

Disability Inclusion: Economic Benefits and What Works For Economic Inclusion

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1. Introduction and overview

This report provides an evidence-based overview of the economic and business case for disability inclusion, highlighting the benefits to inclusive practices and how barriers can be overcome. It responds to growing demand for concrete data, compelling arguments, and practical strategies that demonstrate why disability inclusion is a powerful catalyst for inclusive economic growth, resilience and innovation. It is intended to be a practical resource for FCDO to understand and strengthen the economic empowerment of people with disabilities.

The brief is structured into the four main sections:

- **Setting out the macroeconomic and firm-level benefits of disability inclusion:** Inclusive economies tend to show increased productivity, innovation, consumer spending, and tax revenue. Businesses that prioritise inclusion report higher revenues, greater profit margins, and enhanced employee engagement and brand loyalty.
- **Barriers to economic participation faced by people with disabilities** (grouped into attitudinal, environmental, and institutional categories): These barriers are often compounded for those who experience intersecting forms of discrimination, such as women with disabilities.
- **What works in fostering disability inclusion in economic development:** Drawing on case studies and emerging evidence, the report identifies key enablers at the policy, institutional, and programmatic levels. These include system-level enablers; inclusive design and technology; inclusive workplace and employment practices; vocational and skills training; financial inclusion; partnerships and representation; and shifting mindsets and overcoming stigma.
- **Case studies of economic inclusion, with lessons learned and evidence of impact:** Examples are provided of the tourism in India, digital services in Kenya, financial inclusion in Rwanda and the informal sector in Rwanda.

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2. Macroeconomic and firm-level benefits of disability inclusion

This section sets out the macroeconomic and firm-level benefits of disability inclusion, as well as benefits to people with disabilities as consumers and as a market segment. It is estimated that while most of the 1.3 billion people with disabilities around the world are of working age, only about a third are in employment, suggesting that this is a hugely untapped source of global talent ([Inclusive Futures programme](#)).

Macroeconomic

Economies that invest in disability inclusion experience increased labour productivity, innovation, earnings, tax revenues and economic growth. In a ten-country study, Buckrup (2009) in [CBM \(2016\)](#) estimates that if barriers are removed that hinder inclusion at work, an economy can grow by 1-7%. In Pakistan, supporting people who are visually impaired to access mainstream economic activity led to an estimated USD71.8 million of gross aggregate gains in household earning per year, which equates to per annum productivity gains of 0.74% of GDP (USAID 2016). Increased access to assistive technologies can also bring positive impacts. [IFC \(2024\)](#) reports that there is nine dollars of economic gain for every dollar invested in assistive technology and disability inclusion (AT Scale 2022 in [IFC 2024](#)). For example, scaling up coverage of ear and hearing care—including hearing assistive technology—to 90% globally would bring an economic return of USD15 for every USD1 invested ([Global Disability Summit 2025](#)). Increasing labour force participation will increase a country's tax base (Morgon et al. 2014 in [GSDRC 2015](#)). In countries where the informal economy is substantial, such as in low- and middle-income countries, this gain may be less significant. If people with disabilities can grow their businesses then they can hire workers or buy materials and inputs from local businesses, thereby contributing to various multiplier effects and general economic benefits ([CBM 2016](#)). More research is needed to understand and quantify the full scale of economic impacts of disability inclusion ([Bond 2016](#)).

Increasing accessibility to work for people with disabilities can reduce public spending.

The World Bank estimates that ensuring accessibility in public infrastructure and employment could reduce disability-related social welfare costs by up to 15% (World Bank 2022 in [Sabato 2025](#)). A Scotland-based supported employment project for people with disabilities found that every £1 spent on the programme led to savings of £5.87, due to a decreased need for disability or welfare benefits and increased tax revenue (WHO and World Bank 2011 in [CBM 2016](#)). This effect may be more relevant to middle-income countries, as many low-income countries allocate limited budget to social assistance and have weak mechanisms for tax collection ([CBM 2016](#)).

Firm-level benefits

There is strong evidence that companies that take action on disability inclusion reap financial rewards. Disability inclusion is not only an ethical imperative; it is a critical factor that can directly influence a company's financial performance and long-term resilience ([ILO 2024](#)). In a

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global survey, companies who invested in disability inclusion in the workforce and supply chains had 28% higher revenue, doubled their net income, and had a 30% increase in profit margins (Accenture 2020 in [IFC 2024](#), [World Economic Forum 2020](#)). In addition, companies led by executives focused on disability engagement grew their sales at 2.9 times faster and grew profits 4.1 times faster than their peers ([Accenture 2020](#)).

There are a number of channels and strategies that can improve firm-level financial performance:

- **Increasing the diversity of suppliers:** Businesses that allocate 20% or more of their spend on diverse suppliers attribute 10-15% of their sales to supplier diversity (Dickson and Pease 2020 in [IFC 2024](#)). Diverse suppliers are businesses that are owned and/or managed by excluded groups, such as women, people with disabilities, indigenous people and LGBTQI+ people. Diverse supply chains increase talent pools and innovative approaches to problem-solving, improve stakeholder relationships and increase resilience of supply chains against disruptions ([ILO 2025](#)).
- **Prioritising investment in companies with a strong social inclusion strategy:** From 2016 to 2018 a total of USD30 trillion (33% of assets under management) was invested with Environmental, Social and Governance (ESG) considerations in mind ([IFC 2024](#)). Companies that are disability inclusive are eligible for a wider range of investments.
- **Expanded talent pool and diverse perspectives:** A disability inclusive workforce has different skills and points of view that can help drive innovation and creativity ([ILO 2024](#)). People with disabilities are a large segment of the workforce and can help overcome labour supply shortages and increase levels of employee retention (USAID 2016, [IFC 2022](#), [IFC 2024](#), UN Global Compact and ILO 2017 in [Guttermann 2025](#)).
- **Enhanced employee engagement, wellbeing and retention:** A diverse and inclusive workforce fosters higher levels of morale and teamwork among all employees, which is associated with increased productivity and loyalty, and decreased turnover ([CBM 2016](#), [ILO 2024](#), [Guttermann 2025](#)).
- **Regulatory compliance and risk mitigation:** Investing in disability inclusion ensures compliance with relevant national- and international-level laws and regulations. Proactively addressing accessibility requirements reduces the risk of costly legal disputes and penalties ([Guttermann 2025](#)).
- **Positive public image and enhanced brand equity:** By promoting an inclusive culture, the company can enhance its public image and attract socially conscious employees (USAID 2016, [IFC 2022](#), [Guttermann 2025](#)). Hiring people with disabilities can help improve a company's brand image, which may attract customers and improve brand image ([CBM 2016](#)).
- **Higher levels of problem-solving skills:** People with disabilities tend to be more familiar with finding solutions to complex and unexpected problems, living and working in environments that are often inaccessible. These skills are sought after by employers, who look to find creative and innovative solutions ([Aicher 2021](#)).
- **Digital skills:** People with disabilities tend to be more proficient in using digital technologies,

