



Social Protection Discussion Paper Series

Including the Most Vulnerable: Social Funds and People with Disabilities

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ABSTRACT

People with disabilities face many of the challenges that other vulnerable groups face, such as lack of adequate support services in their communities, lack of resources and economic opportunities, and physical and attitudinal barriers to their participating fully in society. One of the best-established World Bank instruments for targeting poor and vulnerable groups is social funds. The authors review the extent of current disability activities within World Bank-financed social funds and provide recommendations and resources for increasing support for persons with disabilities in social fund subprojects. Among other initiatives, social funds can provide infrastructure and services that people with disabilities can use, support organizations that help persons with disabilities formulate and demand projects, and promote greater public understanding of disability issues.

TABLE OF CONTENTS

Abstract.....	i
Acknowledgements.....	iii
I. Introduction.....	1
II. Background.....	1
III. Review of World Bank Social Funds.....	6
IV. Challenges for the Future.....	15
V. Recommendations.....	17
VI. Conclusion.....	22
Annexes.....	23
Bibliography.....	39

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I. INTRODUCTION

1. Although precise numbers are difficult to determine, research indicates that as much as 7-10% of the world's population has a disability. People with disabilities and their families tend to be disproportionately poor and socially marginalized. The incidence of disability is set to rise in future as the world's population ages, and as war and debilitating disease continue to take their toll. For these reasons, the World Bank has begun to increase its focus on the issue of disability.

2. Disability specialists note that people with disabilities face many of the challenges that other poor, marginalized, and vulnerable groups face, such as lack of adequate support services in their communities, lack of resources and economic opportunities, and physical and attitudinal barriers to their participating fully in society. For the World Bank, the disability development challenge lies in creating interventions that correctly analyze and target the needs of people with disabilities.

3. One of the best-established and most successful World Bank instruments for targeting poor and vulnerable groups is social funds, which are demand-driven, community-level financing mechanisms to help communities and community groups achieve their development needs. Yet little is known about the effectiveness of Bank-financed social funds in targeting people with disabilities. This paper provides a preliminary look at the extent of current activities within World Bank-financed social funds, and gives initial guidelines for enabling support within social funds for persons with disabilities.

II. BACKGROUND

4. Defining the nature of disability is difficult. Disability is more than a description of a specific health issue; rather it is affected by people's cultures, social institutions, and physical environments. Norms vary, and impairments considered to be disabling in one environment may not be in another. Female infertility, for example, may be considered disabling in some cultures, but not necessarily in others. For the purposes of this paper, we use the term "disability" as defined by the United Nations Standard Rules on the Equalization of Opportunities for People with Disabilities: "physical, intellectual or sensory impairment, medical conditions or mental illness," whether long or short-term, which leads to the "loss or

limitation of opportunities to take part in the life of the community on an equal level with others.”¹ While the list of impairments and illnesses in Box 1 is not comprehensive and does not take into account cultural and participation factors, it provides a starting point for understanding the scope of disability.

Box 1: General Categories of Impairments

Physical – (Physiological disorders or conditions; Cosmetic disfigurement; or Anatomical loss) - orthopedic, visual, speech, and hearing impairments, cerebral palsy, epilepsy, muscular dystrophy, multiple sclerosis, and rare disorders.

Mental – mental or psychological disorders, such as mental retardation, organic brain syndrome, emotional or mental illness, and specific learning disabilities.

Co-occurring – combination of two or more impairments.

Note: This list is not exhaustive, but rather serves to demonstrate the wide range of issues that disability projects might address. For further information on disability, please see Annex 1 on the International Classification of Functioning and Disability (ICIDH-2).

5. Definitional problems, along with a lack of statistical evidence, contribute to the scarcity of data on the extent of disability worldwide. The most often cited estimate of the number of persons with disabilities is 7-10% of the world’s population.² Data on families with a member with a disability is similarly scarce, though statistics from the 1990 United States census placed this number at 29.2%.³ Despite the lack of exact estimates, it is nonetheless clear that the number of persons affected by disability is considerable, and that this number may be expected to increase in the future as the world’s population ages and as the incidences of armed conflict and debilitating diseases continue.

6. Disability and poverty are so interconnected that one is likely to lead to the other. This relationship creates a cycle that leads to people with disabilities being among the poorest people in the world. The Bank’s emphasis on poverty alleviation, both from the traditional focus on economic, particularly income, indicators and the recent emphasis on vulnerability,

¹ Standard Rules on the Equalization of Opportunities for Persons with Disabilities, report from plenary session (New York: United Nations, 1993), pp. 5-6. For further information, see Annex 1 for information on ICIDH.

² For more information on poverty and disability, see Ann Elwan, Poverty and Disability: A Survey of the Literature (Social Protection Discussion Paper No. 9932, Washington, DC: World Bank, 1999), and Robert Metts, Disability, Issues, Trends and Recommendations for the World Bank (Social Protection Discussion Paper No. 0007, Washington, DC: World Bank, 2000)

³ Elwan, p. 8.

reinforce the need to support persons with disabilities. People with disabilities are consistently less able to generate income for themselves or their families and thus they and their families tend to be much poorer than non-disabled people,⁴ and they tend to suffer the most when “shocks” hit. For example, if war or other violence leads to the physical disability of a primary breadwinner, s/he will be unable in the future to access job markets or function as a subsistence farmer. For those individuals who are already living with a disability when a shock hits, the risk becomes even greater, as disabled individuals, particularly in developing countries, are already disproportionately poor.

7. In non-economic terms, persons with disabilities tend to be stigmatized in a number of ways: social exclusion due to cultural beliefs about disability (the mother who hides her disabled child out of shame), marginalization and lack of educational opportunities (the disabled adult who has not attended school, and therefore cannot read or write), and social isolation. Disability is thus a reliable indicator of vulnerability, social exclusion, and poverty.⁵ Box 2 provides an example of the exclusion persons with disabilities face. Annex 2 provides a chart exploring the causes of poverty and powerlessness among disabled people and proposes ways to address them.

8. However, while people with disabilities are at a tremendous economic and social disadvantage, the World Bank to date has supported only a limited number of disability-related projects within its regular lending portfolio, though activities in this area are growing.⁶ Specific activities have included inclusive education programs and the development of community-based services as an alternative to residential institutions. Post-

⁴ See Elwan.

⁵ This expanded definition is outlined in two World Bank publications, the annual World Development Report for 2000/1 < <http://www.worldbank.org/poverty/wdrpoverty/draft100.htm>> and the Social Protection Sector’s most recent Strategy Paper, Social Protection Sector Strategy: From Safety Net to Spring Board (Washington, DC: World Bank Social Protection Sector, Forthcoming 2000). In these frameworks, vulnerable people are those at risk of “falling through the cracks,” whether through social exclusion, lack of economic opportunity, unstable political circumstances, or through other deleterious political or economic situations.

The preliminary version of the 2000/1 World Development Report proposes a more comprehensive definition of poverty, which includes not only economic indicators and low education, health and nutrition indicators, but also vulnerability. In this paradigm, poverty is seen as a question of “basic capabilities rather than merely low income.” The report proposes three ways to address the problem: a) empowerment through taking part in decisionmaking; b) mitigating people’s vulnerability to economic and other shocks; and c) increasing skills and create trade and job opportunities for poor and vulnerable people.

conflict programs serve some portion of the disabled population; and certain health initiatives, such as the leprosy elimination program, have addressed the needs of people disabled by disease.

Box 2: Pervasive, Pernicious Social Exclusion

For people with disabilities, social exclusion sometimes begins at home. Venita Kaul, the task manager for the World Bank's India Education/Reintegration Project, reported that on a supervision mission to Kerala she met a girl aged 6-7 with a visual impairment. The girl had never been outside of her home, as her parents had worried that community knowledge of the child's disability would damage the child's marriage prospects. The child was taken outdoors for the first time to attend a workshop sponsored by the project.

