Not every disability is visible.
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Disability Inclusion in Market systems Development – Literature Review
1 Executive Summary

The ascendance of market systems development (MSD) programming in the field of private sector development has coincided with an awakening of the field to the importance of more equitable development reflected in the increasing programme commitments to gender equality and social inclusion (GESI) with people with disabilities often being captured through the broader social inclusion category. The concept of disability inclusion, however, is still new to most MSD programmes and practitioners including Elan 1.2, a DFID funded MSD programme implemented by Adam Smith International in the Democratic Republic of the Congo (DRC), and consider by some a task not well suited to market system programming because of the presumed small market share and additional costs of serving this segment.

This paper is the first in a series of three commissioned by Elan 1.2 to increase understanding and applicability of disability inclusion in MSD and disseminate practical tools, frameworks and guidance. The purpose of this paper is to summarise the modest body of existing literature and examples of social and or disability inclusion in MSD and identify key insights for practitioners interested in disability inclusion. The second paper in the series presents the business case for disability inclusion in MSD and the third paper presents practitioner guidance for disability inclusion in MSD drawing on the findings of the two previous papers.

Key insights:

Disability is not a question of yes or no, but rather should be viewed on a spectrum ranging from more to less.

Promising inclusion approaches helped individuals take advantage of existing opportunities and in parallel sought to create better opportunities and more inclusive markets by addressing the underlying barriers such as power imbalances, adverse social norms, and lack of enabling regulation.

Inclusive models require flexibility and a willingness by businesses (and practitioners) to accept some trade-offs to accept some trade-offs between profit maximisation and poverty reduction.

Universal Design is about reaching out to the large pieces of the market by making the product more relevant to them.

It is important to recognise how neglected market segments like people with disabilities are already active market actors in economic sectors, because they are often in hidden or less visible roles, and they can contribute significantly to the sector vision the programme wants to achieve.

The document review also yielded several examples of analytical frameworks and tools and revealed practitioner tips in the areas of research, design, monitoring and results measurement and learning.
2 Introduction

Market systems programmes address incentives, behaviours and relationships among actors, tackling the root causes of market failure, to affect how public and private actors behave, helping important market functions to perform more effectively, enabling multiple businesses to innovate, adapt, grow and serve wider populations. The rise of market systems development (MSD) programming in the field of private sector development has coincided with an awakening of the field to the importance of more equitable development; first through a focus on women’s economic empowerment (WEE) and more recently commitments to gender equality and social inclusion (GESI) with people with disabilities often being captured through the broader social inclusion category.

The adoption of the 2030 Agenda for Sustainable Development committed UN Member States to ensure that “no one will be left behind,” which includes but is not limited to those who are disadvantaged on the basis of gender, age, disability, and indigenous status. The SDG ambitious agenda together with the 10th anniversary of the United Nations Convention on the Rights of Persons with Disabilities (CRPD) has increased global attention to disability and prompted the leading bi-lateral donors (e.g. DFID, DFAT, USAID) to assess progress to date and reassert their commitments to people with disabilities and in some cases put forth specific approaches to achieving greater disability inclusion. Despite this increased commitment from the donor community, the concept of disability inclusion is new to most MSD programmes and practitioners and it can also be perceived sometimes as at odds with the MSD approach; an issue which is compounded by a lack of available tools, frameworks and guidance.

This paper seeks to summarise the modest body of existing literature and examples of disability inclusion in market systems development and identify key insights for the future development of applicable tools, frameworks and guidance on disability inclusion in MSD programmes. The paper opens with a summary of key findings and then presents in chronological order the documents reviewed. By no means exhaustive, these studies have been selected to present a window into the rapidly evolving and increasingly

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1 https://beamexchange.org/market-systems/why-use-systems-approach/ accessed October 9, 2019
2 The available body of literature on disability inclusion in market systems development programmes is small. For example, a search in October 2019 for ‘disability’ on both Marketlinks and Beam Exchange, leading platforms for market systems practitioners, yielded only one document directly related to disability inclusion, a 2018 MarketLinks presentation from Humanity International. To identify other materials related to disability inclusion in MSD programs, the researcher reached out to other MSD programs and practitioners for materials and included materials on inclusion of marginalized groups.
sophisticated understanding of and approach to disability inclusion and have insights and application for MSD programmes trying to improve outcomes for people with disabilities. This paper is intended for MSD practitioners.