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as they are often dependent on technology in their private lives ([Aicher 2021](#)).

- **Unique insights into the needs and wants of consumers with disabilities.** Employees with disabilities can help companies to tailor products and services appropriately as well as to adapt strategies to more competitive in a diverse marketplace ([CBM 2016](#)). This is particularly true if people with disabilities are involved in product development and other strategic management and marketing functions ([Aicher 2021](#)). This positive effect is particularly impactful when a company works on developing products and services focused on consumers with disabilities ([Guterman 2025](#)).

As market segment and consumers

People with disabilities have considerable consumer power, which is expected to grow due to longer life expectancies, global population growth and increased risks from climate disasters. A total of 27% of the global consumer population (15+) living with a disability ([Return on Disability Group \(2024\)](#)). The [Return on Disability Group \(2024\)](#) find that, in Canada, the European Union, the UK and the United States alone, people with disabilities have an estimated disposable income of over USD2.6 trillion. If taken along with their family and friends, this figure increases to a spending power of USD13 trillion ([World Economic Forum 2020](#)). People with disabilities tend to have higher brand loyalty, and make more shopping trips and spend more per trip than the average consumer (Nielsen 2016 in [Guterman 2025](#)).

Consumers are particularly eager to purchase goods and services from disability inclusive businesses, regardless of whether they live with a disability or not. For instance, in the United States, an April 2023 survey of 2,200 adults showed that 84% of respondents have a favourable view of companies that include people with disabilities in their advertising. In addition, 80% of respondents expressed a desire to increase business with such companies ([ILO 2024](#)). Companies that design accessible products and services can tap into a significant market segment. For example, Apple has reported that introducing accessibility features on its iOS devices has increased customer satisfaction and sales among customers with visual impairments ([Guterman 2025](#)). With a global market of 2.5 billion people requiring assistive technology, the impact on job creation and global growth of scaling markets and supportive national systems could be considerable ([WHO and UNICEF 2022](#)). Emerging partners in the Gulf, along with Australia and the World Bank (IFC) group, have indicated interest in this promising area, building on the UK's foundational support to assistive technology systems.

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3. Barriers to economic participation faced by people with disabilities

Barriers to economic participation for persons with disabilities arise not from their impairments, but from a disabling environment that fails to accommodate diverse needs.

Some people with disabilities face environments that are particularly inaccessible, often on account of multiple characteristics such as gender, age, sexuality or race ([IFC 2022](#)). Barriers are grouped below under attitudinal, environmental and institutional categories. Noteworthy is that exclusion from work is often the result of exclusion in other areas of life, such as healthcare and education. For example, when people with disabilities are in poor health, they are more likely to be absent from work, be less productive or not do paid work at all. Likewise, when people with disabilities are excluded from education and training they are less likely to have qualifications needed for employment ([CBM 2016](#)). They have lower primary or secondary education completion rates and are less likely to possess basic literacy skills. (UNESCO 2018 in [AFI 2023](#)). Research conducted by the Global Partnership for Education suggests that 90% of children with disabilities in low- and lower-middle income countries do not go to school (GPE 2023 in [AFI 2023](#)).

Attitudinal barriers

Employers may hold discriminatory attitudes, meaning that they are less likely to hire qualified candidates with disabilities. Many employers worry that people with disabilities would be less productive and less qualified, even if they have the skills for the job ([CBM 2016](#)). These attitudes prevail across most industries and in most countries, although is particularly challenging in low- and middle-income countries where unemployment rates are already high ([Aichner 2021](#), [Changole 2024](#)). There are also concerns that it would be too costly to provide reasonable accommodations ([CBM 2016](#), [IDS 2022](#)). In Bhutan, [Mannocchi and Schuelka \(2022\)](#) find that employers are also concerned about the costs of increasing acceptance of disability inclusion among colleagues. There are assumptions about what people with disabilities can or cannot do often that can limit the types of work and hours offered (USAID 2016). Some groups of people with disabilities experience more discrimination than others, often linked to different forms of disability – producing a so-called “hierarchy of impairments” ([IDS 2022](#)). People with intellectual, communication, psychosocial and complex impairments are more likely to be excluded by employers ([IDS 2022](#)).