9. As the Bank is increasing its focus on community-driven development, it is vital to examine the present and potential impact that social funds might have on the lives of persons with disabilities. Social funds are one of the Bank's oldest and best-established community-based lending instruments, having been in existence since 1987, and are increasingly focusing on vulnerable and marginalized population groups. Thus, they could potentially develop and expand the systematic inclusion of people with disabilities. (Box 3 provides a brief history and overview of social funds; for detailed information see Annex 3).

10. Addressing the needs of persons with disabilities using community-driven development is supported by social development specialists. They have argued that community-driven development, in which groups or communities are involved in choosing subprojects, is the best way to achieve lasting improvements in vulnerable and poor people's welfare.⁷ Just as other groups – the very poor, women, indigenous people – have benefited from community-level interventions rather than “top-down” approaches, so persons with disabilities should be able to benefit from small-scale projects in the community.⁸

11. Until recently, most disability-related policies and programs have used “top-heavy” interventions that did not involve people with disabilities in program design. The result has

⁶ For a review of disability-related projects, see Including Persons with Disabilities: A Directory of World Bank Projects. (Washington, DC: World Bank, 1999).

⁷ See, for example, Deepa Narayan and Katrinka Ebbe, Design of Social Funds (Washington, DC: World Bank, 1998), p. 1; and Julie Van Domelen and Steen Jorgensen, Helping the Poor Manage Risk Better: the Role of Social Funds (IADB Conference Proceedings, Washington, DC: IADB, 1999)

⁸ Integration of Persons with Disabilities into the Productive Workforce in Belize, Cost Rica, El Salvador, Guatemala, Honduras, Nicaragua, and Panama (Ontario: Canadian Association for Community Living, for the Inter-American Development Bank, 1997).

Box 3: History of Social Funds

World Bank lending for social funds began in 1987 when the Bolivian Government established a SIF as a short-term emergency measure during structural adjustment. The fund's purpose was to build infrastructure and promote job growth during a time when the social costs of structural adjustment were being keenly felt among the country's poor. Social funds quickly gained a reputation for being fast-disbursing, channeling resources quickly into the hands of those who need them.

As the advantages of social funds became apparent, World Bank lending for social fund projects grew quickly. In the last decade, the Bank has financed 108 social funds and similar demand driven, multi-sectoral projects in over 57 countries. Originally intended as emergency lending mechanisms, social funds have grown to be longer-term poverty alleviation and capital creation mechanisms with the objective of improving infrastructure, providing employment, facilitating community development, and improving the delivery of social services.

Most social funds are found in Latin America and Africa, but there is also a growing portfolio in the Eastern European region, and several projects have also begun in Asia – in Cambodia, for example as well as Vietnam, Thailand, and the Philippines. More than 100,000 poor communities world-wide have benefited from interventions financed by social funds.

been “the creation of separate programs which segregate [disabled] people and keep them dependent.”⁹ However, in recent years several governments, non-governmental organizations, and international donors have begun supporting more inclusive, community-based programs. Some of these may serve as models for social funds interested in increasing work with disabled persons. Examples include the following:

- **Outreach in Training and Technical Assistance Programs.** In Honduras, the World Food Programme provides technical assistance, training, and credits to small communities in order to raise community nutrition standards and improve farming techniques. The program conducts special outreach to persons with disabilities through training and vocational education programs (e.g., self management, administration, production techniques) tailored to the special needs of persons with disabilities; as a result, a number of disabled people have benefited from the program.¹⁰
- **Teacher Training.** In Guatemala, the Non-Governmental Organization for Training and Technical Assistance (ASCATED) provides pedagogical training to teachers. Within this program, technical specialists have instructed teachers in the west and northeast of the country in special education training techniques, and have conducted outreach and awareness-raising programs for parents and the community.¹¹
- **Student Integration.** As part of a federally-mandated community-based rehabilitation program in Ghana, 36 children with special needs in the Birim South district have been integrated into eight regular schools. The community program

⁹ Integration of Persons with Disabilities, p. 2.

¹⁰ Integration of Persons with Disabilities, p. 18.

¹¹ Integration of Persons with Disabilities, p. 16.

provides technical assistance to teachers and parental and community awareness-raising activities.¹²

- **Microfinance Initiatives.** Studies into income-generating activities for people with disabilities in South Asia found that successful programs used social fund-like techniques to facilitate microfinance and microenterprise programs: identification and assessment (targeting) of disabled persons in selected areas; awareness campaigns for persons with disabilities; training and technical assistance; provision of microgrants; and follow-up visits to assess sustainability of programs. Initiatives included production of goods (baskets, furniture, etc), services (machinery repair, tailoring), and agriculture initiatives.¹³

12. As with any marginalized or vulnerable group, there are many subgroups within the general category of “persons with disabilities”, many of which might require specialized interventions. For example, persons who are blind need to be taught Braille, while people with mental disabilities might need life skills training. Yet, across the broad category of “persons with disabilities” there are interventions that can benefit all – e.g., public information campaigns to increase social awareness and acceptance, school integration initiatives, and self-empowerment programs enabling a voice in the projects. Both types of interventions are necessary. The review presented below outlines the activities of social funds to date and makes recommendations for future activities.

III. REVIEW OF WORLD BANK SOCIAL FUNDS

13. Social funds are one of the Bank’s most important – but by no means the only – instruments for facilitating community-driven development¹⁴ and thus should be good tools for reaching people with disabilities. Disabled people could *in theory* be reached by social funds in two ways. The first is to reach persons with disabilities through specific projects targeted towards this population, such as specialized social services and training, infrastructure projects specifically serving persons with disabilities, or outreach/public relations campaigns to raise awareness about disability issues.

¹² Welcoming Schools: Students with Disabilities in Regular Schools (UNESCO, 1999), p. 12.

¹³ Aldred Neufeldt and Alison Albright, eds., Disability and Self-directed Employment (North York: Captus University Publications, 1997), pp. 82-83.

¹⁴ Other World Bank instruments include post conflict funds, rural development funds, municipal development funds, and many projects within the Poverty Reduction, agriculture, environment, and Social Development sectors.

14. The second way is through “traditional” social fund projects, i.e., those that are not targeted to any group, but which benefit and are requested by the community at large, such as a school, well, or health clinic. These traditional projects might need minor modifications so that they are accessible for people with disabilities, and thus are not excluded, tacitly or overtly, from accessing these services. For example, health clinics could be designed with as few steps as possible so that people with physical disabilities can better access the facilities. Social fund-sponsored education programs in schools could be open to children with mental or physical disabilities as well as the non-disabled.

15. To determine the extent of disability-related activities within social funds, we conducted an informal survey of social fund task managers and, when possible, social funds themselves. We contacted the Bank task managers or social fund management of 47 projects, comprising most of the Bank-sponsored social funds since 1987 (according to information available for the World Bank’s Social Funds website). This survey, while preliminary, revealed a number of current and future planned activities serving persons with disabilities.

Survey Results

Overview

16. Of the social funds contacted, 34 task managers and/or social fund representatives responded. Twenty-two reported no disability-related subprojects; and thirteen social funds, or just over 38% of respondents, reported some form of disability-related subprojects (see Table 1 for subprojects identified by task managers and social fund staff). Four social funds reported that they were planning future work for people with disabilities.

17. The exact number of disability-related subprojects is difficult to determine since task managers may not have up-to-date knowledge on the sometimes thousands of projects financed within the social fund; thus there are likely additional subprojects not on this list. The exact number of beneficiaries with disabilities is also difficult to determine, since social funds do not maintain detailed records about the profile of their beneficiaries, and do not track persons with disabilities as a special target group. However, rough estimates are sometimes possible. Tajikistan, for example, estimates that through its infrastructure projects it has reached approximately 1800 disabled beneficiaries, and the Egypt social fund estimates it has reached approximately 700 persons with disabilities.