3 Key Disability Inclusion Insights, Frameworks and Tools

This section summarises the key findings of the literature review and is organised under three headings: core inclusion concepts, practitioner guidance, and frameworks, guidance and tools.

3.1 Core Inclusion Concepts

- **Promise approaches helped individuals** take advantage of existing opportunities and in parallel seek to create better opportunities and more inclusive markets by addressing the underlying barriers such as power imbalances, adverse social norms, and lack of enabling regulation.
- **In order for market-based approaches to benefit extremely marginalised people,** they need to engage with relevant markets and generate livelihood opportunities with potential for growth and at the same time facilitate changes related to assets and skills at a micro and macro level.
- **Inclusive models require flexibility and a willingness to accept some trade-offs between profit maximisation and poverty reduction.**
- **Disability is not a question of yes or no,** but rather should be viewed on a spectrum from less to more.
- **Universal Design is the design of products and environments to be usable by all people, to the greatest extent possible,** without the need for adaptation or specialised design – it is about reaching out to the sizeable chunks of the market by making the product more relevant to them.
- **Good data leads to good design which leads to good outcomes.** It is important to recognise how neglected market segments like people with disabilities are already active market actors in our sectors, albeit often in hidden or less visible roles, and how they can be significant for the sector vision we want to achieve.
3.2 Practitioner Guidance

Research and intervention design

- To distil and understand the complex power dynamics that influence PWD role and agency within market systems practitioners require adapted tools.
- Good context analysis and the use of the M4P sector selection filters (e.g. relevance, growth and feasibility) were common features of [inclusive] MSD programmes.
- Applying consumer behaviour insights to the design of intervention activities, could involve as little as making small tweaks to existing marketing and extension efforts to ensure they are more disability inclusive.

Implementation

- Effective marketing strategies involve the right message(s), to the right audience, at the right time, in the right way, and through the right messenger.
- For partnerships with potential for disability inclusion, collecting information on disabilities during implementation is particularly important for proving the business case and giving adequate recommendations to partners, who often have less experience with disability inclusion and may perceive disability inclusion initiatives as being higher risk and/or lower gain.
- A programme partnership agreement should be an enabler of the relationship and should not impose forced disability inclusion targets onto partners. It should offer support to partners with regards to disability inclusion and be clear about risk sharing. It should set out a clear commercial case for disability inclusion and the mechanisms to contribute to disability inclusion.

Results measurement and learning

- Rigorous, pragmatic results measurement (RM) is needed to ensure that activities happen, create the right changes, and have the desired impacts. Effectively integrating disability inclusion into RM depends on recognizing the different outcomes that can occur for men, women, PWDs, and other excluded groups in sector interventions.
3.3 Frameworks and Tools

**Frameworks**
- Entry-points for inclusion (page 6)
- Typology of market-based approaches to include the most marginalised (page 7)
- Disability continuum (page 14)
- M4PWD framework (page 9)

**Guidance**
- Project life-cycle mainstreaming of disability inclusion (page 13)
- Map of market and social barriers for PWD (page 18)

**Tools**
- PWD constraints identification tree (page 10)
- PWD linkages and networks map (page 11)
- Access and agency boosters and barriers (page 11)
4 Disability and Social Inclusion Studies

4.1 Leave no one behind: How to make market-based solutions work for people living in extreme poverty. A global call to Action (2016)

This document opens with the premise that markets can’t solve inequality alone and proffers a roadmap, based on findings of effective approaches, and a call to action to make markets work for people living in extreme poverty.

The report found that the most effective approaches supported individuals to access markets and also sought to make markets themselves more accessible. Similarly, the report found that the promising approaches helped individuals take advantage of existing opportunities and in parallel sought to create better opportunities and more inclusive markets by addressing the underlying barriers such as power imbalances, adverse social norms, and lack of enabling regulation.

The authors proposed the Entry Points Framework (Figure 1) as a framework for inclusion and identified five specific entry points; 1) a leg up 2) making the most of assets 3) organizing collectively 4) coordinating across the market systems and 5) engaging employers.

