Value for Money

Why investing in children with disabilities is worth every penny

Prepared by

Lauren Watters, Head of Programmes and Advocacy, Able Child Africa

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Able Child Africa
Unit 6 Madeira Tower
34 Ponton Road
Nine Elms
London SW11 7BA
Email: info@ablechildafrica.org
Website: ablechildafrica.org
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Introduction

There have been a number of convincing papers that make the economic case for disability inclusion in development[1]. These publications make sound monetary arguments for inclusion on the whole, but none fully unpack the added benefit and increased value for money that investing in children with disabilities offers.

When you invest in a child with disabilities, you transform a young life with years of possibility ahead. Giving children with disabilities the tools, confidence, and surroundings in which they can reach their full potential supports a generation who can contribute to global economies throughout their adult life. Ensuring their inclusion reduces the many years of social investment required later in life as a result of the exclusion they have undergone since childhood. Moreover, the exclusion of children with disabilities has knock of effects to their parents, families and communities exacerbating the cycle of poverty for not only themselves but those around them. Experience has shown us that responding to these adverse effects of exclusion in later life will cost more than planning and costing for inclusion from the start. Therefore, the earlier you invest in children with disabilities, the cheaper it is.

In the current post COVID-19 context, struggling economies and soaring inflation has seen a renewed focus on national interest in Official Development Assistance (ODA) spending and a decrease in disability-inclusive development spending.[2] With less development funding available, competition is high, and organisations are increasingly required to demonstrate value for money in their work. Now more than ever then, we must make the case for investing in inclusive-development for children with disabilities in terms of a cost-benefit analysis to ensure it remains a priority for donors, government, and INGOs alike. This paper intends to set out why, in a context of aid cuts and reduced national budgets, including children with disabilities provides a good return on investment and is worth every penny.

Inclusive education makes sense

Investing in a generation of workers

When children with disabilities are excluded from education, the cost for national economies is substantial. There are 240 million children with disabilities globally[1], and people with disabilities make up 15% of the global population[2], despite this nearly 50% of these individuals are likely to have never attended school.[3] Denying these individuals the opportunity to be educated and enter formal employment, or participate in income generating activities, is costing countries billions of dollars of potential income.

We know that education is a determining factor of economic growth. For every $1 spent on education, as much as $10 to $15 can be generated in economies (UNESCO 2012)[4]. A study in Bangladesh demonstrated that excluding children with disabilities from education was costing the government $26 million per year, attributed to the reduced earning potential of person with disabilities as a result of lower education levels.[5] In Burkina Faso, Cote d'Ivoire, Gambia, Lesotho, Liberia, Mali, Nigeria, Senegal and Yemen, the economic cost of out-of-school girls and boys (many of whom will have disabilities) was estimated to be greater 'than the value of an entire year of GDP growth in all nine countries' (Thomas & Burnett, 2013).[6] Thus, failing to invest in the education of children with disabilities damages and hinders economies.

There is also strong data to suggest that diverse workplaces are more profitable and perform better. Including children with disabilities in education not only equips them for the work but encourages acceptance of persons with disabilities in the workplace by normalising inclusion and challenging harmful attitudes from an early age. Diverse workplaces enjoy 2.3 times higher cash flow per employee[7] and inclusive teams improve team performance by up to 30 percent.[8] Therefore, inclusive education not only provides economies with a well-

[11] Most notably, these include Bond's publication, 'The value for money of disability-inclusive development' (2016), CBM's publication 'Inclusion Counts: The Economic Case for Disability-Inclusive Development' (2016) and the IDDC publication 'Costing equity

[2] The leaked FAO International Development Committee: Equalities Assessment (February 2022) explicitly talks about reductions in ODA directly impacting FCDO's ambitions on disability inclusive development. https://committees.parliament.uk/writtenevidence/106856/default/

educated and diverse workforce, but it also lays the groundwork for greater acceptance of disability in the workplace, thus driving up innovation and productivity of economies.