18. The type of subprojects supported is fairly consistent with the general social fund subproject profile. Given social funds' history in supporting infrastructure projects, for example, it is not surprising that there is a large number of infrastructure projects benefiting people with disabilities, such as schools and clinics. Yet, reflecting the growing trend in social fund towards non-infrastructure projects, there are also subprojects such as microcredit for the mentally challenged, training on computer applications for the blind, and organization of home medical visits for handicapped persons. Additionally, those social funds with a development objective that specifically mentions vulnerable groups, or have a component targeting vulnerable groups, were more likely to have disability-specific projects or to have documented serving this population. (For additional information on existing social funds, see Annex 2, Table 1.)

Disability-specific projects

19. The array of projects found covered the spectrum from “quick fixes,” such as building a dormitory so that workers with disabilities from rural areas could have easy access to the prosthetic factory in which they worked, to projects which work to improve disabled people's self-reliance and access to services, such as a community integration work program for persons who are blind.

20. While there is insufficient information to evaluate the quality of these subprojects, the brief subproject descriptions provided suggest that careful preparation and technical assistance is necessary to ensure the most appropriate solutions, both in infrastructure and non-infrastructure subprojects. For example, a project to build a residential boarding school for children with disabilities may in fact contribute to the further isolation of the students by keeping them separate from their families and outside the regular school system, rather than fully integrating them into society. A program to integrate these children into existing schools may yield better outcomes. Likewise, training individuals with disabilities in craft production provides employment opportunities that did not previously exist, but neglects the individuals' capacity to do more, such as working on computers. Finally, money spent to

Table 1. Social Fund Disability-related Subprojects

Type of Subproject	Description of Subproject	Disability Served	Country
Education and Training	Vocational education and training; training on computer applications	Blind	Egypt
	Literacy classes	Blind, Deaf	Egypt
	Training in skills and crafts	Blind, Deaf	Egypt
	Strengthening the integration program of Fadle Al-Halali Institute for blind girls	Blind	Yemen
	Training Center	Deaf-Blind	Tajikistan
	Boarding schools	Mentally disabled	Armenia
	Gas supply project for school for the blind; rehabilitation of boarding school; power supply for boarding school	Blind	Tajikistan
	School premises	Unspecified	Cambodia
	Renovation of computer laboratory	Blind	Egypt
	Capacity building for the Iman School for the Mentally Handicapped	Mentally Handicapped	Yemen
	Community integration work with blind of all ages; includes training and medical appraisal	Blind	Honduras
Microfinance/ Microenterprise/ Labor Market Interventions	Microcredit/Microenterprise, e.g. producing plants, wheelchairs, etc.	Mentally challenged; others	Honduras
	Training/support for NGOs	Unspecified	Egypt
	Bakery project for blind	Blind	Honduras
	Creation of dormitory for prosthetic factory	Physically disabled	Bolivia
	Renovation of center for straw and bamboo production	Blind	Egypt
Health and Nutrition	Help improve access to existing services	Unspecified	Egypt
	Raising cultural and health awareness level	Physically and sensitively disabled	Egypt
	Medical clinic for handicapped children	Unspecified	Yemen
Social Assistance	Homecare visits	Unspecified	Egypt
	Entertainment and cultural activities	Physically and sensitively disabled; Mentally disabled	Egypt
	Social and psychological services	Mentally disabled	Egypt
	Repairs of home for mentally disabled women	Mentally disabled	Bulgaria
	Organization of home medical visits for the handicapped and those immobile (through community social service units)	Unspecified	Algeria
	Halfway house for youths from orphanages and residential institutions	Unspecified	Romania
	Center for hearing impaired	Hearing impaired	Moldova
	Day care center for children	Mentally disabled	Moldova
	Psychological, psychiatric and physical rehabilitation services to victims of terrorism (through community social service units)	Unspecified children and youth	Algeria
	Assistance to blind and physically handicapped in gaining access to services, including organizing placement in institutions when necessary	Blind; physically handicapped	Algeria
	Audiology project for the center of the handicapped	Unspecified	Yemen
	Rehabilitation of center for pensioners and disabled people	Unspecified	Tajikistan
	Canteen for persons with disabilities	Unspecified	Haiti
Civil Works/ Infrastructure	Creation of pathways in streets for persons with disabilities	Unspecified	Bulgaria
Public awareness campaigns	Seminars to raise the awareness of disabled and their family	Blind, Deaf	Egypt
Surveys	Survey to define disabilities among handicapped girls	Unspecified	Yemen

build an orphanage could be used to develop community-based services to enable the children with disabilities to remain a part of the community.¹⁵

21. While there is insufficient information to evaluate the quality of these subprojects, the brief subproject descriptions provided suggest that careful preparation and technical assistance is necessary to ensure the most appropriate solutions, both in infrastructure and non-infrastructure subprojects. For example, a project to build a residential boarding school for children with disabilities may in fact contribute to the further isolation of the students by keeping them separate from their families and outside the regular school system, rather than fully integrating them into society. A program to integrate these children into existing schools may yield better outcomes. Likewise, training individuals with disabilities in craft production provides employment opportunities that did not previously exist, but neglects the individuals' capacity to do more, such as working on computers. Finally, money spent to build an orphanage could be used to develop community-based services to enable the children with disabilities to remain a part of the community.¹⁶

22. Box 4 describes a social service project in Egypt that offers a comprehensive approach to social service provision for persons with disabilities. Box 5 provides an overview and

Box 4: Egypt – Comprehensive Disability-Specific Subprojects

Development of Centers for the Disabled Rehabilitation Project

Implementing Agency: Association for Social Rehabilitation in Menoufiya - Fayoum

The targeted population of this project was the physically disabled and blind/deaf population of both genders in all age categories; caretakers and the family members of persons with disabilities; and non-disabled youth interested in being trained on the occupations offered by the center. The objectives of the project were to provide occupational training; raise the awareness level of the targeted population; teach care-takers and family members the best methods to work with persons with disabilities; provide social and health services to the targeted population; and provide entertainment and cultural activities.

The project included training of 195 disabled on professional occupations, employment of 195 disabled through the public sector, microcredit for families, strengthening of 3 training centers, provision of entertaining activities to 195 disabled, and creation of 23 permanent and temporary job opportunities.

Such a comprehensive approach provides a good example of how social funds can support interventions that help not only persons with disabilities, but their families and communities as well.

¹⁵ For more information on the negative effects of residential facilities and on the Bank's work on deinstitutionalization, see David Tobis, Moving from Residential Institutions to Community-Based Services in Eastern Europe and the Former Soviet Union (World Bank, 1999).

lessons learned of the Yemen Social Fund disability activities.¹⁷

Box 5: Yemen –Moving Forward on Disability Projects

The Yemen Social Fund began supporting subprojects for persons with disabilities in 1997. The current portfolio supports persons with physical and mental disabilities and who are blind; these subprojects represent 2% of the total Social Fund portfolio. There are also a number of projects under preparation, and the Fund also has plans to sensitize the social fund staff to respond to the needs of persons with disabilities.

Through the years, interventions have worked mostly to improve service delivery and coverage by:

- Strengthening the capacity of service providers
- Introducing new techniques
- Supporting outreach activities, and
- Helping to identify the magnitude of the issue (at various levels)

There has been some success in the following areas: mainstreaming children with disabilities into the formal education system; educating families on how to handle disability issues; and raising the attention of government and the private sector to the scale of the problem.