People with disabilities who are employed also face discrimination. To avoid stigma and discrimination, many of these employees choose not to disclose their disability to their employer. In one study in the United States, nearly 75% of surveyed people with disabilities reported that risk of job loss or not being hired was a “very important” consideration on any decision to disclose (von Schrader 2014 in [Return on Disability Group 2024](#)). This is important, since if a disability is not disclosed then an employer is likely not to make any reasonable adjustments. In another study

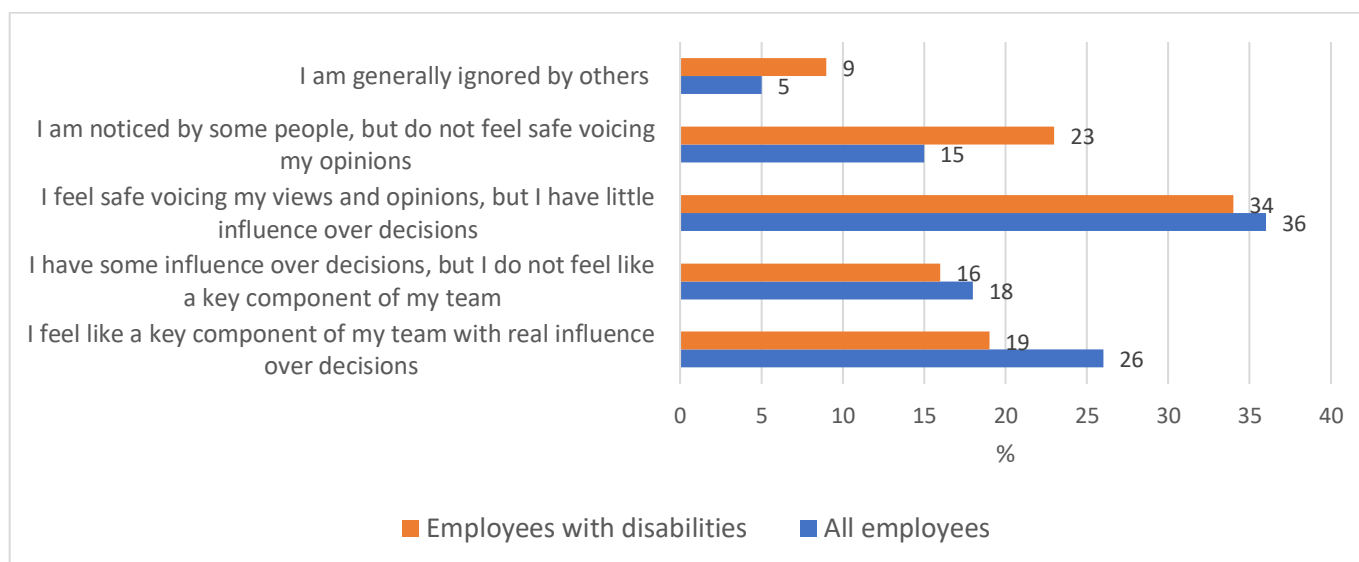
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of over 3000 employees worldwide, 32% of employees with disabilities feel they are “noticed by some people, but do not feel safe voicing opinions” or are “generally ignored by others”, compared to 20% of all employees (see Figure 1).

As a result of employment discrimination, people with disabilities are more likely to be self-employed or unemployed compared to the general population (Pagán 2009 and Mprah 2020; both in [Tinta and Kolansi 2023](#)). However, self-employed women also experience stigma from potential customers, investors and business partners ([Changole 2024](#)). For example, in southern Africa, many customers will not buy food from food sellers with epilepsy, fearing it is contagious condition (Groce 2011 in [GSDRC 2015](#)).

People with disabilities not only face stigma from people in the workplace, but also from their families and have internalised discriminatory attitudes as well. This means that that people with disabilities often have limited confidence and low expectations of their capabilities and employability, which prevents them from even seeking employment or entrepreneurship ([GSDRC 2015](#), [CBM 2016](#), [Changole 2024](#), Gupta 2024 in [Sarker 2024](#)). [CBM \(2023\)](#) found that focus group participants reported that they are “locked at home” and “stay at home with stigma and depression”, which negatively impacts their self-esteem and life chances. Social isolation and stigma limits the development of networks, which are often crucial to finding employment ([GSDRC 2015](#), [CBM 2016](#), [Changole 2024](#)).

Figure 1: Which of the following statements best describes how you feel in your team/organization? (%)



Source: global data from [Accenture \(2020\)](#). Total employees surveyed is 30,282, including 5,870 employees with disabilities.

Women with disabilities report that gender discrimination compounds the disability discrimination they face, and that they are more likely to experience gender-based violence. These trends limit their mobility, economic participation and career progression

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(Ortoleva and Lewis 2012 in [GSDRC 2015](#), USAID 2016, [Loryman 2016](#), [UN Women 2018](#), [Global Disability Summit 2025](#)). Women with disabilities have greater difficulty in negotiating reasonable accommodations at work ([IDS 2022](#)), are overly protected and infantilised ([International Disability Alliance 2021](#)), and face internal discrimination that undermines their confidence and self-esteem ([Wang'ombe 2025](#)). Negative attitudes towards women entrepreneurs with disabilities limits access to business development support and financial products that can expand their businesses ([Wang'ombe 2025](#)). Women with disabilities are especially at risk of gender-based violence as they are stereotyped as weak, asexual or dependent, are exploited due to their dependence on carers, and support, judicial and legal services are often inaccessible.

Environmental barriers

Inaccessible work environments are one of the greatest barriers that people with disabilities face. Nearly one billion people with disabilities lack the assistive technology they require, and in some low-income countries, only 3% of people have access to relevant assistive devices such as hearing aids, magnifiers or braille displays (Lansley 2004 and WHO and UNICEF 2020, both in [IFC 2024](#)). This might be due to costs or the lack of availability, low awareness or inadequate product range ([AFI 2023](#), [IFC 2024](#)). Assistive technology or services are hard to access for people with disabilities living in poverty, if not provided by government or employers (Denny-Brown et al. 2015 in [Global Disability Summit 2025](#), [CBM 2016](#)). It may not be possible to ensure that available products are adequately adapted to meet the needs and preferences of diverse users, especially in humanitarian and remote or rural areas ([Global Disability Summit 2025](#)).