The loss of earning potential and consequently economic growth as a result of exclusion from education is therefore well evidenced. Investment in inclusive education should not be seen as an added expenditure but rather a key component of government strategies or donor tactics that seek to increase human capital, workforce productivity or strengthen economies.

Providing low-cost social capital

Inclusive education provides a good return on investment, not only as a result of increased contribution to national income, but also due to the opportunities an inclusive education environment can offer to build networks, norms, and trust, otherwise known as social capital[9].

School environments provide children with disabilities with a chance to develop friendships, make connections and gain acceptance from among their peers. A denial of this opportunity for networking or to participate in communities puts children with disabilities at a distinct disadvantage as they are less likely to acquire the social capital that will allow them to earn higher incomes. It can lead to isolation, an absence of support networks and decreased autonomy, and thus an increased dependence on state and social investments for support.

Moreover, inclusive school environments can break down wider societal barriers to inclusion that exist by challenging stigma and prejudice through daily interaction. Children tend to be more accepting of difference and can demonstrate to their communities that inclusion is possible whilst also becoming tolerant and unprejudiced adults. All of this impacts on the capacity of children with disabilities to participate in social life as autonomous, active, and productive citizens.

Conversely, segregating children with disabilities in education is costly. Not only does segregated schooling eliminate the opportunity for children with disabilities to access low-cost social capital, it also incurs high costs of running parallel education systems. A UNESCO study in Pakistan found that special schools were 15 times more expensive per pupil than mainstream schools.[10] In addition, UNICEF estimates 80–90% of learners with disabilities could be educated in mainstream schools, with no additional costs to parents and only minor costs for adaptations[11], a far more cost-efficient alternative to opening segregated institutes.

Reducing social protection spending

There is evidence to suggest that providing children with disabilities with access to education weakens the association between disability and poverty. A study in 2008 by the World Bank demonstrated that the probability of an adult with a disability belonging to the poorest households was reduced for each additional year of schooling they received as a child.[12] Therefore, exclusion of children with disabilities from education can be seen to have direct links to increasing the number of households who are unable to support their basic needs and who are therefore reliant on social welfare and protection schemes financed by governments.

Moreover, the difference in employment rates between adults with and without disabilities also puts pressure on government welfare spending. The World Report on Disability shows that employment rates for women with disabilities are 19.6%, compared with 29.9% for women without disabilities; and 52.8% for men with disabilities, compared with 64.9% for men without disabilities.[13] Investment in inclusive education leads to human capital, increased employment and better self-sufficiency, reducing reliance on social protection and welfare schemes and decreasing government spending on these programmes.

Finally, exclusion from education leads a wide range of social disadvantages that in turn can lead to increased government spending. A lack of access to education can be linked to poor health, malnutrition and unsafe living conditions for children with disabilities.[14] Denial of education alongside other forms of disadvantages such as poverty and disability can also lead to increased exposure to and involvement in violent crime.[15] Early investment in inclusive education for children with disabilities can reduce these risks and minimise the need for long-term government spending to tackle these complex issues.

Investing in families of children with disabilities

The exclusion of children with disabilities imposes economic costs on the whole family. These can be understood as direct and indirect costs. Direct costs refer to the additional expenditures incurred by a family related to a child with disabilities. Indirect costs relate to the reduced earning potential of family members due to the additional responsibilities associated with supporting a child with disabilities.

Direct costs to families

The direct costs associated with childhood disability include both disability-specific costs such as assistive devices, personal care costs, rehabilitation services, adaptations to housing and vehicles alongside additional general spending on transportation and healthcare. Additional costs of disability absorbed by the families of children with disabilities in the UK has been estimated at £528 per month for families with one child with disabilities to £823 per month for families with more than one child with disabilities.[16] A study conducted in Vietnam found that the additional costs are estimated at 9% of household income and that once these extra costs were taken into account, the poverty rate of families of children with disabilities increased from 17.6% to 22.3%.[17]

The economic burden for families with children with disabilities is heavier on households in low and middle income countries as in these countries, it is more likely that disability-specifics cost will be paid out-of-pocket. For families who are living hand-to-mouth, only short-term immediate needs will be covered as opposed to investing in more cost-effective long-term purchases. For example, families who are forced to pay for a short daily taxi journeys for their child to be able to attend school as opposed to being able to afford a wheelchair, which would be far more cost efficient in the long run.

