.

Resources

Bickenbach, J., A. Posarac, A. Cieza, and N. Kostanjsek. 2015. “Assessing Disability in Working Age Population. A Paradigm Shift: From Impairment and Functional Limitation to the Disability Approach.” Report No. ACS14124, World Bank, Washington, DC.

Center for Inclusive Policy (CIP). 2020. “Initial overview of specific social protection measures for persons with disabilities and their families in response to COVID-19 crisis.” UNPRPD, New York.

International Labour Organization (ILO). 2012. “Social Protection Floors Recommendation 2012 (No. 202).” ILO, Geneva.

ILO. 2017. “Section 3.5 Disability Benefits.” *In World Social Protection Report 2017–2019. Universal Social Protection to Achieve the Sustainable Development Goals*. ILO, Geneva.

- Mitra et al. 2021. “Inclusive Statistics: Human Development and Disability Indicators in Low- and Middle-Income Countries.” World Bank, Washington, DC.
- Mitra et al. 2011. “[Disability and Poverty in Developing Countries: A Snapshot from the World Health Survey](#).” World Bank, Washington, DC.
- Mont, D., and A. Cote. 2020. “[Considering Disability-Related Extra Costs in Social Protection](#),” Inclusive Social Protection for the Empowerment of Persons with Disabilities, Background Paper #2, UNPRPD, New York.
- Oddsdottir, F. 2014. “Social Protection Programmes for Persons with disabilities.” GSDRC Helpdesk Research Report 1137, GSDRC, University of Birmingham, Birmingham, UK.
- United Nations (UN). 2015a. “Report on the Right of Persons with Disabilities to Social Protection.” Special Rapporteur on the Rights of Persons with Disabilities, United Nations, New York.
- UN. 2015b. “Transforming the World: The 2030 Agenda for Sustainable Development.” United Nations, New York.
- UN. 2018. “Flagship Report on Disability and Development.” United Nations Department for Economic and Social Affairs: New York.
- UN. 2020. [UNPRPD Brief on Disability-Inclusive Social Protection Response to COVID-19 crisis](#). UNPRPD, ILO, UNICEF, International Disability Alliance, Special Rapporteur on the Rights of Persons with Disabilities, New York.
- World Health Organization (WHO) and World Bank. 2011. *World Report on Disability*. World Health Organization, Geneva.
- World Bank. 2012. World Bank 2012–2022. “Social Protection and Labor Strategy: Resilience, Equity and Opportunity.” World Bank, Washington, DC.
- World Bank. 2016c. “[Closing the Gap: Building Resilience to Natural Disasters and Man-Made Shocks through Social Safety Nets](#).” World Bank, Washington, DC.
- World Bank. 2016d. “Environmental and Social Framework: Setting Environmental and Social Standards for Investment Project Financing.” World Bank, Washington, DC.

World Bank. 2016e. “[Income Support for Persons with Disabilities in MENA: Social Insurance and Beyond](#).” World Bank, Washington, DC.

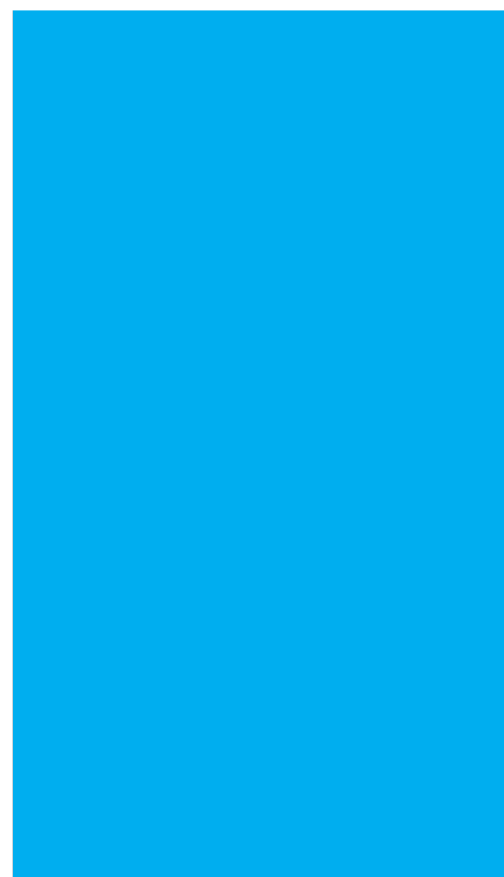
World Bank. 2016e. “[West Bank and Gaza. Disability in the Palestinian Territories. Assessing Situation and Services for Persons with Disabilities](#).” World Bank, Washington, DC.

World Bank. 2018b. “[Good Practice Note, Non-Discrimination and Disability](#).” World Bank, Washington, DC.

World Bank. 2020a. “[Disability Inclusion in Nigeria: A Rapid Assessment](#).” World Bank, Washington, DC.



photo: © Russian Lite, Shutterstock



11. Transport

Rationale

Disability-inclusive transport goes beyond improving mobility for all: it also drives sustainable and inclusive growth. Continuity of accessibility throughout all segments of a journey—from starting point to final destination—should be supported by urban policies and plans that identify and address accessibility gaps in public spaces or from one built environment to another. Making transportation inclusive also means ensuring inclusive planning at the outset with persons with disabilities, adopting inclusive design principles, ensuring affordability of accessible transportation, and improving monitoring and enforcement of accessibility.

Persons with disabilities tend to experience significant transport disadvantages and transport-related social exclusion from economic activity, goods, and services. Transport barriers can include: 1) lack of access due to poor vehicle design, location and design of public transport stops that are difficult to access, poor road conditions, and inaccessible signage; 2) travel chain gaps; 3) increased travel time; 4) infrequent or time-restricted paratransit options; and 5) extra costs associated with travel such as the need for private modes of transport or the cost of having an assistant to help navigate inaccessible transport.

Studies demonstrate that transport exclusion is a predominant obstacle to personal independence, finding and retaining employment, accessing health and rehabilitation services, participating in economic activities, receiving an education, emergency evacuation, and social participation (UN DESA 2018). Retrofitting transport infrastructure is significantly more costly than including accessibility from inception. Inclusive transport benefits all, including but not limited to persons with disabilities, older persons, children, parents with young children, persons carrying goods, and personal items, among others.

One of the ten **World Bank Group Commitments on Disability-Inclusive Development** to accelerate global action for disability-inclusive development is Commitment 6, on ensuring that by 2025, all new urban mobility and rail projects supporting public transport services will be inclusive in their designs and will incorporate key universal access features for persons with disabilities.