People with disabilities often struggle with inaccessible transportation systems for travel to and from work. This is particularly true of people with disabilities living in rural areas (WHO and World Bank 2011, Mont 2014 and Morgon et al. 2014, all in [GSDRC 2015](#)), but it is also a challenge in urban areas: a survey by the Zero Project found that only 3% of respondents across 150 countries believe that the public transport in the capital city is accessible for all (Balmas et al. 2015 in [GSDRC 2015](#)). Barriers to accessible transport include physical and informational barriers, lack of continuity in the travel chain, lack of pedestrian access and lack of staff awareness and negative attitudes (WHO and World Bank 2011 in [GSDRC 2015](#)). As a result, people with disabilities often do not feel safe or able to work far from home, and it is expensive to travel ([IDS 2022](#)).

Climate change is associated with intensifying environmental barriers to work for people with disabilities and their carers. Many people with disabilities are more sensitive to health effects of air pollution, heat and other climate hazards, which results in absenteeism and loss of earnings ([Global Disability Summit 2025](#)). In India, for example, the earnings gap between households with and without members with disabilities was highest in areas with the lowest quartile of rainfall and the highest quartile of annual temperature (Menon et al. 2014 in [Global Disability Summit 2025](#)). Carers can have reduced engagement in livelihood activities due to

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additional care required linked to climate change such as providing adequate hydration and cooling during hot temperatures, seeking health care for climate-related health impacts and navigating and rebuilding environments made inaccessible by climate events ([Global Disability Summit 2025](#)).

Women with disabilities often experience greater environmental barriers. They typically face the highest rates of digital exclusion, having less access to mobile phones and mobile internet, which are crucial to accessing information and services ([AFI 2023](#)). They often have limited ownership of assets that can be used as collateral to receive credit from financial institutions ([UN Women 2018](#), [Wang'ombe 2025](#)).

Institutional barriers

Often there is little legislative support for people with disabilities to access and stay within the labour market, and if it does exist, it is often not enforced. For example, in the financial services sector, there are often insufficient policies and standards to promote the access and usage of adaptive financial technologies, absence of alternative collateral requirements and registries, lack of incentives to develop inclusive services and insufficient coordination between the public and private sector ([CBM 2016](#), [AFI 2023](#)). Poor credit history and insufficient or absent work experience are reasons why institutions find it challenging to assess capacity for repayments ([Changole 2024](#)). In Bangladesh, flexible credit conditions and disability-friendly credit product design “are mostly unheard of” ([Sarker 2024 p. 8](#)). In countries where there are accessibility standards for the financial sector, there is still a significant void in enforcement ([Puli et al. 2024](#)). In addition, people with disabilities often have limited information and awareness about the availability of credit, limited knowledge on financial planning and low awareness of financial rights ([Sarker 2024](#)). If there are government assistance programmes, document requirements are often preclude access to people with disabilities ([Changole 2024](#)). For these reasons, people with disabilities are often unable to access banking and other financial services.

In some countries, there are strong commitments to disability inclusion through relevant policies, however how the effectiveness of policy implementation is unclear or deficient. For example, in Bhutan, [Mannocchi and Schuelka \(2022\)](#) find that the National Employment Policy mentions that the Royal Government of Bhutan, “shall promote skills development to enable persons with disabilities to acquire training and skills to run their own businesses or be employed and participate more effectively in the workforce”. Yet there is a lack of a focal point for disability within government; the Ministry of Health, the Ministry of Education, the Ministry of Labour and Human Resources and the Gross National Happiness Commission all share responsibility for disability inclusion in the economy. Additional guidelines about how action should be taken are lacking. In Sri Lanka, while there is a National Action Plan for Disability to implement the National Policy on Disability, the agencies needed to implement the Action Plan have not been identified ([UN Women 2018](#)).

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Youth with disabilities and women with disabilities face their own institutional challenges.

Youth often do not get the support necessary to transition from child to adult services, and are thus at risk of losing services upon entering adulthood which are vital to economic inclusion such as health care, social protection, education and housing ([Global Disability Summit 2025](#)).

Disability-related policy documents, action plans and monitoring strategies often treat people with disabilities as one homogenous group. For example, in Sri Lanka, the National Action Plan for Disability lacks gender-specific indicators and sex-disaggregated targets, the National Human Resources and Employment Policy treats women and people with disabilities as two separate groups, and there is a lack of a uniform sex-disaggregated database on people with disabilities who participate in mainstream government programmes ([UN Women 2018](#)).

Social protection programmes targeted at people with disabilities may disincentivise employment. Any cash transfer conditionality that stipulates that the recipient is unemployed may reduce incentives to work (WHO and World Bank 2011, Rimmerman 2013, both in [GSDRC 2015](#)). While definitive evidence in this regard is weak in low- and middle-income countries, this kind of conditionality may result in people with disabilities choosing not to work—even if they are capable—to protect their steady source of income (Mitra 2009 in [GSDRC 2015](#)). This is particularly likely to be the case when job opportunities are rare and/or poorly paid ([CBM 2016](#)). While social protection programmes are crucial, especially for people with severe impairments, an over-emphasis on welfare can result in less focus on economic empowerment programmes ([Changole 2024](#)).

In the private sector, there is often a mismatch between the perceptions of business leaders the views of employees with disabilities about company performance on disability inclusion. [Accenture \(2020\)](#), in a global survey of 1,748 executives and nearly 6,000 employees with disabilities, found that 79% of executives felt that employees would be open about a neurological condition compared to 61% of people with disabilities, and 81% of executives believe that employees would raise a concern about mental health compared to 60% of employees with disabilities.

Table 1: % Quite or Completely safe (Executive: To what extent do you believe employees in your organisation feel safe to... Employee: To what extent do you feel safe to...)

Statement	% in agreement	
	Executives	Employees with disabilities
Be open about a physical disability	84	65
Tell a manager/supervisor that they/you are not coping with pressure at work	81	63
Raise a concern about behaviour of senior colleague	82	63

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Be open about a neurological condition	79	61
Raise a concern about mental health	81	60

Source: [Accenture \(2020\)](#). N= 1,748 executives and 5,870 employees with disabilities.

4. What works in fostering disability inclusion in economic development

System level enablers / enabling environment

It is essential for governments and businesses to develop and implement accessibility standards and regulations, strengthen disability-disaggregated data and champion disability inclusion.