These added expenses can directly lead to the impoverishment of the whole family, meaning yet more individuals become reliant on state spending for social protection. Investments in healthcare or rehabilitation services could mean providing these for free or at an affordable cost for families of children with disabilities. They could also include assisting families of children with disabilities with cash transfers for assistive devices, household adaptations or medicines for children with disabilities. These investments would help families of children with disabilities break the cycle of poverty and better enable them to become productive members of economies.

Indirect costs to families

Compounded by the burden of direct costs is the loss of opportunities to earn income that many families of children with disabilities experience. The most common reason for a loss of earnings is due to the added responsibilities of caring for a child with disabilities, which can limit opportunities to engage in paid employment. Parents may need to remain at home to care for their child with disabilities, meaning that they are forced to forgo work. For example, additional care may be required if a child with disability is not accepted into mainstream education, the parent cannot afford day care fees, the child is sick and needs to attend medical appointments, or the parent is worried about their child's safety when not under their supervision.

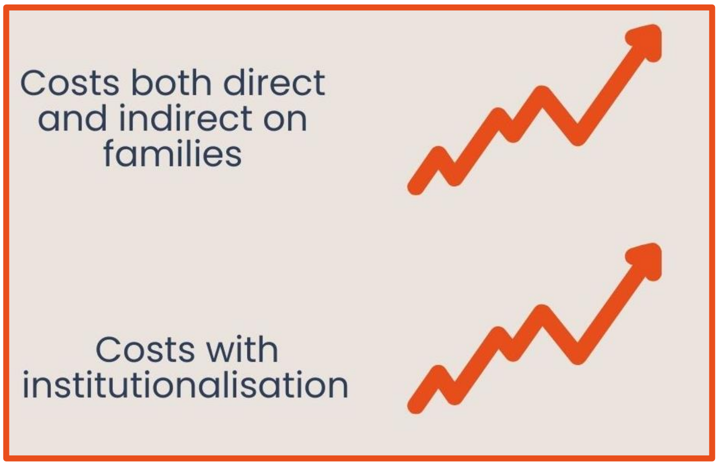
In addition, if parents experience stigma and discrimination as a result of having a child with disabilities, they may be denied access to formal or informal employment or income generation opportunities. Many families of children with disabilities report that communities refuse to buy produce from mothers of children with disabilities in markets. As a result of this added financial burden and ostracization, it is also common for parents or caregivers to experience heightened levels of depression, which can limit their independence and ability to support their families.

These experiences can directly impact a family's financial capabilities. One study in South Africa has shown that households of children with disabilities earned on average only 70% of income compared to other households and suggested that this was likely due in part to the additional caring responsibilities of families.[18] It is important to also remember that siblings of children with disabilities, particularly girls, are regularly enlisted as caregivers and are therefore required to miss school, which limits their own future earning potential. In Bangladesh, an estimated USD 1.2 billion annually, or 1.74% of GDP of income, is potentially lost, not only due to a lack of employment or schooling of children with disabilities, but also due to a lack of schooling of their sibling caregivers.[19]

Families of children with disabilities will benefit hugely from subsidised or free inclusive education, day care, respite care and access to self-help and income generation networks, such as parent support groups. This provision, alongside challenging the stigma and discrimination families of children with disabilities face, will open up new opportunities for them to contribute economically and reduce their reliance on government funded welfare support.