SDG 11 (“Make cities and human settlements inclusive, safe, resilient and sustainable”) specifically mentions developing safe, affordable, accessible, and sustainable transport systems for persons with disabilities and older persons. SDG target 11.2 aims to provide access to safe, affordable, accessible, and sustainable transport systems for all with specific attention to the needs of persons with disabilities. Affordable and accessible transport for persons with disabilities

is also essential for meeting SDGs 1 (Poverty), 3 (Good health and wellbeing), 4 (Education), 8 (Decent work and economic growth), 9 (Industry, innovation, and infrastructure), and 10 (Reduced inequalities).

One of the transformative commitments in the New Urban Agenda (UN 2016b) specifically mentions facilitating access for persons with disabilities, on an equal basis with others, committing to improve road safety and sustainable mobility and transport infrastructure for persons with disabilities in urban and rural areas. Further, it calls for accessible, affordable, and safe public transport options to ensure sustainable mobility for all. The Ashgabat Statement, endorsed by participants in the United Nations Global Sustainable Transport Conference in 2016, emphasizes that public transport services are critical to enabling the mobility of people and goods, in particular the consideration of the needs of groups including persons with disabilities among others such as women, children, youth, people living with HIV/AIDS, older persons, Indigenous Peoples, refugees and internally displaced persons and migrants (Ashgabat Statement, 2016).

The Convention on the Rights of Persons with Disabilities (CRPD) requires States Parties to ensure equal access to transportation for persons with disabilities and specifies that these measures shall include the identification and elimination of obstacles and barriers to accessibility (Article 9, Accessibility). The CRPD underscores the principle of accessibility and universal access in laying out the obligation to promote the development of universally designed goods, services, equipment, and facilities that should require the minimum possible adaptation and the least cost to meet the specific needs of a person with (Articles 2 and 4). Finally, Article 20 on Personal Mobility underlines States Parties' responsibility to "ensure personal mobility with greatest possible independence for persons with disabilities," including the timeliness and affordability of options.

Examples of Projects, Analytics, and Practice

The Transport Global Practice has spearheaded work on disability inclusion in the context of World Bank-funded projects across all regions of the World Bank for nearly fifteen years. The portfolio of disability components has varied by region and included both analytical work, guidance reports, and assessment tools as well as some technical assistance to governments to improve the accessibility of persons with disabilities in the context of specific projects.

The **Cairo Airport Development Project Second Terminal Building (TB2)** included compliance with international accessibility standards right from the concept stage. Accessibility features were included in the final design, and Terminal 2 includes the needs of persons with disabilities and older persons.



The Liaoning Urban Transport Project ([P041890](#)) also demonstrated the role of disability-inclusive public participation processes. Although initial proposals focused on urban development and road expansion, public consultations led to increased emphasis on improved and accessible sidewalks, pedestrian needs, secondary roads, and improved traffic management. The project also worked with local associations for persons with disabilities to test accessibility improvements funded by the project. These audits identified problems such as narrow widths of sidewalk ramps and misalignments between ramps and sidewalks, which would render these sidewalks unusable for many persons with disabilities. Also of note in the context of community engagement is the publication, *Improving the Accessibility of Road Infrastructure through Public Participation* (World Bank, n.d.), offering lessons on improving accessibility of transport projects by engaging with the disability community.

The Bhutan Public Transport Access Technical Assistance for Thimphu Project ([P156611](#)) supported the Thimphu City Corporation in expanding access to transport services for persons with physical disabilities who experienced transport barriers. This support included a technical assessment of public transport accessibility, development of designs and specifications for bus stop infrastructure and vehicles, and development of travel survey instruments. The project was funded by the Nordic Trust Fund.

In 2013, the Middle East and North Africa Region Sustainable Development Sector published a practical guidance note, [“Improving Accessibility to Transport for People with Limited Mobility \(PLM\)”](#), to inform the accessible design and implementation of transport projects for persons with limited mobility (World Bank 2013).

In the Africa region specifically, the Transport Global Practice led analytical work on the importance of promoting accessibility in the sector through a review of the access conditions and features of the Dakar Diamniadio Toll Highway Project in Senegal ([P87304](#)). In Ghana, the World Bank conducted analytical (ASA) (P168073) work on urban mobility focusing on mobility challenges in three Ghanaian cities(Accra, Kumasi, and Tamale). It addressed key challenges experienced by persons with disabilities in accessing transport.

The activity, Streets as Drivers of Green Growth and Urban Prosperity in Africa, financed by the Korean Green Growth Trust Fund, reviewed the city pedestrian mobility action plans of five cities in Africa and supported the review of accessibility standards in the context of pedestrian environments. The rationale for this investment is that improved access and mobility are important factors in reducing poverty and can facilitate the participation of persons with disabilities in economic, social, and political processes. Physical accessibility also benefits people who may experience mobility barriers more generally, such as older person, children, and pregnant women. The activity’s main guidance report [“Pedestrian Mobility for Urban Growth – Walking and Its links to Transportation – Practical Guidance and Good Practice](#)



Examples” includes a description of the city analysis process, common challenges across the five cities, and one example of a pedestrian action plan (World Bank 2013) and emphasizes that “[p]roviding accessible trip chains so that all users, whether a wheelchair user, someone with vision impairment, or someone with cognitive limitations, can access opportunities for employment, education, and social connections, will have widespread social and economic benefits” (World Bank 2013, 16). Forthcoming projects in the sector with accessibility features are indicated below.

Recently approved urban projects with accessibility features

The Bus Rapid Transit (BRT) Project (P156186) in Dakar, Senegal. The BRT project was designed with specific accessibility features to address the mobility needs of women, children, older persons, and persons with disabilities. Planned access measures include the following:

- Boarding and alighting infrastructure designed at the same level for ease of boarding buses at all stations platforms and with ramp access to get to the station.
- Pedestrian infrastructure, including sidewalks and walkways, built or retrofitted along the corridor, paired with well-lit stations to provide for safer and easier access to and from public transport.

A social assessment helped assess specific mobility needs and risks of beneficiaries, including persons with disabilities, people living in poverty, women, renters and property owners, school children, and older persons. Consultations with these groups is planned on a continuous basis throughout the project to ensure that the construction and operation of the BRT is inclusive, and addresses identified accessibility obstacles.

In Tanzania, under **the Second Central Transport Corridor (CTCP2) (P103633)** - the World Bank supported the government to implement the first phase of the BRT system in Dar es Salaam. The Dar BRT started operating in May 2016 albeit at an interim operation level with 140 buses out of 305 buses required to become fully operational. The BRT-1 was implemented with Universal Access features to address the needs of women, children, older persons, and persons with disabilities:

- The BRT system was designed and implemented for ease of boarding and alighting with buses and stations platforms at the same level (900mm above the ground level), pedestrian bridges with ramps allowing people with limited mobility and persons with disabilities to access walkways and cycle lanes that are raised and well protected and enable pedestrians to cross the mixed traffic through a raised zebra crossing (speed hump).
- The BRT has a high-level platform to enable passengers inside a station/terminal to embark at level entry without climbing stairs.