The report also identified the following four essential enabling conditions for making market-based solutions more inclusive;

1. **Upholding rights and tackling stigma.** For markets to become more inclusive they need to operate in environments where there are active programmes to uphold rights and legal entitlements, as well as actions to shift social norms and stigmatisation that exclude the extreme poor and most marginalised from market participation.

2. **Building capacity to participate.** Marginalised people living in extreme poverty must be empowered with the skills, confidence and opportunities for collective...
action needed for market participation. This can be facilitated through effective social supports and intermediary organisations.

3. **Social protection policies.** The fundamental purpose of social protection is to ensure everyone’s basic needs are met. However, the important role of social protection, in supporting people living in extreme poverty to participate in markets, must also be recognised and promoted.

4. **Core infrastructure.** Access to core economic infrastructure and public services (that are often extremely limited in the areas where the extreme poor live) is critical to facilitate sustainable access to markets.

The report also advocates for more diverse and creative partnerships with governments, private sector social movements and INGOs.

### 4.2 A typology of market-based approaches to include the most marginalised (2017)

This study added more detail to the concept of entry points for inclusion by developing a typology of the approaches to reach the most marginalised including people with disabilities. It reaffirms that market-based approaches to include extremely marginalised groups revolve around one or more of five entry points:

- **A leg up:** support to engage in markets through pre-market social protection that supports the most marginalised to be in a better position to engage in markets
- **Making the most of existing assets:** identifying and linking existing skills and assets of the marginalised with specialised product or labour markets
- **Organising collectively to meet opportunities:** mutual help and solidarity as a collective response to exclusion
- **Coordinating with other actors across the market system:** in which the marginalised benefit from expanded markets for services, trade or employment within a community or region
- **Engaging employers:** improved employment opportunities where structural barriers are removed, and training meets market demand

### 4.3 Market systems approaches and ‘leaving no one behind’ (2017)

This study presents academic research findings to the central question of whether market systems approaches can be used to benefit those in the bottom 10%? It then examines three relevant market systems programme; Graduation with Resilience to Achieve Sustainable Development (GRAD); Pastoralist Resilience Improvement through Market Expansion (PRIME), and Samriddhi to distil good practices for inclusion and concludes with highlights from a discussion involving 12 MSD practitioners.

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3 Typology of market-based approaches
The study finds that,
‘for market-based approaches to benefit extremely marginalised people, they need to reach relevant markets and create livelihoods with growth potential (Baumüller et al., 2013; Muller & Chan, 2015; Thorpe et al., 2017), and these opportunities need to be accessible (Baumüller et al., 2013; Nguyen, 2013) […] and integrate] multiple changes, related to assets as well as skills, and to changes at micro as well as macro levels, proceeding in a non-linear fashion (Bandiera et al., 2013; Kabeer, Mahmud & Tasneem, 2011)

And acknowledges that,
‘the challenge is that efforts to remove access barriers often create cost inefficiencies, which are a disincentive for commercial investment, particularly where commercial viability and return on investment are critical. Several analyses suggest that inclusive models require the flexibility to accept some trade-offs between maximising profit and achieving poverty reduction (Baumüller et al., 2013; Garette & Karnani, 2010; Larsson, 2006).

The authors explored how three MSD programmes approached greater inclusion of extremely marginalised people using a project life cycle lens; diagnosis, design, implementation and monitoring. Key findings included;

- Though the diagnosis stage for these programmes did not employ techniques specifically relevant to extreme marginalisation, good context analysis and the use of the M4P sector selection filters (e.g. relevance, growth and feasibility) were common features.
- A weak base of skill sets, isolation and discrimination are recurring issues for the most marginalised.
- Relevant expertise available to the team to provide core support is beneficial.
- The programmes typically included elements of social safety nets and livelihood development support that create the preconditions for extremely marginalised people to benefit from market opportunities.
- Though the level of support is greater than is common in MSD programmes, there was an emphasis on embeddedness and sustainability.
- Partners, structures and processes are designed for independence, through transferring knowledge to relevant stakeholders and ensuring they are incorporated into future approaches.
- A variety of market actors not limited to the private sector were involved. And, often the government played an integral role, particularly in providing public goods or overcoming failures in markets where there is insufficient commercial incentive.
- Monitoring and evaluation systems tracked quantitatively the outputs and outcomes achieved and included some data disaggregation aimed at understanding the outcomes for marginalised groups: PWD, women and extreme poor households.
4.4 NU-TEC final report – Montrose (2017)