Avoiding high costs of institutionalisation

The direct and indirect economic costs of raising a child with disabilities, in addition to the stigma and exclusion families experience, means many parents of children with disabilities feel they are unable to care for their child. This leads to a high proportion of children with disabilities being institutionalised and separated from their families.[20]



Children with disabilities are disproportionately represented in orphanages globally and are more likely to remain in these institutions throughout their lives. In Russia, 45% of children in institutions have a disability[21] and in some countries parents of children with disabilities are encouraged to place babies with disabilities in institutional care immediately after birth or as soon as they are diagnosed.[22]

For children with disabilities living in institutions, there are severe implications on their early childhood development, education, and future prospects as the quality of educational, medical and rehabilitative care provided is often inadequate and the psychosocial implications of abandonment can be debilitating. Therefore, institutionalisation can be seen to further children with disabilities reliance on state spending and social welfare, not only throughout childhood, but into adulthood.

In addition, the costs for institutionalisation are considerable and represent an inefficient use of government budgets. For example, in Tanzania's Kagera region, the annual cost for one child in institutional care is reportedly USD 1,000, which is six times the cost of supporting a child in foster care[23]. In Romania, the World Bank calculated that institutional care costed a minimum of USD 98 per month, per child, with family reintegration costing an average of USD 19 per child[24].

Thus, investing in supporting families to care for their children with disabilities through incentives such as the provision of services, cash transfers and awareness raising activities, will not only protect children with disabilities from the harms of institutionalisation but will save government money and increase available budgets for spending elsewhere.

Inclusive social protection supports economies

Early intervention is cost effective

Effective early identification and intervention for children with disabilities can ensure that developmental delays are addressed quickly and can help avoid health risks that are preventable and costly. Rehabilitation, medical treatment and family support from an early age can prevent problems occurring in the first place or limit the progression or complexity of issues. This is true both from a medical intervention perspective, where medical conditions can be assessed, prevented and managed, but also from a social inclusion perspective, where the barriers to accessing ongoing healthcare and rehabilitative support can be removed in the early years.

Nonetheless, children with disabilities are 4 times more likely to report being treated poorly in the health care system 3 times more likely to be denied access to any health care.[25] Poor health for children with disabilities can lead to limited participation in school, communities and eventual employment. There is also a vicious cycle of poor health and poor educational outcomes, where poor health leads to low school attendance, which in turn limits access to school-based healthcare services which can mean health conditions go untreated. Therefore, a failure to identify children with disabilities and provide inclusive health interventions early on can limit human capital and reduce the opportunities children with disabilities have to participate in economies in later life.

Moreover, the economic cost of poor health of children with disabilities is expensive. On average, households with a member with disabilities in lower income countries spend 15% of their income on healthcare, over a third more than households without a member with a disability.[26] Government healthcare services then have to absorb the costs of handling more complex medical issues over a greater period of time, costs that could have been avoided with early identification and intervention.

Additionally, in the absence of treatment for specific impairments, children with disabilities often experience higher risks of developing secondary or more complex conditions, such as high blood pressure or diabetes, compared to individuals without disabilities.[27] This can lead to ongoing and spiralling medical costs for children with disabilities, which can have a devastating economic impact on families living in low-resource settings.

Therefore, spending money initially on effective, community-based identification, intervention, and rehabilitation services for children with disabilities can prevent or mitigate the economic impacts of poor health from a young age. It can prevent families of children with disabilities from entering a cycle of poverty, disability and exclusion, which leads to higher government spending in the long-term.