The **Dar es Salaam Urban Transport Improvement Project (DUTP) (P150937)** approved by Board on March 8, 2017, supports the implementation of the BRT phases 3 and 4 with Universal Access features.

The **Transport Systems Improvement Project (TRANSIP) (P151819)** in Ethiopia is designed to improve mobility, accessibility, and safety in Addis Ababa and to meet federal road safety compliance in Ethiopia. Many of the activities designed for Addis Ababa include measures that benefit the broader group of vulnerable transport users, including people with mobility constraints and persons with disabilities. Specific measures being considered for the project include the following:

- Pedestrian infrastructure based on a “Completed Street” design—a key theme in the project where sidewalks, curb cuts, and pedestrian signals on the selected corridors will enhance the safety of persons with disabilities and vulnerable users in general.
- Pedestrian infrastructure improvements in the city’s busiest market area to provide access for vulnerable users to reach the market for jobs and daily needs; road safety education; build a pedestrian footbridge where ramps will be provided for persons with disabilities over the high-speed and high-traffic corridors; and develop a road design manual to address the needs of all transport users.

In 2016, the World Bank with the Pacific Region Infrastructure Facility and other stakeholders and donors produced a report on **Improving Accessibility in Transport: Infrastructure Projects in the Pacific Islands**, which provides technical guidelines, auditing tools, and

recommendations for decision-makers (World Bank 2016b). In general, effective practices include the following:

- **Policy and regulatory changes.** Adoption of accessibility standards and guidelines, including access for all in transport policies, mandate accessibility in public procurement.
- **Inclusive and universal design.** Coverage of all aspects of transit including road and pedestrian environment, vehicle design and operation, stations and stops, signage and information (examples: firm, even surfaces; tactile guideways and surfaces; curb cuts and ramps; traffic calming measures; audio, visual, and tactile signage; vehicle entry and aisle space for persons using wheelchairs).
- **User centered.** Provision of equitable, affordable, and timely transit choices including public transit, demand-responsive, or para-transit services; accessible door-to-door transit options; user involvement.
- **Capacity building.** Raise transport authorities' awareness and knowledge and build capacity of architects, designers, engineers, and product developers on universal design and accessibility.

The World Bank-hosted initiative, [Sustainable Mobility for All](#) (SuM4All), is the premier advocacy platform for international cooperation on transport and mobility issues. Its approach to sustainable transport and mobility is centered around making transport universal, efficient, safe, and green. Established in 2017, the global, multistakeholder partnership, brings together more than 55 public organizations and private companies, including bilateral partners, multilateral development banks, UN organizations, inter-governmental organizations, and civil society, to transform the future of mobility.

As part of Commitment 6 on accessible transport of the World Bank's Ten Commitments on disability-inclusive development on accessible transport, a [Global Roadmap of Action](#) was developed by over 50+ global actors in transport. The Universal Access theme is one of its five core themes and the Global Roadmap proposes actionable recommendations on accessible transport for persons with disabilities.

The Transportation for Everyone rating system, part of the SuM4All initiative, evaluates mobility and accessibility options for transport projects and helps identify gaps and options for improving accessibility. It recognizes a diverse range of factors that affect accessibility, among them, Accessibility Factor 7, on Universal design, which assesses the ability of transportation systems to accommodate people with diverse needs (Sustainable Mobility for All 2015). The rating system can be used by households when choosing where to live, businesses making location decisions,

and communities making planning decisions. A higher rating is particularly important for persons with disabilities and people whose ability to drive is constrained for various reasons (e.g., youth, older persons, persons with low incomes).

During the past ten years, countries have established comprehensive national strategies and/or plans to improve accessibility in transport. In Australia, the [Disability Standards for Accessible Public Transport Standards](#) require all of Australia's public transport networks and associated infrastructure to be fully accessible by the end of 2022 (bus and coach, ferry, taxi, and aviation services) and, for trains and trams, by the end of 2032. The Standards are designed to provide certainty to providers and operators of public transport services and infrastructure about their responsibilities under national disability legislation. They set minimum requirements on issues such as the range of access paths, boarding devices, allocated spaces, and handrails, among others, in a 30-year implementation plan. Additionally, the costs of using public transportation are subsidized or made more affordable through the use of concession cards for persons with disabilities.

In South Africa, the Department of Transport developed the “Implementation Strategy to Guide the Provision of Accessible Public Transport Systems” to promote accessible public transport systems (UN Flagship Report 2018; Zero Project 2018). In France, the Municipality of Grenoble, France developed an action plan, the “Accessibility Agenda” (L’Agenda d’accessibilité programmée—Ad’Ap), to make public spaces; infrastructure and transport; information and communication; and public services and employment (UN Flagship Report 2018). In Norway, the City of Oslo adopted a plan “Common Principles of Universal Design,” which aims to make all transportation, communication, construction, public property, outdoors, and ICT accessible with the principle of the Universal Design (UN Flagship Report 2018).

Next Steps

The World Bank will strive to make transport inclusive and accessible to persons with disabilities in alignment with the SDGs, the New Urban Agenda, and the World Bank ESF. Possible areas of intervention will include working with clients and persons with disabilities to:

- Continue to support the Sustainable Mobility for All initiative (SuM4All).
- Promote policies and practices to improve road safety and disability-inclusive road and pedestrian environments.
- Collect basic data on transport including disaggregation of key indicators and barriers that prevent full use of transport by persons with disabilities.

- Support client countries in undertaking comprehensive mobility diagnostics to advance universal access in transport projects.
- Provide technical assistance for disability-inclusive policy recommendations in emerging areas of the e-mobility, gender, and transport-energy nexus and data sharing models.
- Promote research into continuity of accessibility in transport throughout all segments of a journey from the starting point to the final destination to ensure the identification and addressing of accessibility gaps.
- Assess accessibility barriers in current transportation systems and conduct impact evaluations of accessible transport with the close involvement of users with disabilities.
- Support evidence-based mobility policies through assessment of the varying mobility needs of persons with disabilities and other disadvantaged populations to demonstrate to what extent these needs are being met, for instance transport mode, travel distance, and trip purpose.
- Assist client countries in developing policies, regulations, and standards to support accessible and universal design throughout the transport system.