Several challenges have presented themselves over the years: identifying areas of intervention, finding available and appropriate technicians at the local level, and working with NGOs which generally had a charitable approach versus the developmental approach that the Social Fund espouses.

Inclusion within projects for the population at large

23. As mentioned earlier, social funds do not maintain detailed records about the profile of their beneficiaries, and do not track people with disabilities as a special target group. It is thus difficult to determine the extent to which persons with disabilities have benefited from projects which are not specifically targeted to them.

24. Yet, a few social funds noted that persons with disabilities were served in the mainstream projects. In Algeria, persons with disabilities were one of the populations targeted in the community social service units (see Box 6 for further detail).¹⁸ In Armenia, the task manager noted that in the orphanages that were being supported by the social fund, persons with disabilities constituted a surprisingly large percentage of the population. In Cambodia, where there is post conflict and vocational education work, persons with disabilities are known to be a large portion of the target population.

¹⁶ For more information on the negative effects of residential facilities and on the Bank's work on deinstitutionalization, see David Tobis, Moving from Residential Institutions to Community-Based Services in Eastern Europe and the Former Soviet Union (World Bank, 1999).

¹⁷ Information supplied by Amira Kazem, Operations Officer, Egypt Country Office; Yasser El-Gammal, Operations Officer, Yemen Country Office.

¹⁸ Information supplied by David Steel, Task Manager, Algeria Social Fund.

25. Some social funds reported that since their subprojects target vulnerable groups, persons with disabilities likely benefit from these projects. However, this assumption neglects cultural and architectural barriers specific to persons with disabilities that may not have been addressed. For example, physically disabled children may not be able to climb the steps leading to a school facility, or may be unable to attend school because of the social

Box 6. Algeria: Targeting Persons with Disabilities in General Subprojects

In Algeria, Community Social Service Units ('Cellules de Proximité', or CDP) "have been established in areas where, until they started arriving, there were no Government services of any kind." The CDPs offer a variety of services, mainly of a social intermediary type (outreach to school dropouts, parents health and education awareness programs, information regarding social rights, etc.), but also some direct services (immunization, youth sports, and cultural programs). Among the direct services are psychological, psychiatric and physical rehabilitation services to victims of terrorism in Algeria. The priority target group is surviving children 8-14 years old; surviving mothers are second priority. Other services include assistance to the blind and physically disabled in gaining access to services, including organizing placement in institutions where necessary; and organizing home medical visits for persons with disabilities and those who are immobile.

stigma associated with disability. This study uncovered no cases where it was noted that subprojects had been modified to enable access by people with disabilities (e.g. ramps to buildings instead of steps); it may be possible that many people with disabilities may not be able to benefit directly from social fund-financed projects within their communities.

26. One traditional social fund activity has been used to great advantage for persons with disabilities: training and outreach. It has been noted that without significant preinvestment in outreach, training, and technical assistance, social funds run the risk of bypassing the most vulnerable groups, who often have underdeveloped capacity to express their needs and write subproject proposals.¹⁹ However, very few social funds have done such training and capacity building for groups of persons with disabilities or for NGOs representing those individuals. Yemen is one of the few that has done so, using local disability organizations to conduct seminars on identification of problems of the poor and poverty ranking. In terms of outreach to disability groups, the Honduras social fund will involve disability organizations in its new

¹⁹ Prem Garg, quoted in A. Bigio, ed. Social Funds and Reaching the Poor – Experience and Future Directions, (Economic Development Institute of the World Bank, EDI Learning Resource Series, Washington, DC: World Bank, 1998), p. 37, and Deepa Narayan and Katrinka Ebbe, Design of Social Funds, (Washington, DC: World Bank, 1998), p. 33.

Social Assistance Innovations Fund steering committee, which will examine proposals and recommend funding (see Box 7 for details).

27. Moreover, while public outreach and information campaigns are crucial in order to stimulate demand for subprojects among vulnerable groups, very few social funds have well-developed strategies for reaching people who would benefit from such campaigns.²⁰ Only one Bank-sponsored social fund (Egypt) reported undertaking information campaigns on

Box 7: Social Assistance Innovation in Honduras

The Honduras Social Investment Fund has proposed a Social Assistance Innovations Fund which would attract NGOs and other organizations to compete for funding, aimed at achieving defined objectives for specific target groups. The small steering committee will represent a large number of NGOs, at least a quarter of which are disability organizations. Unlike many previous programs, the fund will not define a positive or negative list of programs or projects that it is willing (or unwilling) to finance. Instead, organizations will compete for funding for project ideas targeting specific beneficiary groups in society, to achieve pre-defined outcomes for these. The “desired outcomes” were identified by the beneficiary groups themselves, using participatory methodologies. The identified desired outcomes include for example (i) improved employment opportunities for the disabled and the families in extreme poverty, (ii) improved education opportunities for teenage mothers, disabled children and adolescents, and (iii) reduced risks and provide alternative activities for children and youth, especially for street children, children involved in commercial sex and working children.

disability issues. Such campaigns are key to ensuring greater social integration of traditionally shunned or marginalized population groups, as this can have a real impact on project success: one (non-Bank funded) study of community development projects reported that a relatively low portion of projects overall (30%) intentionally built in awareness raising and community development components. However, of the high success initiatives, 44% employed awareness raising strategies, contrasted with none of the low-success ventures.²¹

Social Funds Expecting Future Work with Disability

28. Several social funds (Moldova, Armenia, Zambia, and Malawi) indicated that although there are no current activities that reach persons with disabilities, such work is planned in the next phase of operation. Given the existence of a government ministry which addresses disability issues, and the strength of the disability NGOs in the country, Malawi may develop the greatest number of projects.

²⁰ Narayan and Ebbe, p. 26.

²¹ Aldred Neufeldt and Alison Albright.

29. Moreover, several social funds noted that while some projects have served persons with disabilities, they expect the number of subprojects to increase in the future. In some cases, demand from beneficiaries with disabilities is strong; for example, the Tajikistan social fund has received more than 20 proposals from groups representing persons with disabilities. While both Bulgaria and Honduras have current disability-related subprojects, they have newly-developed components which will more systematically include persons with disabilities in the targeted population. Bulgaria has recently introduced a new category of subprojects called “Innovative Microprojects” which specifically target people with disabilities, especially as regards employment opportunities.

What More Can Social Funds Do?

30. As noted earlier, there is increasing community-based work on disability issues by many organizations across the world. Much of this work could be adapted and used within social funds. Social funds could also work with established organizations in one component of their activities, such as in the case of Speranta and Whirlwind Wheelchair below.

- Speranta, a disability organization in Romania of families of 700 children with a range of disabilities, has financed day centers for adults and children, a rehabilitation center for the children who are less disabled and who could be prepared to be mainstreamed into the normal school, parental training and support, and advocacy and public awareness-raising. Through a program for vulnerable groups, a social fund could support infrastructure investments (including equipment for the centers), and training and technical assistance.
- Whirlwind Wheelchair International (WWI) at San Francisco State University acts as the hub of a network of wheelchair builders spanning more than 25 countries. WWI supports and extends the network, promotes and coordinates activity, serves as the communications center, and stimulates and cross-fertilizes the design process. WWI undertakes wheelchair building courses, which always include a significant number of wheelchair riders among the training participants. While it is unlikely that large-scale manufacturing would be supported by a social fund, a social fund could support local wheelchair manufacturers in terms of lending and technical assistance to micro-entrepreneurs or provide community-level grants to help needy individuals purchase wheelchairs.