NU-TEC, a DFID funded MSD programme, commissioned research on how Persons with Disabilities (PWDs) in Northern Uganda are engaging as market actors within selected agricultural market systems. The study sought to answer several key questions including what synergies between a M4P approach and a community-based rehabilitation (CBR) strategy can be leveraged to engage with PWD and introduced several tools which draw from MSD and CBR toolkits.

According to the report, in the absence of practical guidance on disability inclusion in MSD, the researchers drew upon women’s economic empowerment frameworks and the concept of contextualizing PWDs at different levels of the home, community and business environment (Brinkerhoff) to design the M4PWD framework (Figure 2).

The researchers based the M4PWD framework around the M4P funnel approach – gaining insights into PWDs and their wider socio-economic context before zooming in on a specific agricultural market systems and the underlying root causes of market failure. The framework considers disability specific barriers at each stage in order to differentiate between the issues faced by every rural smallholder farmer in Northern Uganda and the ‘barriers plus’ or additional constraints faced by PWDs. The framework allows for considerations of ‘boosters’- examples of positive attributes or assets demonstrated by PWDs that have helped forward economic empowerment. The researchers found that ‘considering some of the key social and economic empowerment indicators for PWDs within the key domains (core function; rules; supporting functions) helped guide the analysis.’

![Figure 2: M4PWD Framework: Disability Lens Within Market Systems](image-url)
To gain more granular insight into issues of access and ownership, going beyond questions of ‘can you access’ to ‘do you access’, the researchers employed a constraints identification tool (Figure 3) which included consideration for PWDs related to social norms, behaviours and disutility.

The researchers found it challenging to generalise the complex inter-relationships between PWD and other market actors because of many factors including socio-economic variation between PWDs. Nonetheless, the researchers used a network map to illustrate key relationships PWD have at different levels within the home, disability networks, wider community, private and public sectors (Figure 4).
As part of their analysis, the researchers examined in detail key ‘boosters’ (Figure 5) and ‘barriers (Figure 6) that are specific to PWDs with relation to their access and agency in the agricultural market systems studied.
Summary of relevant findings

- Using a disability lens on the generic M4P framework is not sufficient to reveal the complex power dynamics that influence market systems nor elucidate the level of access and agency PWDs have within a given market systems. PWD tailored tools are necessary.
- People with disabilities are economically engaged within agricultural market systems, with similar or better access to assets and services than non PWDs. People with disabilities behave similar to other rural populations in terms of socio-economic engagement meaning there are differences between ‘entrepreneurial/commercial types’ who are better linked to services and markets and those who are not.
- Economic empowerment spurs social inclusion and not the inverse. The key issue faced by PWDs is invisibility and the perceived difficulty of reaching them.
- There are opportunities for leveraging pre-existing networks of people with impairments operating within the apiculture market and linking these small-scale businesses to growers already engaged in the pilot projects, so as to form a symbiotic relationship.
- Traditional gender norms around general labour contributions and with regards to specific tasks (e.g. seed sorting) do not necessarily seem to apply to PWDs and whilst the farming of cash crops such as sunflower and soybean in Northern Uganda is generally dominated by men, amongst PWDs the gender balance of farmers is equal.
4.5 Presentation: Pushing the boundaries of market development through disability inclusion (2018)

The MarketLinks presentation, pushing the boundaries of market development through disability inclusion, showcases two market development programmes with strong disability inclusion components and highlights two different but compatible approaches to disability inclusion: disability inclusive project life-cycle (mainstreaming) and livelihood or task adaption.