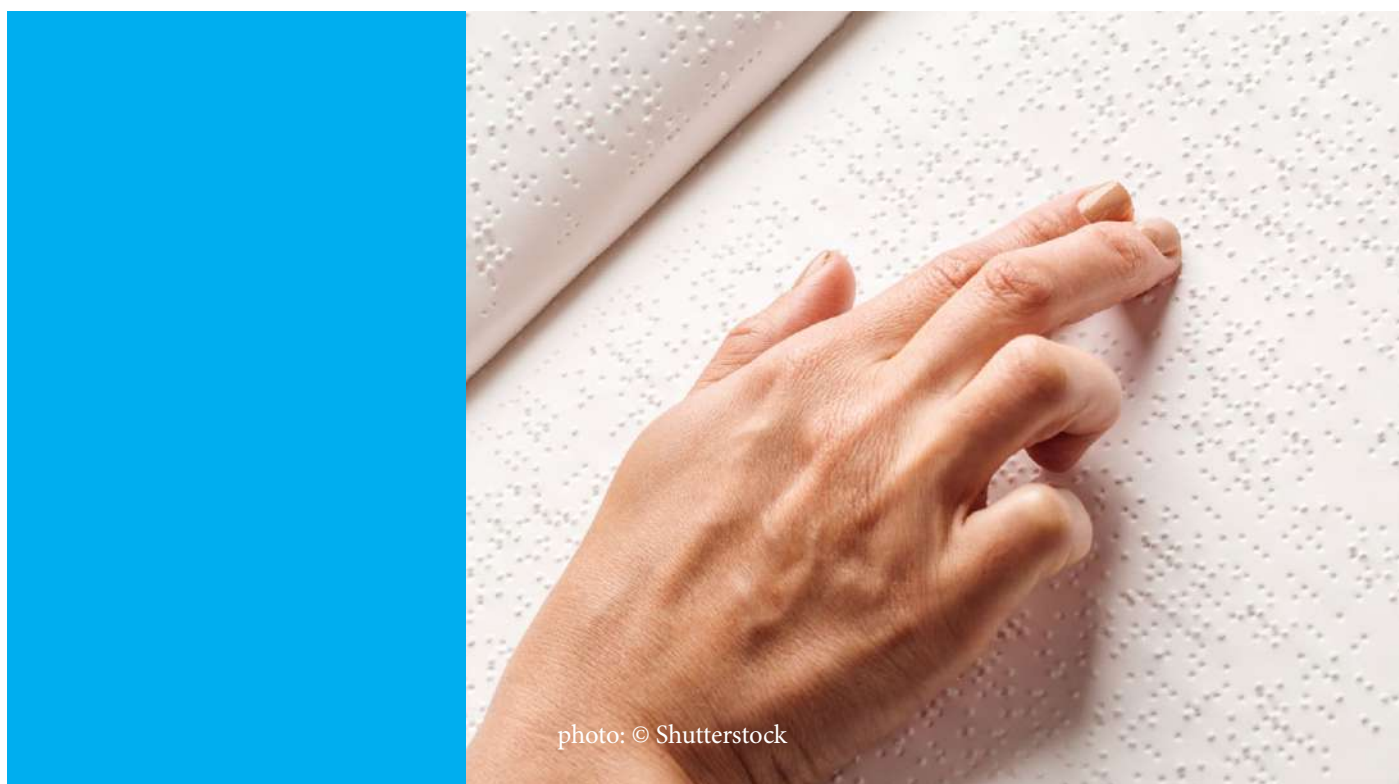


photo: © Shutterstock

- Apply universal access and universal design approaches in World Bank-funded transport projects, and include requirements for such approaches in standard procurement documents.

Resources

- Australian Government, Department of Infrastructure, Transport, Regional Development and Communication. 2021. “Disability Standards for Accessible Public Transport.” Government of Australia and Queensland Government, Sydney.
- Babinard, J., W. Wang, C. R. Bennett, and S. R. Mehndiratta. 2012. “Accessibility of Urban Transport for Persons with disabilities and Limited Mobility: Lessons from East Asia and the Pacific” Transport Notes, World Bank, Washington, DC.
- Chen, W., and S. R. Mehndiratta. 2006. “Planning for the Laobaixing: Public Participation in Urban Transport Project, Liaoning, China.” World Bank, Washington, DC.
- Lundebye, S., H. Svensson, and E. Dotson. 2011. “Accessible Transport: Lessons from Urban Transport Projects in East Asia.” World Bank, Washington, DC.
- Steinfeld, A., J.L. Maisel, and E. Steinfeld. 2018. *Accessible Public Transportation: Designing Service for Riders with Disabilities*. Routledge, London.
- Sustainable Mobility for All. 2019. Global Roadmap of Action Toward Sustainable Mobility: Universal Urban Access. UN, Washington, DC.
- United Nations. 2015. *Sendai Framework for Disaster Risk Reduction 2015–2030*. United Nations Office for Disaster Risk Reduction, Geneva.
- United Nations. 2016a. “Good Practices of Accessible Urban Development. Making Urban Environments Inclusive and Fully Accessible to ALL.” Department of Economic and Social Affairs, United Nations, New York.
- United Nations. 2016b. “New Urban Agenda.” United Nations, New York.
- United Nations. 2018. “Flagship Report on Disability and Development.” United Nations Department for Economic and Social Affairs, New York.

- United Nations Development Program. 2010. *A Review of International Best Practice in Accessible Public Transportation for Persons with Disabilities*. United Nations Development Program: Kuala Lumpur, Malaysia.
- World Health Organization (WHO) and World Bank. 2011. *World Report on Disability*. World Health Organization, Geneva.
- World Bank. n.d. “[Inclusive Mobility: Improving the Accessibility of Road Infrastructure through Public Participation](#).” World Bank, Washington, DC.
- World Bank. 2013. “[Improving Accessibility to Transport for People with Limited Mobility \(PLM\): A Practical Guidance Note](#).” Middle East and North Africa Region, World Bank, Washington, DC.
- World Bank. 2016a. “Environmental and Social Framework: Setting Environmental and Social Standards for Investment Project Financing.” World Bank, Washington, DC.
- World Bank. 2016b. “[Improving Accessibility in Transport: Infrastructure Projects in the Pacific Islands](#).” World Bank, Washington, DC.
- World Bank. 2018. “[Pedestrian Mobility for Urban Growth: Walking and its Links to Transportation](#).” World Bank, Washington, DC.
- Zero Project. 2018. “[Innovative Policy 2018 on Accessibility: Accessible Public Transport Strategies for 13 Major Municipalities](#).” Zero Project, Vienna.



photo: © Mari Koistinen / World Bank Group

12. Urban Development

Rationale

Making cities and towns accessible and inclusive for all people is a major goal of sustainable urban development. It is estimated that by 2050, 66 percent of the world's population will be living in cities, and the population of persons with disabilities—more than half of whom live in urban areas—is expected to increase as urbanization continues (UNDESA 2018a). Accessible transportation provides mobility for all and drives sustainable and inclusive growth. Continuity of accessibility throughout all segments of a journey from the starting point to the final destination is important and should be supported by urban policies and plans that identify and fix accessibility gaps in public spaces or from one built environment to another. Information and communication technologies (ICTs) play a key role in building inclusive and accessible cities. Accessible ICTs, including mobile applications, government websites, public kiosks, and automated teller machines, should be part of accessible urban development plans.