31. There are a wide range of community-level interventions that could be financed by social funds outside of those described above. Social funds have been active in all of the

following types of activities, which could also directly benefit persons with disabilities (examples of which are given in parentheses):²²

- **Early Childhood Development** (prevention, rehabilitation, social inclusion)
 - **Education** (inclusive education, accessible schools)
 - **Training** (social rehabilitation, vocational education and training, assistive devices, public outreach/awareness campaigns)
 - **Health** (disability prevention and early detection; medical rehabilitation, training of health clinic staff on disability issues)
 - **Nutrition** (disability prevention)
 - **Population and Reproductive Health** (maternal-child health, early detection)
 - **Labor Market Interventions** (adaptation of workplaces, employment opportunity equalization, adaptation of work places)
 - **Finance/enterprise Initiatives** (such as wheelchair manufacturing facilities or manufacturers of assistive devices)
 - **Microfinance/Microenterprise** (income generation projects)
 - **Deinstitutionalization** (daycare centers for persons with disabilities)
 - **Post-Conflict Reintegration** (vocational education and training for ex-combatants, psychological counseling services)
 - **Services for the Aging** (homecare visits, medical and food delivery services)
 - **Infrastructure Improvement** (providing NGO facilities or community meeting spaces; updating selected existing facilities)
32. Challenges for including more persons with disabilities in social fund subprojects are presented below, and recommendations for enabling further work follow. Annex 4 provides a list of resources to assist with the development of subprojects.

IV. CHALLENGES FOR THE FUTURE

33. Developing successful interventions for people with disabilities will be a considerable challenge for many social funds in the future. Some of the greatest difficulties in effectively reaching this population are listed below. Recommendations for meeting some of these challenges and filling knowledge gaps follow.

Challenges

- **Collecting data.** As with many vulnerable and marginalized groups, there are few statistics available on the composition and profile of people with disabilities in most countries. National data on disability is rarely collected at a household level.²³ Social funds rarely know how many in their country have a disability and where they live. Better statistics, will social funds allow social funds to better target people with disabilities more systematically.

²² This list is based partly on suggestions made by Ronald Wiman in his presentation “Is Disability Bankable?” at World Bank Human Development Week 2000.

²³ Lynne Sherburne-Benz, “SF2000 Community-Level Interventions/and Household Benefits,” presentation at World Bank Human Development Week 2000.

- **Finding Expertise to Ensure Quality.** In order to ensure good quality of disability-related subprojects, local technical expertise is required. However, well-qualified personnel can be difficult to find. The Yemen Social Fund identified non-availability of technicians at the local level as one of the biggest roadblocks implementing disability-related subprojects; their solution was to use regional consultants.
- **Working with NGOs.** Many authors have argued that working with non-government organizations (NGOs) can help combat social exclusion²⁴ – one of the biggest problems for people with disabilities. For a group that is physically dispersed rather than being located in one community, NGOs can serve as a focal point, providing a “home” for a far-flung community. Further, in the case of those with mental disabilities who are less able to speak for themselves, NGOs can provide a voice that might otherwise not be heard. Yet, working with NGOs presents many challenges. Frequently there are not enough NGOs with sufficient capacity to prepare a proposal for a social fund-financed project that could benefit persons with disabilities. In other instances, NGOs do not represent the needs of the poor; for example, in Madagascar, a study showed that NGOs that worked with disability groups did not represent very poor people but in fact represented the elite.²⁵ In some cases, as in Yemen, NGOs may take a “charitable” approach to helping people with disabilities, rather than acting to increase opportunity and self-sufficiency; this approach runs counter to the philosophy of social funds and of most disability literature. The challenge of distinguishing between these approaches will increase as more social funds interact with NGOs.
- **Sustainability.** The Yemen social fund identified sustainability as one of its main challenges for its disability subprojects. This challenge is by no means limited to the disability-related sphere. Although every social fund subproject proposal must include provisions for sustainability, such as an agreement signed with local authorities to maintain facilities constructed using social fund financing, or user fee collection to fund future repairs, there is no guarantee that social fund-financed projects or programs will be sustained in the long term. Evidence is only now being collected that social funds subprojects have performed relatively well in terms of sustainability of services after social fund financing ends.²⁶ As with any other social fund-financed subproject, project proposals benefiting people with disabilities should be required to include a maintenance plan. Creating a disabled people’s user’s association or NGO specifically tasked with maintaining the infrastructure may help with sustainability.
- **Balancing demand-driven and demand management.** Social funds historically are demand driven. Given the choice, communities may well choose roads and schools rather than projects for specialized groups because the benefits are seen to

²⁴ For example, Christoph Badelt, The Role of NPOs in Policies to Combat Social Exclusion (Social Protection Discussion Paper No. 9912, 1999).

²⁵ K. Subbarao, et. al. Safety Net Programs and Poverty Reduction: Lessons from Cross Country Experience. (Washington, DC: The World Bank, 1997).

²⁶ Julie Van Domelen and Lynne Sherburne-Benz, “Evaluating Social Fund Performance Across Countries,” (Washington, DC: Social Protection and PREM Networks, World Bank, Forthcoming 2000).

extend to the wider community. There is an inherent tension between pure demand-driven projects, creating “informed choice”, and influencing project choice by targeting certain population subgroups. Whenever there is earmarking of funds or prioritizing of projects, there may be criticism that social funds are not responding to the true needs and priorities of communities. Social funds need not create special programs, however, but can begin addressing the needs of people with disabilities simply by ensuring that when possible, there are no physical barriers to the use of and access to social funds-financed projects.

- **Changing Attitudes.** People with disabilities suffer in society at large because of negative cultural and societal attitudes; and often, within the development community, they are impacted by the mistaken assumption that addressing their needs is an expensive proposition. Cultural conventions and deeply-held beliefs such as these can be extremely difficult to change. Until cultural attitudes change, so that people with disabilities are seen as potentially productive members of society and that many of their needs can be met (even in a developing country context) in a cost-effective way, it will be an uphill battle to address their needs systematically. Social funds can help by showing cost-effective ways of promoting access for people with disabilities.
- **Defining What is Meant by Community.** Social funds are perceived as reaching out to “communities,” but often this word is defined in terms of geographic location. People with disabilities are almost always a small portion of any geographic community and it is therefore unlikely that they will constitute a cohesive “community” in this sense. A new definition of community is required which views the term not so much as meaning a geographic zone, but rather closely-knit groups of sharing a common interest. De Silva uses the word community as “[including] groups of individuals living in close proximity to each other and/or other social groups, grassroots entrepreneurs or associations able to identify a need and come together to access project funds.”²⁷ This definition broadens the concept of community and raises the possibility that subgroups within a geographic community, such as people with disabilities, indigenous people, or NGOs representing these groups, may access funds. Unless such a definition becomes commonplace, people with disabilities will continue to be disadvantaged in terms of accessing funds earmarked for community development.

V. RECOMMENDATIONS

34. Despite these challenges, many social funds have enacted disability-related subprojects, and as more social funds begin to target vulnerable groups, such projects will likely grow in the future. Persons with disabilities can be reached in social funds both through special projects or through slight modifications of “traditional” projects for non-

²⁷ Samantha De Silva, Community-based Contracting: A Review of Stakeholder Experience (Washington, DC: World Bank, 2000), p. 2.

disabled people. Below are some recommendations on how better to facilitate projects that will benefit people with disabilities.

Actions oriented to Social Fund Investments

- Modify subprojects not targeting people with disabilities by making small changes as necessary. For example, standard architectural blueprints of buildings should incorporate disability-accessible designs such as ramps when renovating or building a school or health facility. This is applicable to subprojects other than infrastructure. For example, an ILO-sponsored project in Cambodia found that physically disabled persons could participate in a non-disabled public work project if the tools and equipment used were slightly modified. This project helps to demonstrate that people with disabilities can be effectively integrated in ordinary vocational training, small enterprise development, employment intensive works and other employment creation programs in post-conflict countries with a little adaptation of work sites, tools and equipment. It is found that the benefit of these adaptations are significant for the disabled workers, as special programs are often few, lead to segregation and rarely result in meaningful employment.²⁸

Ensuring that people with disabilities have access to social fund financing need not be costly. For example, in Benin, every social fund-financed school uses architectural plans drawn up by the Ministry of Education. Such a strategy is cost effective and ensures adherence to national standards. The social fund could work with the Ministry to modify these plans so that ramps rather than stairs are built for future schools. While such architectural barriers should be accompanied by attitudinal changes to contribute to inclusion, removing architectural barriers could also contribute to attitudinal changes.