The disability inclusive project cycle approach presented by Humanity International advocates for the inclusion of people with disabilities and other marginalised groups at different stages of the project life-cycle (Figure 7). It further expands upon the concept by encouraging the purposeful budgeting for disability inclusion and underscoring importance of collaborating with Disabled People’s Organisations or community based organisations. It also identifies specific considerations for each phase of the project life-cycle:

**Needs assessment**
- Establish non-discriminatory criteria for beneficiary selection
- When collecting data, interview people with disabilities to gauge their access to current livelihood opportunities and potential barriers to decision-making and participation

**Design**
- Budget for disability inclusion throughout project cycle (e.g. staffing disability related technical staff or write-in a particular organisation with technical expertise
- If it is not a line item in the budget, inclusion won’t be implemented in the project

**Implementation**
- Train all staff on disability inclusion
- Use the Washington Group questions to identify beneficiaries with disabilities in the area of implementation

**Monitoring**
- Targets: specific percentage of beneficiary population as people with disabilities
- Disability disaggregated data

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4 Khoma, A, Ul-haq, S., Nezami, F., Pushing the Boundaries of Market Development Through Disability Inclusion, MarketLinks presentation, April 17, 2018
Evaluation

- Specifically plan how people with disabilities will be consulted in the evaluation and budget for reasonable accommodation for these consultations.

The livelihood/task adaptation approach, introduced in the second half of the presentation, seeks to help businesses and people with disabilities adapt their work environments, tools and methods to accomplish work tasks. It seeks contextualised ‘reasonable accommodation’ for people with disabilities. According to the presentation, the principles of the task adaptation approach are the following:

- People with disabilities choose their own livelihood activity
- Based on their interest and the type of disability, practitioners can work to adapt the livelihood opportunity to ensure that people with disabilities can participate
- Practitioners can adapt the work environment, the tools used to complete the work, and the methods or workflow to complete work activities to ensure that people with disabilities can engage in different types of livelihood opportunities

4.6 Disability inclusion in market systems development: The Indonesian case (2018)

In this paper, the authors Jawad Khan and Kristia Sianipar introduce a framework for acknowledging the diverse nature of disability, both in terms of severity and the type of disability based on secondary literature and primary findings from an in-depth study of people with disabilities engaged in AIP PRISMA, a DFAT funded agriculture development MSD programme in Indonesia. The authors seek to expand MSD practitioners understanding and conventionalisation of disability by introducing the concept of the disability continuum in development programmes (Figure 8).

According to the authors,

‘MSD practitioners tend to believe that the right end of the spectrum is where the large majority of the potential beneficiaries are, which the businesses have an incentive to cater to, and at the left end of the spectrum is a small segment of..."
people with severe disabilities, for which there is very little commercial incentive for private enterprises to fine-tune their products or services. […] Based on the notion that disability is a reduced ability to participate, the market may not necessarily be on the two extreme ends but would be more spread out.

The paper further posits that,

[traditionally] only people with severe physical impairments are considered disabled. We immediately agree that someone who is blind is disabled but hesitate to consider someone with a weak vision to be disabled. We would consider an amputee to be disabled but may not consider someone who has some difficulty walking because of slight limp. But in reality, bad vision or slight limp also reduces their ability to participate, though much less so than someone who is blind or an amputee.

Using this expanded conceptualisation of disability, the study found that in fact a large percentage of AIP-PRISMA’s beneficiaries experienced some level of impairment stating that ‘as farmers age, they start experiencing vision, hearing, mobility or cognitive impairments.’ The paper further asserted that ‘where the number of older farmers is high, agricultural businesses have adequate commercial incentives to ensure their inclusion in the extension and marketing activities.’

After reviewing the programme’s interventions, the study concluded that interventions that were disability inclusive fell into one of three categories;

‘Inclusive by design’ – interventions which acknowledge the diverse nature of disability and understand that it falls on a spectrum as opposed to being a yes or no answer. Example of interventions include implementing a farmgate collection system, a workload reducing input or working in a sector which is less labour intensive.

Improve design – interventions which acknowledge the specific barriers of PWD and adapt or tweak the activities accordingly. The aim of such tweaks is to increase the participation of the group and reduce their “disabilities”. An example of intervention include using larger font to on printed materials to minimise impact of sight impairments.

Benefits to dependents – interventions which recognise that households with PWDs with severe impairment often dedicate one household resource for care taking and this limits their overall participation in information sessions or increases their household expenses, reducing their ability to invest highly in agriculture. An example of an intervention is adjusting the way information is delivered (e.g. use of fliers) so that it can be easily transferred to people who were not able to attend information sessions.