Currently, persons with disabilities face a widespread lack of accessibility to built environments. This includes roads and housing to public buildings and spaces, and to basic urban services such as sanitation and water, health, education, transport and digital services such as payment systems. Lack of accessibility hinders the participation of persons with disabilities in the job market and in social and political domains. This can translate into disadvantage and risk, notably to climate and disaster risks, leading to disproportionate rates of poverty, deprivation, and exclusion among persons with disabilities. Achieving inclusive cities and communities for persons with disabilities entails removing barriers, achieving accessible urban environments benefiting all, including older persons and children, and empowering and engaging persons with disabilities closely in the process.

Research indicates that urban planning and policy can promote mental health and well-being (Roe 2016). Inclusive urban development can provide appropriate mental health, housing and substance abuse treatment services, affordable urban housing and accessible transportation options (walking, cycling, public transit, taxi). These elements provide independent and financially viable mobility options for diverse community members, create public spaces that promote community engagement and activity, and address community safety to mitigate dangers such as traffic, crime and harassment, and pollution exposure (Bhugra 2019; Litman 2016).

SDG 11 (“Make cities and human settlements inclusive, safe, resilient and sustainable”) and its indicators highlight the importance of accessibility and inclusion for persons with disabilities specifically. SDG 11.7 calls for universal access to safe, inclusive, and accessible green and public spaces in particular for persons with disabilities.

The World Bank Group is accelerating global action to address the needs of persons with disabilities. One of the ten [World Bank Group Commitments on Disability-Inclusive Development](#) to accelerate global action for disability-inclusive development is Commitment 6, announced in 2018, to ensure that all World Bank-financed new urban mobility and rail projects supporting public transport services will be inclusive in their designs and will incorporate key universal access features for persons with disabilities.

The Habitat III New Urban Agenda is disability-inclusive and envisions cities for all, seeking to ensure that all inhabitants, without discrimination, are able to inhabit just, safe, healthy, accessible, affordable, resilient, and sustainable cities and human settlements (UN 2016b, Section 11). It commits to promoting measures to facilitate access for persons with disabilities to the physical environment of cities (public spaces, public transport, housing, education, and health facilities), to public information and communication, and to other facilities and services open or provided to the public, in both urban and rural areas (UN 2016b, Section 36). It recognizes that adequate housing and standard of living includes access to basic physical and social infrastructure and emphasizes empowerment and participation for persons with disabilities.

The CRPD requires state parties to ensure that programs and services are fully accessible by persons with disabilities through universal design, reasonable accommodation, and elimination of discrimination. The Preamble to the CRPD emphasizes the “importance of mainstreaming disability issues as an integral part of relevant strategies of sustainable development.” Public sector entities are also obliged to undertake measures such as accessibility audits and develop and implement accessibility plans and further, private entities offering facilities and services open to the public are obligated to account for all aspects of accessibility for persons with disabilities (Article 9(2)(b)). The CRPD also includes a provision for access to a range of support services in-home, residential and in community (Article 19 (b)), the equal availability of services and facilities for general populations to persons with disabilities in urban (and rural) areas (Article 19(c)) and the requires the promotion of universally designed goods, services, equipment, and facilities with the minimum possible adaptation and the least cost to meet the specific needs of a person with disability (Articles 2 and 4).

Examples of Projects, Analytics, and Practice

The realization of accessible and disability-inclusive urban development requires disability-responsive urban policy frameworks and standards, universal design approaches in planning and design, and meaningful participation of persons with disabilities during all stages of the process. When universal design is incorporated in projects from the start additional costs can usually be minimized to 1 percent or less (World Bank 2008, 6).

The Rio Cidade Project (World Bank 2008, 13) was the first urban revitalization project in Brazil



photo: © Mari Koistinen / World Bank Group

in the 1990s that extensively applied universal design principles in 14 urban districts. The project had all users in mind, regardless of their physical abilities, based on estimates that more than half of the population did not fit the standard stereotyped individual for which most infrastructure had been designed around the world. Universal solutions included ramps at crosswalks that serve all pedestrians as well as more specialized solutions such as texture-coded footways to guide visually impaired road users. Street fixtures, such as lampposts, signposts, litter baskets, and benches, were repositioned and resized to meet requirements of universal design. The project became a benchmark for universal design in Brazil.

The Sri Lanka Metro Colombo Urban Development Project ([P122735](#)) supports flood reduction in the catchment of the Colombo Water Basin and strengthens the capacity of local authorities in the Colombo Metropolitan Area to rehabilitate, improve, and maintain local infrastructure and services through selected demonstration investments. Of particular note, the second component of the project addresses urban development, infrastructure rehabilitation, and capacity building for Metro Colombo local authorities. Subcomponent 2.1 (Investment Support to Local Authorities) supports the rehabilitation, improvement, and management of local infrastructure services, and incorporates accessibility features for persons with disabilities. This includes, for example, the provision of elevators and escalators to overhead bridges to promote

universal access, the provision of sanitation facilities using universal access design principles, and the demolition of dilapidated hygiene and sanitation facilities to be replaced by state-of-the-art facilities built according to universal access stands.

The Bangladesh Dhaka City Neighborhood Upgrading Project ([P165477](#)), Component 1, finances improvements in public spaces clustered within selected neighborhoods of Dhaka South City Corporation, to enhance their accessibility, usability, safety, attractiveness, and disaster and climate resilience; improve mobility and pedestrian access to key destinations; and improve traffic safety. Subcomponent 1.1 (Neighborhood-Level Public Space Upgrading) directs attention to the needs of vulnerable users of public spaces, including persons with disabilities. Subcomponent 1.2 (Citywide Pilot Traffic Management Improvements) emphasizes the rights of pedestrians and marginalized users, especially persons with disabilities and women, older persons and youth to make roads and streets safer and more accessible and user-friendly.



photo: © Mari Koistinen / World Bank Group

In Singapore, the Building and Construction Authority carried out a 10-year project to develop and implement an Accessibility Master Plan (2006) to promote the adoption of universal design in the built environment targeting persons with disabilities and older persons in particular (United Nations 2016a, 15–21). Master Plan activities have included removing existing barriers, raising minimum accessibility standards, promoting universal design through guidance and a certification scheme, and building capacity among industry and stakeholders. The project has

resulted in wide-ranging improvements in accessibility and the application of universal design principles in new buildings and in existing buildings undergoing major alterations. For example, nearly 100 percent of government buildings frequented by the public have been made barrier free.