- Exercise caution when reviewing disability-related subproject proposals, and if necessary, use outside help to vet proposals. Some disability-related subproject applications may propose initiatives that, while well-meaning, may actually add to the physical or social isolation of persons with disabilities rather than encouraging integration. For example, a charitable NGO may propose building an institution for children with mental disabilities, which if built might actually harm the intended beneficiaries by furthering their social isolation and taking them from their families. If the social fund has no disability-related specialists, it should consider using external specialists in disability issues to provide feedback on proposals (and perhaps to provide technical assistance to applicants to improve proposals) to ensure that disability-related subprojects reflect the newest thinking on services and facilities for persons with disabilities.
- Include disability in the menu of subprojects eligible for social fund financing. In a recent impact evaluation of the Honduras Social Investment Fund²⁹ the menu/type

²⁸ David Dilli. Handbook. Accessibility and Tool Adaptations for Disabled Workers in Post-Conflict and Developing Countries. (ILO Action Programme on Skills and Entrepreneurship Training for Countries Emerging from Armed Conflict, Geneva: ILO, 1997) .

²⁹ Ian Walker, et. al. Ex-Post Evaluation of the Honduras Social Investment Fund. (Honduras: ESA Consultores, 1999) Full document available on Social Funds Website at www.worldbank.org/sp

of projects eligible for funding influence overall poverty targeting, with lower income groups reached better through education, water and health investments and less well through sewerage investments. A category of eligible interventions which include specific interventions for disabled (which could be a broad category such as 'social assistance') could be developed which would allow for sub-projects which explicitly address disability issues. As an illustration, Annex 5 takes the existing menu of eligible projects from the Belize social fund and suggests how disability initiatives could be incorporated.

- Fund public information and outreach campaigns to combat social stigma and exclusion of people with disabilities. Use public outreach to reach groups of and for persons with disabilities and inform them of the possibilities of projects through the social fund. Within one of its subprojects, the Association of Light and Hope in Beni-Suef, Egypt, organized 16 seminars to raise the awareness of individuals who are blind and deaf and their families.
- Build the capacity of disability organizations and NGOs through training. Several social funds have experience in training other vulnerable groups (women's groups, indigenous populations) to build their local organizational capacity, such as Malawi and Eritrea. In countries where grassroots organizations for people with disabilities have been established, there is a greater chance that demand will be created for disability-related subprojects. In countries where such organizations are weak or nonexistent, social funds should consider funding training and capacity building for such groups. For example, the Jamaica Social Investment Fund finances a participation adviser to facilitate needs articulation and train communities.³⁰ Funds that use community-level facilitators could work with NGOs as well as the broad community to ensure that people with disabilities participate in local consultations and that local organizations working with disability issues are actively engaged in developing subproject proposals.

Actions oriented to Social Fund Staff

- Train staff on disability issues. Social fund staff should be made aware of disability issues through training, since the technical background of staff can influence choice of projects.³¹ Staff of social funds should recognize that people with disabilities are among the poorest and most vulnerable people in any society; and that by helping this group they are helping to make social funds more systematically pro-poor. Yemen is one social fund that has expressed the intention to do such training. Staff training will also equip staff to better analyze disability-related subprojects for quality and cost-effectiveness.
- Develop a disability strategy. The Guatemala social fund created a strategy to include indigenous groups within subprojects and to build indigenous people's

³⁰ Bigio, p. 85.

³¹ Bigio, p. 57, and Narayan and Ebbe, p. 37.

capacity to gain access to resources.³² Similarly, social funds should determine the best way to integrate people with disabilities into subprojects.

- Assist in developing a set of architectural blueprints for the infrastructure projects that social funds build which incorporate the considerations of users with disabilities. A readily-available set of blueprints will make it more likely that social funds will use them and that people with disabilities will benefit.
- Enact stronger monitoring. Social fund management information systems should include indicators on people with disabilities (as percentage of total beneficiaries, etc). This will help to capture information not presently being recorded on the sorts of projects benefiting people with disabilities; and to help determine future strategy more systematically.
- Adjust project selection criteria. Proposals for projects that benefit people with disabilities may be weighted differently than other projects. For example, in Cambodia, proposals received in which beneficiaries are particularly vulnerable (including people with disabilities) receive higher ranking for funding.³³

Actions oriented to Regional Social Fund Networks

- Use regional networks to exchange information on disability issues (best practice, lessons learned, etc). In recent years, social funds have created regional affiliations, or “networks,” intended to share information across national borders. These networks now exist in Africa, Eastern Europe, and Latin America. Certain regional disability considerations would greatly benefit from cross-country consideration, such as the issue of residential institutions for people with disabilities in Latin America and Eastern Europe; and post conflict victims in Asia and Africa.

Actions oriented to the World Bank

- Encourage collection of disability data. There is a lack of household statistical information on people with disabilities, and the World Bank should encourage client governments to gather statistical information on people with disabilities (and finance these activities when possible).
- Create a database of consultants knowledgeable in disability issues. This will assist social funds in finding the expertise they need. This database is currently being developed for World Bank staff and will be available internally on the disability web site (www.worldbank.org/sp). Additionally, the International Disability and Development Consortium (IDDC) is starting a resource personal page on its website (www.iddc.org.uk) in order to link up people/agencies offering services in disability and development and organizations/projects looking for technical support.

³² Narayan and Ebbe, p. 39.

³³ Narayan and Ebbe, pp. 27-28.

- Develop a standard definition of disability that can be used by Social Funds to track their achievements. As noted earlier, disability is often difficult to define, so some consistency across social funds would enable better tracking. There may be a need for some regional variations due to cultural issues.
- Support further research on social funds and disability, such as the following:
 - Conduct fieldwork in countries where social funds have successfully targeted people with disabilities, to determine best practices and lessons for future social funds.
 - Conduct a review of successful projects supported by NGOs and bilaterals.
 - Determine ways to address challenges that might arise (e.g., balancing demand-driven with the need to develop disability support organizations which create demand).
 - Determine the effectiveness of all disability-related subprojects. What impact have they had? Has there been any corresponding increase in disability awareness in the community? Have they been sustainable?

Actions oriented to Non-governmental Organizations and Aid Agencies

- Support the formation of associations which would enable persons with disabilities to be empowered and request projects. Local NGOs can act as information clearinghouses for people with disabilities, disseminating legal and policy information and encouraging persons with disabilities to be active in their communities. In Uganda, for example, there are at least two powerful local advocacy NGOs (the Foundation of People with Disabilities, whose goal is to mobilize people with disabilities in rural areas³⁴; and the National Union of Disabled persons of Uganda (NUDIPU)) as well as an unusually high number of people with disabilities elected to local government (in 1997, there were approximately 2000 disabled representatives³⁵). While a specific link has not been drawn between these organizations and the relatively high number of disabled political representatives in Uganda, the NGOs are good indicators of an enabling environment in which persons with disabilities are encouraged to take part in civil society. Such organizations might also distribute information on funding opportunities (such as those available in social funds) to their constituents.

Foreign NGOs can help build the capacity of local NGOs to work on behalf of persons with disabilities. For example, the (locally-based) Albanian Disability Rights Foundation, which helps to distribute wheelchairs and assistive devices to people in remote areas, receives training and technical assistance from the international development agency Oxfam.