This is especially true for disability impairments that are less common and/or consist of requirements which are not supported by market forces ([The Return on Disability Group 2024](#)). Key

“In developed countries, evidence shows that disability discrimination legislation has resulted in the most significant progress in workplace accommodations for people with disabilities” ([GSDRC 2015 p. 16](#))

enablers could include vocational rehabilitation and accommodation in the workplace, vocational training, personal assistance, assistive devices and job matching services ([GSDRC 2015](#), [CBM 2016](#)). The limited research on hiring quotas suggests that compliance is patchy, as many employers prefer to pay the penalty for not meeting quota thresholds or over-report the number of people with disabilities they employ ([Meaney-Davis and Coe 2020](#)). There is also a risk that quotas may result in hiring of people with disabilities because of their disabilities rather than because they have the right to employment on an equal basis and also have the skills and capabilities required for the job ([Meaney-Davis and Coe 2020](#)). To formulate effective regulations, it is important that governments have the necessary disability- (and sex- and age-) disaggregated data. Data should include the number of economically active people with disabilities ([AFI 2023](#)). A disability inclusive approach usually happens as there is someone in government who is specifically championing it ([IDS 2022](#)).

It is crucial to ensure that social protection complements labour market participation. In other words, disability benefits should not be lost if a person is economically active ([International Disability and Development Consortium 2024](#)). This is important as people with disabilities that are inside, or trying to enter, the workforce have greater costs.

Governments can create incentives for companies to act on disability inclusion, and for people with disabilities to access services. Wage subsidies or tax exemptions for firms that employ people with disabilities or invest in universal design or assistive technologies could be

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effective to drive corporate action ([CBM 2016](#), [Global Disability Summit 2025](#)). Voucher programmes, partially funded by the government, could assist people with disabilities to access private sector services ([Global Disability Summit 2025](#)). Nationally legislated minimum requirements on disability inclusion have also been effective ([GSDRC 2015](#)).

It is important that policy is not an end goal in itself, but that policy and regulations are monitored and enforced. Action plans establishing specific measures, with implementation schedules, and the assignment of responsible parties to regularly monitor implementation, are all needed (AFI 2020 in [AFI 2023](#)). Implementing bodies need to have sufficient human and financial resources to carry out these tasks ([Jenkins and Hearle 2021](#)).

Vocational and skills training

Training and mentorship can build the employability and job readiness of people with disabilities, but they are best paired with other interventions that aim to overcome attitudinal barriers. Training and mentorship are particularly important for women with disabilities, who often have smaller social circles ([Wang'ombe 2025](#)). It is important to balance the economic aspirations of people with disabilities with the most promising nodes and sectors for business and job opportunities ([International Disability and Development Consortium 2024](#)).¹ Sheltered workshops that provide segregated training and employment for people with disabilities are discouraged, as they exclude people with disabilities from the mainstream labour market ([Meaney-Davis and Coe 2020](#)). The 'training of trainers' methodology is often useful to increase reach. In Rwanda, 683 Village Savings and Loan Associations (VSLA) members were trained by the College of Agriculture, and Animal Sciences and Veterinary Medicine further trained 8,428 individuals under minimal supervision ([CBM 2023](#)). One promising mentorship programme is the 500 Generation Valuable programme, which has paired 75 talented managers with disabilities to executive or C-suite mentors across 71 organizations. It was launched at the World Economic Forum's Annual Meeting in Davos, Switzerland ([World Economic Forum 2023](#)). Training and mentorship are best paired with interventions aimed to eliminating discrimination by and negative attitudes of employers and their lack of capacity in disability inclusion ([Meaney-Davis and Coe 2020](#)).

Consideration must be given to how people with disabilities can participate freely in training and mentoring. For example, stipends maybe be offered to cover the costs of attending training workshops (Tripney et al. 2015 in [Tinta and Kolansi 2023](#)). Efforts should be made to ensure that training is accessible by providing assistive devices, personal assistance, sign language, Braille and accessible transport ([Fraser and Abu Al Ghaib 2019](#)). Sense International has introduced a pre-training period to its programme to go through activities of everyday living,

¹ Many people with disabilities have a strong preference for entrepreneurship, while others prefer to have formal employment, especially in the public sector ([IDS 2022](#)).

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communication, mobility and assessments to get assistive devices ([International Disability and Development Consortium 2024](#)).

Inclusive design, technology and infrastructure

Access to assistive technologies and accessible products is often critical for the economic participation of people with disabilities. For cognitive disabilities this could include simple and clear information and instructions, additional use of iconography and simplified process. For people with visual impairments it could include use of larger fonts for ease of reading or generating alt-text, and for people with hearing impairments it might include use of captioning.² AI can often be used such as AllyChat, which is a virtual reality application that uses AI-driven conversation to help people with intellectual disabilities practice and prepare for job interviews ([Global Disability Summit 2025](#)). While AI-generated captions are sometimes imperfect this is often preferable to no assistance at all ([The Return on Disability Group 2024](#)). Accessibility often adds no or low additional costs when creating digital services and platforms ([IFC 2024](#)). Indeed, online meeting platforms such as Zoom, Microsoft Teams and Google Meet allow for auto-captioning, providing low-cost and immediate live transcription of conversations ([Global Disability Summit 2025](#)). Digital technologies have facilitated remote and hybrid work, which can help overcome geographic, transport, financial and other barriers that people with disabilities and others often face ([Global Disability Summit 2025](#)).

Universal design is embedding user insights from disability into product design and development processes, which also aligns with design for consumers without a disability. According to UNICEF (2013) in [GSDRC \(2015\)](#), the seven principles of Universal Design are equitable use; flexibility in use; simple and intuitive use; perceptible information; tolerance for error; low physical effort; and size and space for approach and use. An accessibility audit of current products and services can identify areas for improvement ([Guterman 2025](#)). All services need to be accessible through different customer interfaces such as digital, telephone and in-person facilities ([IFC 2022](#)). Considering universal design from the outset adds as little as 0.5-1% to design and development costs, compared to an average of 5% when retrofitting existing buildings ([IFC 2024](#)).