Among other World Bank projects with urban development components, persons with disabilities and older persons have been identified as specific beneficiaries in the ongoing Vietnam Scaling up Urban Upgrading Project ([P159397](#)). This disability-inclusive project in several medium-sized cities implements technical standards for accessible infrastructure and transport and universal design approaches in urban environments, roads, schools, and public facilities. Similarly, in Argentina, the social assessment of Barrio Carlos Gardel, carried out as part of the Metropolitan Buenos Aires Urban Transformation Project ([P159843](#)), highlighted inadequate infrastructure and poor accessibility as issues that negatively affected the quality of life of persons with disabilities and older people. A comprehensive diagnostic of the neighborhood's infrastructure and buildings is underway to ensure that the planned interventions to improve the urban habitat will also benefit persons with disabilities. Similarly, the World Bank National Affordable Housing Program Project ([P154948](#)) in Indonesia included dedicated eligibility criteria for persons with disabilities and older persons.

The Smart Cities initiative resulted in a G3ict toolkit, [Smart Cities for All Toolkit](#), addressing main barriers to the digital inclusion of persons with disabilities and older persons. The toolkit provides an inventory of standards that define ICT accessibility criteria and presents a step-by-step checklist of impactful actions that leaders can take to make cities aware of these standards and how to use them. It also provides a guide to help cities adopt a policy that requires any ICT purchases to be accessible to persons with disabilities and older persons, including a model procurement policy and a tool designed to help effectively communicate the advantages of incorporating ICT accessibility into a city's digital services.

Strategies to increase the access of persons with disabilities to and their inclusion in urban settings include the adoption of a national disability strategy and plan of action, the development of accessibility standards for the built environment, and programs to facilitate barrier removal and access to public systems and services. The World Bank's Indonesia National Urban Development Project ([P163896](#)) is a good example of promoting an inclusive urban planning process toward universal accessibility. Numerous other examples are evident across the world. In Canada, the monitoring and assessment of policies and regulations on accessibility in urban spaces includes a paper-based assessment form on accessibility in public spaces including pavements, crossings, and buildings in urban areas with 114 accessibility indicators (Zero Project 2018a). In Colombia, accessible cinema for persons with disabilities in urban areas includes audio description; sign language interpretation; and subtitles displayed in high-contrast colours on the screen (UN Flagship Report 2018a). In Lebanon, an accessible tourism project included ramp construction, braille placement and audio description persons with disabilities in tourist sites (Zero Project 2018b).

In 2021, the World Bank's GPURL published a "[Guidance Note on Disability Inclusion](#)" based on good practice from GPURL operations (World Bank and GPURL 2021). This publication emphasizes the need for full integration of universal design and reflects earlier work including the World Bank's 2008 "[Design for All: Implications for Bank Operations](#)," which provides guidance on the implementation of universal design in urban development and other World Bank sectors (World Bank 2008). Other guidance in this context includes the work of the National Disability Authority in Ireland and its guidance on how to design, build, and manage buildings and spaces so that they can be accessed and used by everybody: "[Building for Everyone: A Universal Design Approach](#)" (National Disability Authority n.d.).

Next Steps

The World Bank will strive to make urban environments, infrastructure, and housing inclusive and accessible to persons with disabilities in alignment with the New Urban Agenda, SDG 11, and the World Bank ESF. Possible areas of intervention will include working with clients and persons with disabilities to:

- Develop disability-inclusive national policies, regulations, standards, and effective enforcement mechanisms, including building codes, that support accessibility and universal design in urban environments, infrastructure, and housing.
- Assess accessibility barriers in urban environments and carry out accessibility mapping.
- Implement universal design approaches and accessibility standards in urban upgrading, smart cities, and housing projects.
- Apply universal access and universal design approaches in World Bank-funded urban development projects and include requirements for such approaches in standard procurement documents.
- Evaluate the impact of urban development, accessibility, and universal design on the inclusion of persons with disabilities.
- Support improved data on accessible and inclusive urban development, including in housing, public spaces and transport.

Resources

- Agarwal, A., and A. Steele. 2016. “Disability Considerations for Infrastructure Programmes.” UK Department for International Development, London.
- AusAID. 2013. “Accessibility Design Guide: Universal Design Principles for Australia’s Aid Program.” AusAID, Canberra, Australia.
- Bhurgra D., et al., eds. 2019. *Urban Mental Health*. Oxford University Press: London.
- Global Alliance on Accessible Technologies and Environments. <https://gaates.org/>.
- Litman, T. 2016. “Urban Sanity: Understanding Urban Mental Health Impacts and How to Create Saner, Happier Cities.” Victoria Transport Policy Institute, Victoria, Canada.
- National Disability Authority. N.d. “Building for Everyone: A Universal Design Approach.” National Disability Authority, Dublin.
- Preiser, W., and K. H. Smith. 2010. *Universal Design Handbook*. Second Edition. New York: McGraw-Hill Education.
- Roe, J. 2016. “[Cities, Green Space and Mental Wellbeing](#).” Environmental Science: Oxford Research Encyclopedias.
- Snider, H., and N. Takeda. 2008. “Design for All: Implications for Bank Operations.” World Bank, Washington, DC.
- Smart Cities for All Toolkit. <http://smartcities4all.org>.
- United Nations (UN). 2015. “Transforming the World: The 2030 Agenda for Sustainable Development.” A/RES/70/1, United Nations, New York.
- World Enabled. <http://worldenabled.org/>.
- World Health Organization (WHO) and World Bank. 2011. “Chapter 6: Enabling Environments.” In *World Report on Disability*. WHO, Geneva.
- World Bank. 2016. “Environmental and Social Framework: Setting Environmental and Social Standards for Investment Project Financing.” World Bank, Washington, DC.

World Bank. 2021. “Global Practice for Urban, Resilience, Land (GPURL) Guidance Note on Disability Inclusion.” World Bank, Washington, DC.

Zero Project. 2018a. Innovative Policy 2018 on Accessibility: [Accessibility Assessments of Urban Areas Using 114 Indicators](#). Zero Project, Vienna.

Zero Project. 2018b. Innovative Policy 2018 on Accessibility: [Two-Year Inclusive Tourism Project for Tourist Sites](#). Zero Project, Vienna.



photo: © Tom Greenwood / WaterAid

13. Water Sector Operations

Rationale

By 2030, demand for water is expected to exceed supply by 40 percent. The global freshwater shortfall may pose an unprecedented challenge and floods and water-related disasters will become more frequent (IRP 2016). Even when water sector operations aim to benefit the general public, persons with disabilities are often not able to access the benefits due to the natural, infrastructural (i.e., inaccessible design), institutional, social, and cultural barriers they face. Systematically mainstreaming disability inclusion in water operations would help address unique barriers to equity in water access. Incorporating disability needs in policy, infrastructure development, service delivery, disaster risk prevention and mitigation, and community participation at the project design stage can assist in advancing accessibility and identifying specific areas of need. Facilitating the participation of persons with disabilities in decision-making bodies in the water sector is also important, including water user associations, and water committees, among others, as well as employment in the water sector.