Mitigating the costs of exclusion early on

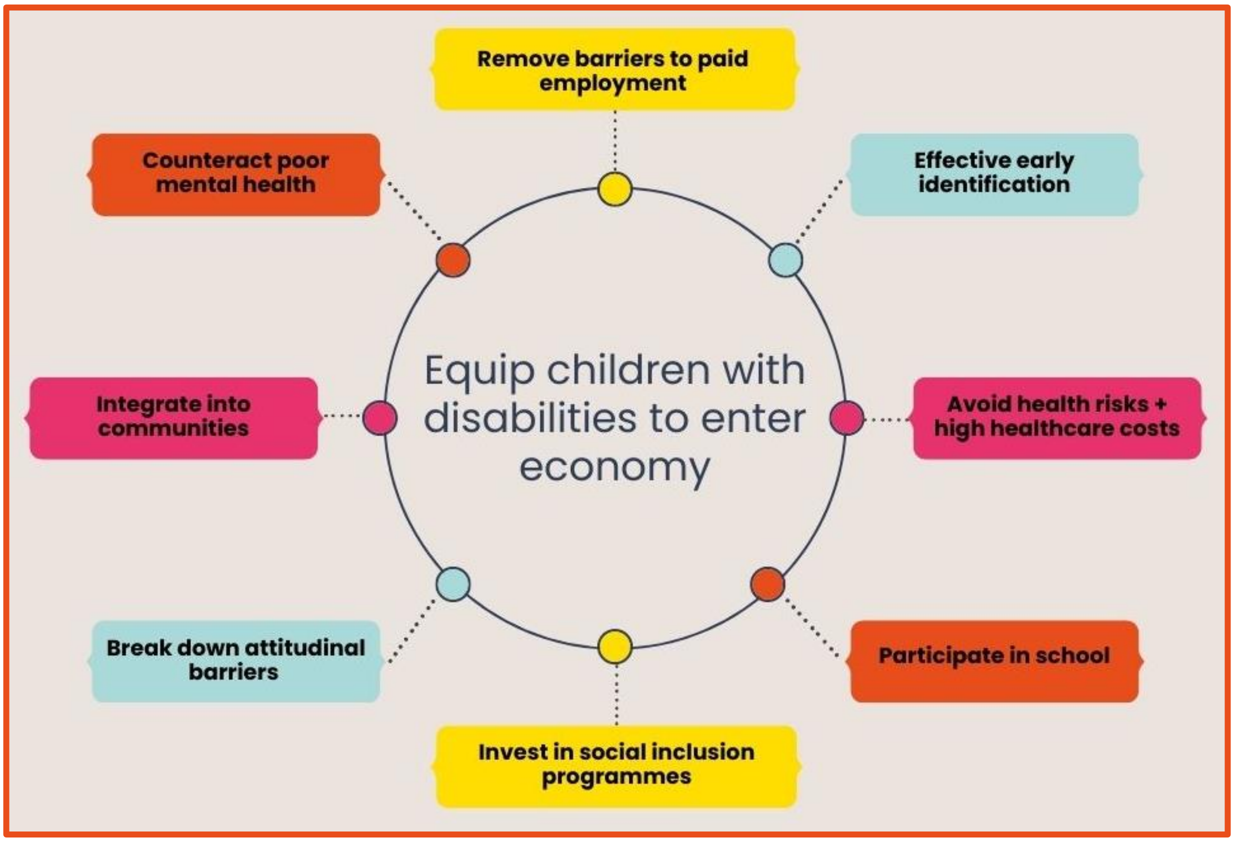
Investing in programmes that promote inclusion and actively remove barriers to participation for children with disabilities can mitigate the long-term costs of exclusion. Social inclusion can reduce the cost of government spending by easing pressure on social services or welfare budgets and encouraging the formation of cost-efficient community based support structures for children with disabilities.

Social inclusion programmes can include disability rights awareness raising activities with communities, parent support groups for families of children with and without disabilities, disability-inclusive child rights clubs and inclusive early childhood education or early childhood development schemes. They can also include village level income generation activities that are inclusive of parents of children with disabilities. Exposing children with disabilities and their families to these forums, networks and opportunities will build up social capital they can rely on, reducing the need for income or housing support payments in later life.

Investing in social inclusion from a young age can also break down attitudinal barrier's children with disabilities experience throughout their life. If children with or without disabilities grow up together from a young age, and children with disabilities have been fully integrated into communities, they are less likely to experience discrimination-based adversity in higher education or the workplace. In turn, this increases their capacity to seek employment and contribute to the economy as a whole.