Disability inclusion training for individuals involved in infrastructure planning and design can result in institutional change and more sustained impact. Workplace training to government officials, managers, engineers, technical experts and programme staff can address attitudinal barriers that people with disabilities face (FCDO n.d.).

² Alt text, or alternative text, is when words are added to images or visualizations so that they can be read by assistive technologies, enabling all users to understand what is portrayed.

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Inclusive workplaces, employment practices and investments

A diverse leadership which ensures commitment and accountability for disability inclusion is a significant driver. Organisational commitment to disability inclusion can be demonstrated through public statements, participation in collaborative initiatives, and setting, sharing and measuring equality goals openly, as well as progress towards them ([Accenture 2020](#), [IFC 2022](#), [World Economic Forum 2023](#)). Companies can identify and recruit qualified people with disabilities as board members and creating positions such as Chief Diversity Officer and/or Disability Inclusion Specialist, to lead and coordinate inclusion efforts, with clearly defined responsibilities and goals ([Guttermann 2025](#)). The Chief Diversity Officer/Disability Inclusion Specialist can produce regular progress reports to Board members and investors, and invite employees with disabilities to present about their experiences, offering insights and perspectives ([Guttermann 2025](#)). Over time, disability inclusion should not just be limited to programming, but will be part of a company's financial systems, human resources policies, and partnerships ([International Disability and Development Consortium 2024](#)). For example, diversity goals can be built into supplier selection criteria and supplier support programmes, and a disability lens can be applied to investment portfolio construction and investment impact monitoring ([IFC 2022](#)).

Recruiting, retaining and developing employees with disabilities is a clear way to facilitate inclusion. This can be done through outreach to jobseekers with disabilities, inclusive human resources policies and practices (including support for reasonable accommodations) and building an inclusive work environment ([IFC 2022](#)). Training programmes, covering disability awareness, inclusive practices and accessibility, can help build a safe and thriving environment for people with disabilities ([International Disability and Development Consortium 2024](#), [Guttermann 2025](#)). Accessibility reviews of the physical and digital environments (including transport during commutes) are also useful, including accessibility audits and direct engagement with staff and customers with disabilities, OPDs and regulators ([IFC 2022](#), [IDS 2022](#)). Progress should be monitored by tracking the number of hires of persons with disabilities and their retention rates, gathering regular feedback from employees with disabilities, and identifying areas for improvement ([Guttermann 2025](#)).

When making investment decisions, fund managers should assess the extent to which a company is inclusive of people with disabilities as employees, managers, customers and service users. Core elements of a disability-inclusive company include (see [BII 2021](#)):

- **Leadership and governance:** Commitment to disability inclusion from a company's board of directors and senior management is crucial. Mandatory reporting on disability inclusion to the company's board can embed this leadership commitment.
- **Budgeting:** There needs to be resourcing for reasonable adjustment for employees and universal design for customers. Ideally this budget is managed by the senior leadership or

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board.

- **Policies and procedures:** This includes commitments and actions to comply with all disability inclusion legislation; disability accessibility measures and provision for the company's operations, products and services; promotion of the inclusion of people with disabilities as equal and valued individuals; prevention and response to discrimination in company operations; and measurement and reporting.
- **Training:** Key topics to include in training for all staff are addressing conscious and unconscious bias; anti-discrimination and associated laws and regulations; budgeting; recruitment and retaining of people with disabilities; and accessibility and universal design.
- **Engagement and assessment:** Engaging with people with disabilities and their representative organisations is useful to assess and review progress.

FCDO has set up an investment vehicle to crowd in at least USD60m of public and private investment by 2026 to scale the provision of affordable Assistive Technology innovations in developing countries.

Mindsets, advocacy and empowerment

There is some evidence on the effectiveness of inclusive marketing campaigns in changing attitudes to people with disabilities. Inclusive

marketing and advertising help to promote positive

imaging and avoid negative stereotyping. Companies that feature people with disabilities in PR campaigns, advertising and internal/external communications help normalise and positively shape public perceptions ([UN Global Compact and ILO 2024](#)). This kind of representation can highlight a company's commitment to inclusion, allowing firms to reach a new group of potential customers, and building customer loyalty ([World Economic Forum 2023](#), [Guttermann 2025](#)). Engagement metrics for inclusive marketing campaigns can be monitored, and strategies adjusted based on performance ([Guttermann 2025](#)).

“Attitudinal barriers need to be tackled as much as physical barriers, through education and awareness raising” (WHO and World Bank 2011 p. 169 in [GSDRC 2015](#)).

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Partnerships, representation and networks

Economic empowerment is inclusive when people with disabilities and their representative organisations are true partners from design to implementation and monitoring.

The combination of lived experience and technical expertise on disability inclusion is more likely to bring forth practical advice and innovative solutions ([International Disability and Development Consortium 2024](#)). On the accessibility of digital financial products, GSMA (2020) in [AFI \(2023 p. 24\)](#) states “it is essential to include and listen to persons with disabilities to eliminate social, discriminatory and technological barriers faced by this group, and to provide the necessary technical assistance to eliminate the digital divide”. Disability Employee Resource Groups are one way for employees to self-organise, network and influence internal company policies, and have the potential to develop leaders within the disability community (see text box above on ILO Employee Resource Group on Disability Inclusion). Businesses could also decide to partner with businesses owned or led by persons with disabilities, or those that support them, ensuring inclusive supply chain partnerships ([UN Global Compact and ILO 2024](#)).