³⁴ Described by Jabulani M. Ncubedis in “Eliphaz Mazima Remembered,” Disability International, Summer 1997 <<http://www.dpa.org.sg/DPA/publication/dpipub/summer97/dpi5.htm>>.

³⁵ Ncubedis.

Bilateral NGOs such as the UK's Department of Foreign and International Development (DFID) have been active in supporting disability-related initiatives through technical assistance and lending activities. A recent large scale project has been undertaken in extreme rural India by DFID, which may be an appropriate model.³⁶ In addition, bilateral donors can contribute to ongoing projects with other multilateral donors. For example, the training component of the World Bank's Lithuania Community Social Services Project has been funded by the Swedish International Development Agency, and delivered by the Stockholm School of Social Work.

VI. CONCLUSION

35. From this review of social fund activities, it is clear that persons with disabilities have been reached and can be reached with social fund initiatives. This paper does not advocate simply encouraging more disability-specific projects in social funds, but rather argues that social funds and social fund task managers must more carefully consider persons with disabilities as one of the most vulnerable and economically disadvantaged population groups, who may need special assistance in competing for subproject funds.

36. It has also been argued that people with disabilities may benefit from non-disability-specific subprojects through simple adaptations (of architectural plans, for instance; or of the tools used in public works projects). People with disabilities may have special needs, but like other marginalized groups, their greatest needs are to be accepted and integrated into their own societies, and to be able to access the same opportunities as non-disabled people. Social funds can help accomplish this through providing infrastructure and services that people with disabilities can use, by supporting organizations that help persons with disabilities formulate and demand projects, and by promoting greater public understanding of the population.

³⁶ DFID India: India: Poorest Areas Civil Society Programme (London: DFID, 1999).

ANNEX 1: ICIDH-2 GUIDELINES FOR DEFINING DISABILITY³⁷

The international guide for defining disability is the World Health Organization's classification within ICIDH-2: International Classification of Functioning and Disability. ICIDH-2 encompasses all aspects of human functioning and disability associated with health conditions. It organizes information according to three dimensions: body level (body functions and structure, problems in which are considered impairments), individual level (activities), and society level (participation):

- The body dimension relates to an **Impairment**, or a loss or abnormality of body structure or of a physiological or psychological function, e.g. loss of limb, bipolar disorder.
- An **Activity** is the nature and extent of functioning at the level of the person. Activities may be limited in nature, duration and quality, e.g. taking care of oneself, maintaining a job.
- **Participation** is the nature and extent of a person's involvement in life situations in relation to impairment, activities, health conditions, and contextual factors. Participation may be restricted in nature, duration, and quality, e.g. participation in community activities, obtaining a driver's license.

ICIDH-2 also incorporates a list of contextual factors which have an impact on all three dimensions. *Environmental factors* are external to individuals and can have a positive or negative influence on the individual. Among others, these include the physical and material features of the environment such as home, workplace or school, formal and informal social structures and services in the community or local setting, and overarching approaches and systems established in a culture or subculture such as attitudes and ideologies. *Personal factors* are the individual background of an individual's life and living; they may include age, race, gender, educational background, etc.

ICIDH-2 helps to focus interventions on impacts, such as improved functioning, improved activity level, improved participation, or improved accessibility, rather than on intermediate outputs, such as services/instruments for persons with disabilities. The conceptual model of ICIDH-2 helps to characterize the kind and level of intervention that is appropriate to the actual disablement needs of the individual.

³⁷ Material has been combined from both WHO, ICIDH-2: International Classification of Functioning and Disability <www.who.int/icidh> and from Ronald Wiman, "Is Disability Bankable?" Presentation at World Bank Human Development Week 2000.

- **Impairment Interventions:**
 - medication interventions to deal with the impairment
 - preventive interventions to avoid activity limitation
- **Activity Limitation Interventions:**
 - rehabilitation interventions
 - provision of assistive devices
 - personal assistance
 - preventive interventions to avoid participation restrictions
- **Participation Restriction Interventions** (Removing barriers and enhancing facilitators):
 - public education, equalization of opportunities, social policy reform, legislation
 - architectural ‘universal design’ applications
 - other ways of accommodating activity limitations in major life arenas.

WHO notes emphatically that ICIDH-2 is about *all* people. The functional states associated with all health conditions at body, individual, or society level can be described using ICIDH-2. Although it is inherently a health-related classification, it is also used by other sectors such as insurance, social security, labour, education, economics, social policy and general legislation development.

ANNEX 3: SOCIAL FUND OVERVIEW

Extent of Social Funds

Total World Bank financing (planned and actual to date, to FY05) is estimated at \$3.716 billion for its approximately 65 social fund and social fund-like projects³⁸; with donor and government cofinancing included, the total is estimated at \$8.9 billion. Table 1 below provides a list of all social funds and their overall financing.

What are Social Funds?

Social funds are public entities that provide money for community-based projects, based on proposals submitted by the communities themselves.³⁹ Social funds are demand-driven, in that they respond to requests from communities and community groups (either directly from community-based groups or through intermediaries such as NGOs and local governments), which gather together to decide on their funding priorities. Project proposals are prepared by community groups themselves, and are then appraised, financed, and supervised by the social fund. As such, social funds allow poor people to become actively involved in the development of their communities.

What do Social Funds Finance?

Throughout their history, social funds have financed many different types of projects. The earliest social funds were intended as emergency infrastructure and job creation programs for poor people, and the bulk of their financing was for health clinics, schools, and water supply/sanitation facilities. Basic social infrastructure still accounts for the majority of social fund lending (over 80% as of 1997).⁴⁰ In recent years, social funds have financed projects ranging from job creation programs and empowerment training, to building local organizational capacity, and anything else that a community may decide is its priority. Box 8 presents more detail on the types of social funds that exist.

³⁸ This number includes AGETIPs, (Agences d'Execution des Travaux d'Interet Public Contre le Sous-Emploi), which are social fund-like employment creation programs used primarily in Africa; and also counts each generation of social fund within a country as a separate social fund.

³⁹ Jorgensen and Van Domelen, p. 1.

⁴⁰ Jorgensen and Van Domelen, p. 3.

Box 8: Types of Social Funds⁴¹

Jorgensen and Van Domelen break down the work of most funds into five areas

Infrastructure improvement funds, which provide basic economic and social infrastructure to poor communities.

Employment funds, created in times of crisis or as job creation mechanisms to provide short-term jobs repairing infrastructure.

Community Development funds, which have as explicit objectives to build communities' ability to request and manage funds.

Social Service Delivery Improvement funds, which typically place emphasis on training and capacity building.

Support for Decentralization, in which funds work with local governments to support federal decentralization efforts.

Van Domelen and Jorgensen write that future Bank-financed social funds will concentrate more on building sustainable services and helping vulnerable groups. Instead of simply financing a water supply system or school, for example, they will try to “make sure that the water supply system does indeed provide clean water [and], to make sure learning is taking place in the school. In other words, social funds [will] pay more attention to the flow of benefits from the infrastructure it has created.”⁴² As social funds place greater emphasis on capacity building, social services, and reaching vulnerable groups, the potential for social funds reaching people with disabilities seems set to grow in future.

How Do Social Funds Reach the Poor?

One of the reasons that social funds have expanded across the world and been long-lasting is that they have been shown to reach the poor.⁴³ Traditionally, social funds have reached out to poor communities by “targeting” certain communities for assistance, using poverty maps of the country that indicate incomes in each region, geographic remoteness (often indicating poorer communities), or other signs of poverty as appropriate within the given country. The “menu” of social fund projects – i.e. what social funds will and will not finance – have similarly been “targeted” to favor poor people over the better-off.