To ensure greater disability inclusion in agribusiness commercial activities, the paper recommends that the programme advocate and,
‘follow universal design principles for intervention activities. […] and] recommends forming and communicating deeper understanding of the population demographics including their age (and associated impairments for older people), gender, ethnicity among other, for sector analyses, intervention designs and evaluations’.

The paper provides an example of how to apply universal design principles (Figure 9) to agricultural extension activities and states that,

‘making the product relevant for all potential customers is not the aim [of universal design], instead the aim [is] to reach out to the sizeable chunks of the market by mak[ing] the product relevant [to them]…Universal Design [is] the design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design.’

*Figure 9: Universal design principles and agricultural extension*
4.7 PRISMA 2 gender equality and social inclusion strategy (2019)

This Gender Equality and Social Inclusion (GESI) strategy paper draws heavily upon the research on disability inclusion in Indonesia of Khan and Sianipar (2018) and advances an approach to disability inclusion rooted in the understanding and inclusion of commercially attractive yet ‘neglected market segments’, arguing that people with disabilities constitute an important market segment that has been largely overlooked by the agribusiness sector.

According to the strategy,

‘good data leads to good design which leads to good outcomes. This is why we need to make sure that [disability inclusion] analysis is integrated into market systems analysis as early as possible. […] This involves recognizing how these neglected market segments are already active market actors in our sectors, albeit often in hidden or less visible roles, and how they can be significant for the sector vision we want to achieve.’

To identify and understand the potential market size of people with disabilities, the paper advocates using a mainstreaming approach (Figure 10). The strategy outlines specific steps for each stage of the project life-cycle; diagnosis, design, implementation and results measurement and learning.

The diagnosis stage has four steps; identification, targeting, barriers to exclusion, commercial implication (Figure 11);

![Diagram of project life cycle](image)

**Figure 10: Project life cycle mainstreaming**

**Figure 11: Steps for Diagnosis Stage**

The strategy identifies key questions for each of these steps.

**Identification**

- Are PWD a neglected market segment that is engaged in the sector and what roles do they play?
- Why are they not involved in this activity?
• Would they be interested in taking on this activity?
• Are there activities that they could potentially enter and perform better?

**Targeting**

• What neglected market segments (or sub-segments) are relevant?
• Which have significant points for engagement in the context of the programme? Intervention?

**Barriers to exclusion**

• What are the different constraints (and opportunities) facing the potential points of engagement identified in the previous step?
• Why are embedded services not reaching these segments?
• Do companies have a weak understanding of their customer base?
• Are companies aware of the customer base but do not have the skills to effectively engage them?

**Commercial implications**

• What are potential feasible entry points for a company to engage with the identified target group?

The paper provides a framework for mapping the identified PWD barriers (Figure 12).

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**EXAMPLES OF BARRIERS FOR PWDS**

**Social Barriers**
- Barriers created by their social environment
  - Perceptions on capability
  - Social Sigma
  - Presence of support network
  - Role in household

  - Family does not allow PWD to do anything because of their impairment
  - Role in household is housebound (e.g. threshing maize or drying paddy)

**Market Barriers**
- Barriers that prevent them from functioning in the market
  - Access to finance
  - Product’s impact on workload
  - Visibility of information on product packages
  - Accessibility of extension meetings
  - Quality of second-hand information

  - Access to finance
  - Availability of labor
  - Access to modified tools
  - Suitable infrastructure

  - Mobility: Does not engage in pig rearing because gathering fodder from surrounding areas requires mobility
  - Vision: Could not get information from the seeds packet when the fonts were smaller
  - Hearing: Got only partial information when receiving information second hand. (e.g. did not get the information on the value of using pesticide and hence did not invest in it, lost 2/3rd of the crop.)

  - Mobility: Has difficulty tending to own fields and needs to hire extra labor

**Figure 12: Mapping of barriers for PWD**

**The strategy argues that,**

‘If we do not understand the relevance of [disability inclusion] and the value of using [disability inclusion] market information, there is a risk that our diagnosis is nothing but a symbolic gesture without any deeper analysis.’
The strategy identified two important steps for the design stage, identifying the disability inclusive business opportunity and business case and designing the intervention.