ILO Employee Resource Group on Disability Inclusion

The ILO Senior Management has emphasised the need to consult staff with disabilities and staff with dependents with disabilities, through meetings with the ILO's Employee Resource Group (ERG) on Disability Inclusion as well as representatives of the Staff Union. Moreover, members of the ERG and of the Staff Union were interviewed as part of the Independent Evaluation of the ILO's Disability Inclusion Policy and Strategy (2020-2023). The ERG was also involved in developing the 2023 Staff Survey on Disability Inclusion, and they are involved in the development of the ILO's internal Policy on disability inclusive employment reasonable accommodation. Source: [ILO \(2024\)](#)

Business disability networks can also support companies by providing technical guidance and peer-to-peer exchange on how to become inclusive of people with disabilities.

Membership of business disability networks is primarily made up of companies who are genuinely wishing to improve their disability inclusion policies and practices. Corporate members assume decision-making responsibilities and set its strategic direction, with a technical secretariat in place to lead on everyday activities. Mechanisms employed for peer learning include working groups on particular topics, workshops, webinars, conferences and the development of publications on good practices ([ILO 2023](#)). Examples of business disability networks are the ones set up by Sightsavers and the ILO. While these networks are independent, they are connected to the ILO Global Business and Disability Network so that when a country decides to create a new network they can benefit from the technical support and knowledge and existing networks ([International Disability and Development Consortium 2024](#)). The ILO Global Business and Disability Network has developed a Charter which provides a framework to help firms achieve business success while

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simultaneously creating opportunities for people with disabilities (see [ILO 2025](#)).

Influencing of non-disability business communities is an important focus For example, in Rwanda, the SaveAbility project worked through the COPORWA Rwandese Community of Potters to better include people with disabilities amongst the potters' community. The SaveAbility project in Rwanda aimed to improve economic resilience and social inclusion of people with disabilities through a Village Savings and Loans Associations (VSLAs) ([CBM 2023](#)).

Financial inclusion and livelihoods

Facilitating access to mainstream financial provision is more effective than non-mainstream products and services, helped by access to data. Important enablers of financial inclusion is data collection to determine an accurate number of people with disabilities who are customers or potential customers, and conducting supply diagnosis studies to highlight gaps in provision ([AFI 2023](#), [Sarker 2024](#)). Effective initiatives include raising awareness among staff; establishing partnerships with OPDs; promoting reasonable accommodations by adopting methodologies, product design and accessibility; or supporting people with disabilities to submit their loan applications (Leymat 2012 in [GSDRC 2015](#)). OPDs have adapted mainstream civil society-implemented financial inclusion programmes by changing education, economic and age criteria to join, introducing a pre-training period to prepare the learner for training and adjusting the length of training ([International Disability and Development Consortium 2024](#)). Extending the reach of user-friendly online banking and mobile money is important as it can improve control over personal and business finance ([Puli et al. 2024](#)). Accessible digital services and systems include using audio (such as voice-activated passwords); visual (such as sign language), and tactile devices ([AFI 2023](#)).

Savings groups represent a key entry point for the economic empowerment of people with disabilities. Savings groups are self-developed and self-managed structures where members take loans to invest in income generation activities, to buy medicines, pay school fees or provide food for their households. It provides a supportive culture to people even if they have no history of saving ([CBM 2023](#)). Evidence suggests that membership of savings groups, combined with vocational and financial training and connections with formal financial services, is an effective strategy, increasing incomes, agency, confidence, status and wellbeing, and strengthening networks ([CBM 2023](#)). A survey in Uganda of 864 people with disabilities who participated in Village Savings and Loans Associations found that 91% of respondents reported a significant change in their social status, 38% reported increased self-confidence and esteem, and 34% reported improved wellbeing and health ([CBM 2023](#)).

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5. Case Studies: Economic Benefits and Lessons Learned

Case study 1: Lemon Tree Hotels – Inclusive Employment in the Hospitality Sector

Type	Sector	Region/Country
Private sector	Tourism	India

Overview:

Lemon Tree Hotels Limited, India's largest mid-priced hotel chain, employs over 550 persons with disabilities—around 12% of its workforce—across a range of roles, from housekeeping to food service. The company integrates inclusive practices as part of its business model. Training for all staff is central, including sign language for hearing staff, and managerial guidance on working with colleagues with disabilities. What began as an act of gratitude by founder Patu Keswani evolved into a company-wide culture shift and long-term commitment to inclusion.

Lessons Learned:

- > Advanced **planning and predictability** are often key for people with disabilities to navigate their work activities.
- > Hearing-impaired staff wore **badges** that identify them as deaf. Communication with hotel guests works well through hand gestures, writing down notes or, as a last resort, through asking for help from a hearing employee.

Impact:

- > Disabled employees have demonstrated **equal or better productivity** in some areas—e.g. hearing-impaired staff clean more rooms on average than their non-disabled colleagues.
- > Attrition rates among disabled staff are significantly lower (**25–30%**) than the hospitality sector average (~60%).
- > Inclusive practices have led to **high staff morale, stronger team cohesion, and positive customer feedback.**
- > Lemon Tree has created pathways for economic and professional advancement, including promoting disabled staff to **supervisory roles** and expanding hiring to other marginalised groups, such as orphans and widows.
- > The company aims to make **40% of its future workforce** from “opportunity-deprived” groups as it expands.

Link to more information: [Financial Times article](#)

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Case Study 2: Safaricom and OPD Partnerships to Drive Inclusive Employment in Kenya

Type	Sector	Region/Country
Private sector	Digital Services	Kenya

Overview:

Safaricom, Kenya's largest mobile phone company, has partnered with organisations of persons with disabilities (OPDs), including the Association for the Physically Disabled of Kenya (APDK) and the National Council for Persons with Disabilities (NCPWD), to expand economic inclusion for persons with disabilities. With support from CBM, APDK conducted pre-interviewing and candidate selection for roles at Safaricom's call centre, resulting in direct employment of persons with disabilities. Safaricom also partnered with NCPWD to launch an online job portal—powered by Fuzu—to match employers with candidates with disabilities, making it easier for firms to fulfil inclusion goals.

Lesson Learned:

- > A **campaign to encourage portal registration** is useful to increase the number of people with disabilities who can access employment opportunities.