Finally, social inclusion from a young age can avoid the adverse effects of exclusion and isolation on an individual's mental wellbeing. The relationship between children's mental health and disability is well documented, with nearly 51% of children with disabilities likely to feel unhappy and 41% likely to feel discriminated against[28]. Social inclusion can counteract anxiety and depression and therefore reduce the likelihood of children with disabilities needing access to mental health support services and increases the likelihood of them participating in paid employment in later life.

Social inclusion provides value for money by increasing independence, removing barriers to paid employment and reducing reliance on social protection schemes. Thus, investments that support social inclusion from an early age should be high on the agenda when looking at a cost-benefit analysis of spending.


Remove barriers to paid employment
Counteract poor mental health
Effective early identification
Equip children with disabilities to enter economy
Integrate into communities
Avoid health risks + high healthcare costs
Break down attitudinal barriers
Participate in school
Invest in social inclusion programmes

Looking at the 4 Es of value for money

Inclusion is cheaper to do from the start – *Economy*

One way of thinking about value for money is in terms of *economy*, meaning instances where budgets receive the same intended materials activities or inputs but for less money. Investing in the inclusion of children with disabilities from the start is *economical* because it can avoid unnecessary or repeat spending on materials, activities, or inputs.

An example of this can be seen in the difference between universal design costs and adaptation costs in buildings. The cost of considering universal design and accessibility into new buildings from the outset can be as little as 1% of the total budget. In contrast, adaptations to be completed to inaccessible buildings at a later point can reach as much as 20% of the original cost. Therefore, investing in accessible design for inclusive early childhood development centres or inclusive schools from the beginning can avoid costs needed to rectify accessibility issues later and saves money overall.[29]

Governments and INGO's organisations are increasingly turning their attention to UNCRPD compliance and implementation. To do this inexpensively, budgets will be best spent by investing in designing education, child protection and child-focused healthcare systems that are intrinsically disability inclusive as opposed to incurring high and avoidable costs of adaptations at a later date.

Inclusion benefits all children – *Effectiveness*

Inclusive design and inclusive programming are approaches that will create products, structures and environments that *all* children can benefit from, increasing the *effectiveness* of the investment. Children and young children have a wide variety of needs, learn in a range of ways and reach developmental milestones at different rates. Therefore, designing disability-inclusive programmes for children that consider universal design, individual needs and accessibility are likely to offer benefits for all children, not just children with disabilities.

For example, investing in and improving the quality of education for children with disabilities typically increases the standard of education and teaching children receive overall[30]. Many inclusive education practices, such as individualised learning plans, flexible and adaptive teaching methodologies and peer to peer learning, benefit all children and raise the educational attainment and future earning potential of a generation as a whole. Challenging the stigma children with disabilities experience tends also to reduce the discrimination and bullying other children experience leading to increased respect for diversity overall.

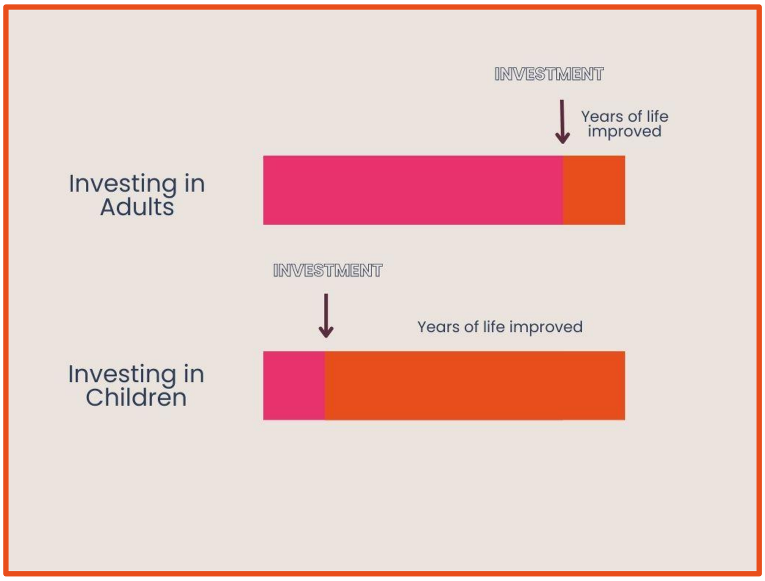
The value of leaving no one behind is embedded in disability-inclusive spending. It means that inclusion intrinsically provides value for money due to the added benefits that all children will be able to enjoy as a result of investments that focus on children with disabilities.