The strategy asserts that, ‘good data is not only the cornerstone for robust sector strategies but also the basis for the design of successful interventions and strong business cases. [Disability] inclusion in intervention design needs to make “business sense.” There are plenty of untapped business opportunities for [disability inclusion], and an important part of our role is to identify these opportunities if they exist. Unless we are able to define commercially viable [disability inclusive], business opportunities and design tailored intervention strategies to take advantage of these opportunities, we will not be able to stimulate market system changes that are both sustainable and [disability] inclusive.’

According to the strategy, the objective of the design stage is to ensure strategic use of disability inclusive market intelligence when developing business cases and designing interventions (Figure 13). It notes that this process can occur alongside the partnership building process for and should build on potential entry points identified during the diagnosis stage.

Business opportunity and business case identification step is about defining the disability inclusive business opportunity and building a strong business case around the proposed opportunity. The strategy notes that disability inclusive opportunities will vary from sector to sector, and there are no one size fits all. Not all interventions will be equally or immediately relevant for neglected market segments and further teams need to be clear about what the business opportunity is and what the potential impact will be for the neglected market segment.

The intervention design step, according to the strategy, involves generating and using market intelligence on disability to improve the design of intervention activities. This
could include conducting consumer behaviour analysis to gain deeper insights around the preferences, behaviours, and learning strategies of different target market segments.

The strategy maintains that,

‘effective marketing strategies involve the right message(s), to the right audience, at the right time, in the right way, and through the right messenger. [And,] applying consumer behaviour insights to the design of intervention activities, could involve as little as making small tweaks to existing marketing and extension efforts to ensure they reach the target market segment.

The strategy advocates using universal design principles, which involve designing products and services to be ‘usable by all people, to the greatest extent possible, without the need for adaptation or specialised designed’ and where that it is not possible, the strategy recommends simple design tweaks such as changing the content, location, timing, language of instruction, method of presentation, and/or invitations to more effectively target and reach people with disabilities (Figure 14).

When designing interventions the strategy underlines the importance of minimizing harm to people with disabilities and states that, [staff] should identify potential points of implementation failure and take into account any risks to increased involvement. The strategy enumerates the following potential risks: underemployment, health and safety, triple work burden, and domestic violence.

The strategy identified four important steps for the implementation stage, identifying and assessing potential partners, pitching the partner, partnership planning and partnership agreement (Figure 15)

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**Figure 14: Design tweaks for disability inclusive activities**

- Suitable timing and location (e.g. not evenings if the darkness or temperature prevents elderly PWDs from participating)
- Inviting people with hearing challenges to sit in front
- Giving information in local languages
- Using visual and practical tools

**Figure 15: Key steps for implementation stage**

- **STEP 1: IDENTIFICATION & ASSESSMENT OF POTENTIAL PARTNERS**
  How do we map and select potential GESI partners?

- **STEP 2: GESI COLLABORATION PITCH**
  How do we present the GESI business opportunity and demonstrate the value of collaborating around the opportunity?

- **STEP 3: BUSINESS MODEL, BROAD STRATEGY, ACTIVITY PLAN & BUDGET**
  How do we ensure GESI considerations are integrated in these elements?

- **STEP 4: PARTNERSHIP AGREEMENT**
  How do we ensure GESI considerations are adequately reflected in the written agreement?
The identification and assessment of potential partners step, according to the strategy, involves identifying potential partners with the right capacity and incentives for sustainable inclusive partnerships.

**The strategy states that,**

‘choosing the right or most appropriate private sector partner(s) is critical for the success of interventions. Where the business opportunity depends on or significantly benefits from effective engagement with a neglected market segment, we should conduct an additional assessment of the willingness and capacity of potential partners to engage with this segment. This [research] can influence how we prioritise which partners to initially target. A good understanding of willingness and capacity to engage the segment is also necessary for subsequent stages of partnership building, including structuring a more effective pitch and package of support.’