Impact:

- > Safaricom has hired over **50 persons with disabilities** through OPD-supported recruitment processes.
- > The online job portal has registered over **5,000 candidates and 360 employers**, enhancing access to employment for persons with disabilities at scale.
- > Safaricom became the **first company in Kenya** to redesign its website for accessibility for visually impaired users.
- > The initiative contributed to Safaricom's nomination for the **2023 Zero Project Awards** for innovations in disability inclusion.
- > The project supports national disability employment goals outlined in the **Persons with Disabilities Act No. 14 of 2003**.

Link to more information: [CBM & APDK example in Economic Case for Disability Inclusive Development \(2016\)](#) and [Safaricom and NCPWD Job Portal Press Release \(2022\)](#)

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Case Study 3: Dukore Twigire: Promoting Employment and Financial Inclusion for Persons with Disabilities in Rwanda

Type	Sector	Region/Country
Aid programme, civil society	Financial inclusion	Rwanda

Overview:

The Dukore Twigire Project (2022–2025), implemented by the National Union of Disability Organisations in Rwanda (NUDOR) in partnership with CBM Germany, focuses on improving income, economic resilience, and community participation. This is done through Village Savings and Loans Groups (VSLGs), Community-Based Trainings (CBTs), and access to vocational training. It targets 14,000 persons with disabilities and 200 youth with disabilities, aiming to enhance financial literacy, employment prospects, and social inclusion.

Lessons Learned

- > All districts have **District Development Strategies** that outline objectives such as disability inclusion and involvement of people with disabilities in decision making that affect their interests. This was a contributing factor in achieving positive project results.
- > The **International Day of Persons with Disabilities** was an opportunity to exhibit and sell products made by people with disabilities. This enabled attitudes towards people with disabilities to change, as they recognised their economic contribution.
- > **Parents and carers of youth with disabilities** learned about barriers that people with disabilities face and pathways for economic participation. This changed their mindset on the economic potential of youth with disabilities.

Impact:

- > **14,000 persons with disabilities** have reported improved incomes and economic resilience.
- > **250 VSLGs** have been established with **6,873 members**, both with and without disabilities, who have collectively saved over **68.6 million Rwandan francs** and accessed loans totalling **62.2 million Rwandan francs**.
- > Community awareness campaigns reached **6,854 people**, raising understanding of disability rights and promoting anti-discrimination practices.
- > Support was provided to persons with disabilities through assistive devices (57 crutches, 30 white canes) and financial contributions to address human security needs.
- > Local authorities and communities demonstrated strong ownership of the project, with inclusive VSLGs achieving up to **90% participation by persons with disabilities**.

Link to more information: [NUDOR Project Narrative Report \(Q4 2022\)](#) and [IDDC Blog: Inclusive and Sustainable Economic Empowerment](#)

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Case Study 4: STAR+ Bangladesh: Embedding Disability Inclusion in National Apprenticeship Programmes

Type	Sector	Region
Aid programme	Informal	Bangladesh

Overview:

The STAR+ programme adapted BRAC's national Skills Training for Advancing Resources (STAR) apprenticeship model to ensure young people with disabilities aged 14-35 were fully included. It is implemented across 46 of Bangladesh's 64 districts. In partnership with OPDs, NGOs, local authorities, and research institutes, STAR+ tackled barriers to economic inclusion through organisational change, community mobilisation, and support for accessible employment practices in the informal economy.

Lessons Learned:

- > **Disability Inclusion Facilitators** with lived experience of disability were hired to support learners, families and trainers throughout, which gave legitimacy, with facilitators able to use their own experiences during the discussions.
- > **Local employers** were trained and supported to recruit young trainees with disabilities, ensuring their workplaces were accessible. This complemented STAR+ training and support provided to trainees.

Impact:

- > **1,250 young people with disabilities** (including **681 women**) received 12 months of training and on-the-job apprenticeships.
- > **95% of graduates** were placed in employment, matching outcomes from the original STAR programme.
- > Participants achieved an **average monthly income of BDT 3,000 (£22)**, exceeding the project target and representing a major shift for many previously without income.
- > Trainees were supported with **assistive devices**, linkages to **government benefits**, and mentorship by trained Disability Inclusion Facilitators with lived experience.
- > Over **7,300 community members** were reached through behaviour change communications, while **550 civil society representatives** participated in advocacy events.
- > The programme strengthened inclusive practices within BRAC and among informal sector employers, contributing to long-term systemic change.

Link to more information: [STAR+ Programme Report – Inclusive Futures](#)

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Helpdesk services are provided by a consortium of leading organisations and individual experts on disability, including Social Development Direct, Sightsavers, ADD International, Light for the World, Humanity & Inclusion, BRAC, BBC Media Action, Sense and the Institute of Development Studies (IDS). Expert advice may be sought from this Group, as well as from the wider academic and practitioner community, and those able to provide input within the short time-frame are acknowledged. Any views or opinions expressed do not necessarily reflect those of FCDO, the Disability Inclusion Helpdesk or any of the contributing organisations/experts.

For any further request or enquiry, contact enquiries@disabilityinclusion.org.uk

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Query title	Disability Inclusion-Economic Benefits and What Works for Economic Inclusion
Authors	Chris Hearle and Faraz Hassan
Date	August 2025
Query	<ol style="list-style-type: none"> 1. What is the current understanding of the economic impact of excluding people with disabilities in an organisation, sector, country? 2. What are the reasons why people with disabilities are unable to contribute to a country's economy (e.g. lack of access to education, lack of inclusive workplaces, stigma, non-inclusive vocational training, other policies) or will strain on it (additional cost of care, reliant on social welfare)? 3. Are there successful case studies or examples from other organisations or countries that demonstrate the economic benefits of inclusion? What lessons can we learn from these case studies? 4. What factors are needed in order to empower people with disabilities economically? 5. Are there any differences between the marginalised groups of disabilities (e.g. by gender, impairment type)?
Enquirer	Gender, Equalities and Rights Department