Persons with disabilities face significant barriers in accessing adequate WASH facilities and in having their voices heard in operations that focus on resilience including flooding, DRM, dam safety, among other risks. In countries where overall access to adequate water and sanitation is lower, the gaps between persons with and without disabilities are wider. Available data indicates that persons with disabilities are less likely to have access to improved water and sanitation, are less likely to enjoy hygiene and sanitation facilities in their dwelling and often confront inaccessible facilities (World Bank 2017).

Persons with disabilities often face stigma and discrimination from others when using both household and public facilities, including misconceptions that persons with disabilities could contaminate water sources or make the latrines dirty. Some persons with disabilities may require more time to use the facilities safely, a stigmatizing experience when using communal latrines (UN Flagship, 2018). Persons with disabilities may also experience lack of dignity if they need to rely on family members or classmates or coworkers to assist them in using inaccessible water and sanitation facilities. Households with members with disabilities often bear additional expenses for structural modifications and adapted equipment for accessing water resources. When projects trigger displacement and resettlement activities, cash benefits and compensation given to persons with disabilities may not be sufficient to cover the new needs for household, transport, and other modifications. Children with disabilities are often prevented from attending schools due to a lack of accessible toilets and inaccessible toilets present barriers for persons with disabilities seeking jobs and health services, impacting health and quality of life.

Barriers in Relation to Water Sector Operations for Persons with Disabilities

- Develop disability-inclusive national policies, regulations, standards and effective enforcement mechanisms, including building codes, that support accessibility and universal design in urban environments, infrastructure, and housing.
- Natural (for example, slippery paths),
- Infrastructural (raised steps, no handrails, for instance),
- Institutional (policy and regulatory), and
- Social and attitudinal barriers
- Dependency on others for basic sanitation and water needs increases the risks of sexual and financial exploitation, and affects educational, economic, and social participation.

SDG 6 (“Ensure availability and sustainable management of water and sanitation for all”) requires governments to pay special attention to the needs of people in vulnerable situations and to achieve adequate and equitable sanitation and hygiene underlines the need for community participation in improving resources. [\(See UN Resolution on Accessible WASH for SDG 6 targets relevant to water sector operations\)](#). In addition, SDG 4 (“Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all”) requires the design of education facilities to be responsive to the needs of students with disabilities. SDG 10 (“Reduce inequality within and among countries”) requires the social, economic, and political inclusion of all, including persons with disabilities. The New Urban Agenda (UN 2016) encourages the “elimination of legal, institutional, socioeconomic and physical barriers,” to promote equitable and affordable access to safe drinking water and sanitation for persons with disabilities.

These developments supplement the CRPD, including the obligation to ensure access to clean water and appropriate and affordable services (Article 28, Adequate standard of living and social protection), Article 4 (General obligations) detailing the responsibility of State Parties to take appropriate measures to modify or abolish customs or practices that constitute discrimination against persons with disabilities and the promotion of universal design in the development of standards and guidelines. Article 24 (Education) recognizes the right of persons with disabilities to inclusive education without discrimination which cannot

be realized without accessible WASH in schools. Article 19 (Living independently and being included in the community) addresses equity in needs-responsive community services and facilities, and Article 9 (Accessibility) requires access to the physical environment and public spaces and services in rural and urban areas. Article 9 also requires the promulgation, implementation monitoring and monitoring minimum standards and guidelines for the accessibility of WASH facilities and services open or provided to the public (paragraphs 2(a)) and regulation of the private sector to ensure that private entities offering WASH facilities and services take into account all aspects of accessibility for persons with disabilities.

Other international frameworks reinforce the need to ensure access to water and sanitation for persons with disabilities, including the Protocol on Water and Health to the 1992 Convention on the Protection and Use of Transboundary Watercourses and International Lakes (1999), which stresses the need to ensure equitable access to water for people who are disadvantaged and socially excluded. Equal access to water and sanitation for persons with disabilities is also emphasized in the Program of Action for the Least Developed Countries for the Decade 2011-2020.

Examples of Projects

Efforts have been made by various actors, including governments and international organizations, to mainstream disability in WASH programs, including by 1) addressing discrimination and stigma when providing WASH services; 2) raising awareness and building capacity about the rights and specific needs of persons with disabilities when planning, implementing, monitoring, and evaluating WASH program; 3) mandating minimum accessibility standards and considering disability in the design of WASH interventions; and, 4) designing and building WASH facilities according to the principles of universal design (UN Flagship Report 2018). For UN resolutions addressing accessible WASH, [see Box: UN](#)

UN Resolutions on Accessible WASH

- The Human Rights Council resolution on the Human Right to Safe Drinking Water and Sanitation (2014) notes the CRPD and highlights the importance of universal access to drinking water and sanitation.

Resolutions on Accessible WASH.

The National Rural Water Supply and Sanitation Project (PAMSIMAS AF II: Second Additional Financing to the Third Water Supply and Sanitation for Low-Income Communities) ([P154780](#)) in Indonesia introduced a disability-inclusive approach into its operations; this approach is focused on institutionalizing disability inclusion in the project cycle and mainstreaming disability in project policies. The project supported training on

- The General Assembly Resolution on the Human Right to Water and Sanitation (2014) recognizes the CRPD and calls for providing safe drinking water and sanitation for all without discrimination, including persons with disabilities.

disability inclusion in development and in WASH activities for government officials, World Bank staff, and WASH facilitators. PAMSIMAS has incorporated the topic of disability inclusion in community implementation training reaching about 4,200 facilitators, followed by pilot projects in 200 villages. Disability is also included in process and output monitoring.



photo: © James Kiyimba / WaterAid

With the support of the Second Urban Water Supply and Sanitation Project in Ethiopia ([156433](#)), the Addis Ababa Water and Sewerage Authority has included accessible designs that accommodate persons with disabilities in public toilets and communal toilets in low-income urban areas. Public toilets are operated by associations of persons with disabilities and women's associations and have become a source of income for these groups. Besides providing WASH services, to provide sufficient income generation, these toilets include corner shops and garden

areas with tea or coffee vendors. This approach is being replicated by utilities in several Ethiopian cities supported by the project. Additional funding allowed the provision of support to deepen the disability inclusion and gender approaches integrated in the project, which also involved providing advice on national strategies on gender and disability.

Beyond infrastructure, consulting persons with disabilities is essential for improved service delivery. For instance, in the World Bank's Second Water Sector Institutional Development Project ([P151224](#)) in Angola, as part of an effort to extend coverage and identify community priorities, specific consultations were held to engage persons with disabilities. In another project in Mozambique, the Water Services and Institutional Support II ([P149377](#)) project aimed to strengthen the institutional and regulatory capacity for water supply services, among other objectives, included an indicator tracking the number of development and implementation of disability-inclusive corporate equal opportunity policies/procedures. Strengthening institutional capacity for water utility may also be achieved through other means, namely by purchasing and installing commercial systems focusing on commercial management, customer service policies, and procedures with a disability-inclusive lens.