Investing in children means years of benefit – *Efficiency*

Another way of thinking about value for money is in terms of *efficiency*, meaning instances where budgets produce the same intended outputs but for less money. Investing in children with disabilities form the start of their life, as opposed to later in life, is a more *efficient* way of spending budgets as it saves money in the long run and offers more years of benefit in contrast to investing in programmes that focus on adults with disabilities.

For example, only 5–15% of persons with disabilities in low and middle income countries receive assistive devices that could greatly improve their level of functioning[31]. When considering when to provide these devices, it is more efficient to provide a child with disabilities with an assistive device as early as possible so they can enjoy the benefits of the functionality it provides for longer. Similarly, investing in rehabilitation services that focus on increasing the mobility of children with disabilities is going to lead to more years of mobility and greater enjoyment of life for longer when compared to only providing these services when individuals reach adulthood.

Therefore, investing in children with disabilities provides value for money quite simply because the same intervention, for the same cost, can lead to more years of impact in an individual's life.



Investing in the most marginalised – *Equity*

According to the UK government, high impact does not simply refer to an investment that provides support in the most economical, efficient and effective way. What is also important is that those investments reach those most in need of support, or those who are the most marginalised in society, even if they might be harder or more costly to reach.[32]

We know that children with disabilities are some of the most marginalised in the world. Children with disabilities are stigmatised, discriminated against, and treated with less dignity than others, not only on account of their disability, but also their age. Indeed, age intersects with disability alongside gender, socio-economic status, religion, and ethnicity to put children with disabilities at a high risk of abuse, neglect and poverty, leading to their systematic exclusion from society at every level[33].

If equity is seen as a core component of value for money assessments, then investment in the full and meaningful inclusion of children with disabilities is hugely important. This involves accepting that in some cases this will mean a higher cost per beneficiary, but not interpreting this as 'expensive' or something that requires additional justification or impact. The fact that an investment is successfully improving the lives of some of the most marginalised children in the world is proof of value for money in itself.

Summary

Investing in the inclusion of children with disabilities is fundamentally about upholding and defending human rights, but it also makes economic sense.

The exclusion of children with disabilities is costly. It limits the opportunity of nearly 240 million children with disabilities globally from contributing to national and global income, it impoverishes and increases the economic burden on families, and it increases reliance on costly social welfare spending. In contrast, investing in children with disabilities creates diverse societies and leads to more productive and profitable economies, whilst offering benefits for all children.

In light of this, economic growth and inclusive societies for children with disabilities actually underpin and reinforce one another. Societies that meaningfully invest in children with disabilities as productive citizens will be more prosperous. Stronger economies will then lead to better services and improved life experiences for children with disabilities who will become more productive in later life. This means that when you invest in and consult with children with disabilities, you capitalise on a generation of advocates who can tell you how best to realise social inclusion and strengthen global economies in the long run.

The overwhelmingly positive impact that the inclusion of children with disabilities has on global economies means that the higher unit costs are more than justified through basic cost-benefit analysis. If we consider this alongside the assertion that equity is a fundamental aspect of value for money, designing budgets that reach the most marginalised, such as children with disabilities, inherently demonstrate value for money.

This paper has demonstrated that in fact, the cost of inaction or failure to invest in children with disabilities is a real threat to value for money and that the various ways in which the inclusion of children generates economic growth means investing in children with disabilities is worth every penny.

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+44 (0) 20 7733 6006
info@ablechildafrica.org
ablechildafrica.org

Unit 6 Madeira Tower
34 Ponton Road
Nine Elms
London SW11 7BA