The collaboration pitch step, according to the strategy, involves presenting the disability inclusion business opportunity and demonstrating the value of collaborating around the opportunity. The strategy recommends emphasizing the following; how the business may be missing out on an opportunity, what can be done to take advantage of that opportunity and how the programme could support them.

The planning step (i.e. business model, broad strategy, activity plan & budget), according to the strategy, involves ensuring that disability inclusion considerations are integrated into all aspects of the partnership. This process can be highly iterative and may require patience, continuous discussions and longer time horizons to build understanding and confidence in the proposed business model and partnership.

The last step in this stage, the partnership agreement step, according to the strategy, involves ensuring disability inclusion considerations are adequately reflected in the written agreement. The strategy advocates being thoughtful when integrating disability inclusion into the written agreement because,

‘the written agreement should be an enabler of the relationship and should not impose forced [disability inclusion] targets onto partners. It should offer support to partners with regards to [disability inclusion] and be clear about risk sharing. It should set out a clear commercial case for [disability inclusion] and the mechanisms to contribute to [disability inclusion]. This ensures that over time (with management changes, etc.) that each party remembers the core commercial centre of the deal. It can be helpful to discuss how to frame good clauses in the written agreement with a knowledgeable deal maker who has [disability inclusion] experience. Teams should also be particularly cautious of any blanket clauses around [disability inclusion].

That last stage is the results measurement (RM) and learning stage. The strategy asserts that,
'rigorous, pragmatic RM is needed to ensure that we make good decisions to ensure that activities happen, create the right changes, and have the desired impacts. Effectively integrating [disability inclusion] into RM depends on recognising the different outcomes that can occur for men, women, PWDs, youth, and/or indigenous people in sector interventions. For partnerships [with potential for disability inclusion], collecting information on disabilities during implementation is particularly important for proving the business case and giving adequate recommendations to partners, who often have less experience with [disability inclusion] and may perceive [disability inclusion] initiatives as being higher risk and/or lower gain. Even where there is a robust [disability inclusion] business case, interventions can fail if teams do not have the necessary data to identify and amend implementation failure points. According to the strategy, the thoughtful integration of disability inclusion indicators can be used to both prove and improve interventions. Disability inclusion should be integrated in all aspects of the results measurement system including results chains, indicators and measurement plans.
5 Conclusion

In a short period, the thinking on disability inclusion has evolved quite significantly and is increasingly becoming more aligned with MSD approaches and cognitively more accessible to MSD practitioners. For example, the approach promoted in the PRISMA 2 Gender Equality and Social Inclusion Strategy (2019) emphasises increasing the relevance of disability inclusion for market actors from a commercial standpoint. The approach places greater emphasis on market segmentation and data collection to determine the size of the disabled population (moderate and severe) prior to encouraging businesses to be disability.

This approach represents a departure from the earlier guidance on disability inclusion which focused on serving the severely disabled and most marginalised which constitute a much smaller group of potential beneficiaries (estimated to be less than 3%). Though it is certainly a shift in thinking, the PRISMA approach does not goes as far as some disability inclusion pioneers in the private sector like Microsoft which have made the case, by expanding their definition of people with disabilities to include people with situational and temporary disability, for designing for disability inclusion from the outset irrespective of the available data.

Given the cost and challenges associated with data collection for people with disabilities, it is likely that MSD programmes could benefit from adopting this private sector approach. In the meantime, however, regardless of how a MSD programme choses to think about serving people with disabilities, either as a small sub-group of the beneficiary population (severe disability) or as a significant segment (moderate and severe, permanent, temporary and situational), there remains a significant gap in the available tools and guidance materials that can help MSD practitioners apply these more inclusive approaches. This was first identified in 2017, by the NU-TEC study and remains true today. Despite the dearth of materials, MSD practitioners can learn from what has been tried and should draw from and adapt the identified frameworks and tools for their own contexts and in turn share learnings so that the body of work on disability inclusion in MSD can grow.
6 Resources

- Leymat, Anne, Inclusive employment: How to develop projects which promote the employment of people with disabilities and other vulnerable populations (2011), http://d3n8a8pro7vhmx.cloudfront.net/handicapinternational/pages/266/attachments/original/1369073561/Livelihoods_InclusiveEmploymentPaper.pdf?1369073561
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