Providing universal access to water services has become a more pressing issue amid the COVID-19 pandemic in combination with persistent disasters that have increased the vulnerability of many communities. Disasters disproportionately affect persons with disabilities who face higher risks under the circumstances ([See Appendix 2: 9, DRM](#)). In an effort to improve flood risk management, the World Bank's Hezhou Urban Water Infrastructure and Environment Improvement Project for China ([P158622](#)) aims to improve flood risk management and reduce discharge of water pollutants in Hezhou Municipality. It offered technical assistance with guidance on the design and installation of monitoring stations, integrated data systems, and public communication systems to alert vulnerable populations, including persons with disabilities. Such disability-inclusive risk mitigation plans are paramount to building resilient communities and societies.

The Household WASH Survey, conducted as part of the Poverty and Social Impact Analysis/Poverty Diagnostic of the Water Supply, Sanitation, and Hygiene Sector in Tajikistan (World Bank 2017a), used the short set of questions from the WG on Disability Statistics for disability disaggregation, and included questions to assess the access of persons with disabilities to WASH resources. Of the 3,019 sampled households, 9 percent indicated that they had at least one household member who had one or more of the surveyed six functional disabilities at the highest severity level. At lower severity levels, about half of the sampled households reported having a household member with a disability.

Among this larger group, about 24 percent of the households reported that persons with disabilities could not access the main water source without assistance (29 percent in rural

compared with 12 percent in urban areas. The most commonly cited barriers were distance to the water source (17 percent), carrying or transporting water (11 percent), lack of accessibility features such as ramps (12 percent), and difficulty of terrain (9 percent).

The Water and Sanitation Program published a guidance note on [**Including Persons with Disabilities in Water Sector Operations**](#) (World Bank 2017b), which discusses the key issues that persons with disabilities face in accessing water resources. The guidance note spans all thematic areas of the Water Global Practice. It includes strategies and recommendations for providing accessible and inclusive water resources and services. The note identifies entry points for disability-inclusive water operations in World Bank-supported programs, projects, and advisory services and analytics. The appendix to the guidance note lists several resources, including design guides, manuals, toolkits, and informational materials.

OPDs and disability-services providers are useful partners and can act as consultants during community assessments, design audits, decision-making meetings, and monitoring and evaluation activities. Project teams should also support and promote the hiring of persons with disabilities in water management and leadership roles.

Next Steps

The World Bank will strive to make water sector operations inclusive and accessible to persons with disabilities in alignment with the SDGs, the New Urban Agenda, and the World Bank ESF. Possible areas of intervention will include working with clients and persons with disabilities to:

- Carry out diagnostics and analytical work on access to WASH services for persons with disabilities, including options for how to prioritize households with persons with disabilities, support families with additional costs related to accessible water and sanitation facilities, and promote inclusive participation in decision-making bodies.
- Propose disability-inclusive water sector interventions in Country Partnership Frameworks, including the role of assistive technology in addressing barriers in water sector operations such as WASH and in agriculture/irrigation information campaigns to alert against climate events.
- Support inclusive and barrier-free design in infrastructure financing, including investments in accessible WASH, prioritizing schools, workplaces, health facilities, and communal WASH facilities.
- Develop disability-inclusive flood/drought protection planning and accessible communication and supportive regulatory and policy frameworks.

- Build capacity of all stakeholder groups, including government officials, development practitioners, water sector facilitators, engineers on disability-inclusive water sector operations and persons with disabilities and their organizations to be development partners, who have a voice during the planning, design, and implementation stage, in addition to being consulted throughout the project cycle.

Resources

- Guzmán, N., S. Huuhtanen, H. Katsui, N. Kilpelä, M. Koistinen, K. Pesola, and T. Tuure. 2016. “Inclusive WASH Activities in the Global South.” Disability Partnership, Helsinki, Finland.
- Jones, H., and R.A. Reed. 2005. Water and Sanitation for Disabled People and other Vulnerable Groups: designing services to improve accessibility. WEDC, Loughborough University, UK.
- Jones, H., and S. Jansz. 2008. “Disability and Sanitation.” Briefing Note 3, WaterAid, London.
- Jones, H. 2011. “Inclusive Design of School Latrines: How much does it cost and who benefits?” Briefing Note #1. WEDC, Loughborough University, Loughborough, UK.
- Jones, H., and J. Wilbur. 2014. “Compendium of Accessible WASH Technologies.” Water, Engineering and Development Centre, WaterAid, London.
- Norman, R. 2010. “Water, Sanitation and Disability in Rural West Africa: Enhancing Access and Use of WASH Facilities—A Summary Report of the Mali Water and Disabilities Study.” Messiah College, Mechanicsburg, PA.
- United Nations (UN). 2014. “Realizing the Human Rights to Water and Sanitation: A Handbook by the UN Special Rapporteur Catarina de Albuquerque.” United Nations, New York.
- UN. 2015. “Transforming the World: The 2030 Agenda for Sustainable Development.” United Nations, New York.
- UN. 2016. “New Urban Agenda.” United Nations, New York.
- UN. 2018. “Flagship Report on Disability and Development.” United Nations Department for Economic and Social Affairs, New York.

- United Nations Children's Fund (UNICEF). 2017. "Including Children with Disabilities in Humanitarian Action: WASH." UNICEF, New York.
- Water Resources Group. 2020. "[The 2030 Water Resources Group Annual Report 2019](#)." World Bank, Washington, DC.
- World Bank. 2016. "Environmental and Social Framework: Setting Environmental and Social Standards for Investment Project Financing." World Bank, Washington, DC.
- World Bank. 2017a. "[Glass Half Full: Poverty Diagnostic of Water Supply, Sanitation, and Hygiene Conditions in Tajikistan](#)." World Bank, Washington DC.
- World Bank. 2017b. "[Including Persons with Disabilities in Water Sector Operations – A Guidance Note](#)." World Bank, Washington DC.
- World Bank. 2018a. "[Good Practice Note: Non-Discrimination and Disability](#)." World Bank, Washington, DC.
- WaterAid. Undated. "[Clean water, decent toilets and good hygiene for all](#)." WaterAid, London.
- WaterAid, 2011. "[Inclusive WASH](#)." WaterAid, London.
- WaterAid Madagascar. 2010. "Technical Manual on Community Water Supply, Hygiene and Sanitation Facilities." Technical Briefing Paper 1. WaterAid, Madagascar.
- Water, Engineering, and Development Centre. 2013. "Mainstreaming Disability and Ageing in Water, Sanitation and Hygiene Programmes." Loughborough University, Loughborough, UK.
- Wilbur, J., L. Gosling, and H. Jones. "Breaking the Barriers—Disability Ageing and HIV in Inclusive WASH Programming." In *Equality in Water Sanitation Services*. Routledge, London.

Inside back cover