While social funds have done well at reaching relatively poor groups by these simple targeting mechanisms, there are factors which preclude pure-demand driven projects from reaching the very poorest population groups. Within their communities, the poorest are often

⁴¹ Jorgensen and Van Domelen, pp. 10-11.

⁴² Jorgensen and Van Domelen, p. 18.

unable to utilize infrastructure or services financed by social funds, and may be excluded in the decisionmaking process.⁴⁴ Among these poorest population groups, socially excluded or isolated groups figure heavily. In addition, some of the poorest households may choose not to use services for a variety of economic and social reasons. Social funds have increasingly recognized that non-income “barriers to development” such as gender, ethnicity, or cultural trait, must be addressed. Recognizing this, some of the latest social funds reach out specifically to socially marginalized or excluded groups (ethnic minorities, women, street children) by earmarking funds for certain populations or doing special outreach to these groups. A 1997 study noted that 24% of social investment funds have “targeting poor and vulnerable” as a specific project objective, while “NGO involvement” was an objective in a further 25% of social funds. The Panama social investment fund, for example, specifically targets indigenous populations for aid; the Jamaica social investment fund targets vulnerable groups (including the disabled). In addition, some social funds are also working more and more with non-government organizations (NGOs) that represent the interests of vulnerable groups rather than the community at large. All of these efforts contribute to their success in reaching the poor.

⁴³ See preliminary results from Social Funds 2000 Survey, preliminary results presented at Human Development Week, March 1, 2000.

⁴⁴ For a discussion of this issue, see Subbarao, K., et. al. Safety Net Programs and Poverty Reduction: Lessons from Cross Country Experience. Washington, DC: The World Bank. 1997.

Table 2: Social Fund Financing

[Bolded countries indicate those social funds with disability subprojects]

Country	Year established**	Financing (\$US million):			SF has Development Objective or component specifically for vulnerable groups?†	Development Objectives specifically mention working with NGOs?††
		World Bank	Gov't/ Other Donor	Total		
Albania	1996	4	0	4	No	No
Algeria **	1996	50	0	50	Yes	No
Angola ***	1996	24	0	0	No	Yes
Argentina	1995	152	265.9	417.9	Yes	Yes
Armenia ****	1996	12	8.9	20.9	Yes	No
Bangladesh	1999	62	5	67	Yes	Yes
Belize	1997	7	4.6	11.6	Yes	No
Benin	1998	4	0	4	No	Yes
Bolivia	1993	40	90	130	No	No
Bulgaria	1998				No	No
Cambodia	1999	25	2.77	27.77	Yes	Yes
Comoros	1998	11.5	0	11.5	Yes	No
Ecuador	1994	45	0	45	Yes	Yes
Egypt	1996	120	655	775	Yes	Yes
Eritrea	1990	17.5	32.18	49.68	Yes	No
Ethiopia	1996	120	122.4	242.4	Yes	No
Georgia	1997	20	8.3	28.3	No	Yes
Ghana		5	0	5	No	Yes
Guatemala	1998	30	20	50	Yes	No
Haiti	2000	27	30	57	Yes	Yes
Honduras	1996	28	52	80	Yes	Yes
Jamaica	1996	20	28	48	Yes	Yes
Lesotho	1997	4.7	0	4.7	No	No
Madagascar	1995	40	5.4	45.4	No	Yes
Malawi	1996	56	15.32	71.32	No	Yes
Moldova	1999	15	4.8	19.8	Yes	No
Morocco	2000					
Nicaragua	1999	45	120.7	165.7	Yes	No
Pakistan	1999				No	No
Panama	1997	30	92.4	112.4	Yes	Yes
Peru	1996	150	280	430	No	No
Philippines	1998	10	5.33	15.33	Yes	Yes
Romania	1999	10	17	27	No	Yes
Rwanda	1993	38.1	10.98	49.09	Yes	No

* Many social funds have had more than one phase. For example, the Bolivia social fund has had at least four lending tranches. This paper uses information on the social fund that is currently under implementation (as of 03/2000), or, if the social fund has closed, the last lending tranche.

† Based on development objectives listed in the social fund's Project Information Document. Vulnerable groups defined as underserved communities or socially disadvantaged individuals.

†† Based on development objectives listed in the social fund's Project Information Document.

** Another phase has just been approved (1999), with a total of \$100m Bank and \$200m other lending.

*** Next phase planned FY01.

**** Next phase has just been approved, with a total of \$10 million Bank and \$8 million other financing.

Country	Year established**	Financing (\$US million):			SF has Development Objective or component specifically for vulnerable groups?†	Development Objectives specifically mention working with NGOs?††
		World Bank	Gov't/ Other Donor	Total		
Sao Tome/Principe	1991	N/A			N/A	N/A
Sri Lanka	1991	N/A			N/A	N/A
St. Lucia	1999	3	0	3	TBD	-
Tajikistan	1997	12	0	12	Yes	Yes
Tanzania	2001	50	0	50	TBD	-
Thailand	1998	298	160	458	TBD	-
Togo	1999				No	No
Turkey	2002	10	0	10	TBD	-
Ukraine	2001	40	0	40	TBD	-
Uzbekistan	2000	15	0	15	TBD	-
Yemen	1997				Yes	No
Zambia	1995	30	17.7	47.7	Yes	No
Zimbabwe	1998	60	13	73	No	No

* Many social funds have had more than one phase. For example, the Bolivia social fund has had at least four lending tranches. This paper uses information on the social fund that is currently under implementation (as of 03/2000), or, if the social fund has closed, the last lending tranche.

† Based on development objectives listed in the social fund's Project Information Document. Vulnerable groups defined as underserved communities or socially disadvantaged individuals.

†† Based on development objectives listed in the social fund's Project Information Document.

ANNEX 4: RESOURCES

Suggested Readings

(Additional readings can be found on web sites below.)

Disabled Village Children: A Guide for Community Health Workers, Rehabilitation Workers, and Families. David Werner. California: Hesperian Foundation, 1987.

Child Landmine Survivors: An Inclusive Approach to Policy and Practice. International Save the Children Alliance, 2000.

Disabled Children in a Society at War: A Casebook from Bosnia. Rachel Hastie. New York: Oxfam, 1997.

Disabled Children and Developing Countries. Pam Zinkin and Helen McConachie, eds. London: Mac Keith Press, 1995.

Training in the Community for People with Disabilities. E. Helander, P. Mendis, G. Nelson, and A. Goerdt. New York: World Health Organization, 1989.

International Leadership Forum for Women with Disabilities: Final Report. Rehabilitation International, 1998. [available on Rehabilitation International web site: see below]

Loud, Proud and Passionate: Including Women with Disabilities in Development Programs. Cindy Lewis and Susan Sygall, eds. Mobility International, USA, 1997. [available on MIUSA web site: see below]

Disability and Self-directed Employment. Aldred Neufeldt and Alison Albright, eds. North York: Captus University Publications, 1997.

Mobility for All: Accessible Transportation Around the World. Tom Rickert. California: Access Exchange International, 1998. (globalride-sf@worldnet.att.net)

Listen to the People: A Guide for Planners of Disability Programmes. Geneva: International Labour Organization, 1994.

Manual for the Development of Statistical Information for Disability Programmes and Policies. Department for Economic and Social Information and Policy Analysis/Statistics Division. Statistics on Special Population Groups. Series Y. No. 8. United Nations, 1996.

WEB SITES

The World Bank Disability Site, www.worldbank.org/sp, has links to the following resources:

- UNESCAP: Understanding Community-Based Rehabilitation
- UNESCAP: Management of Self-Help Organizations of People with Disabilities

- UNESCAP: Promotion of Non-Handicapping Physical Environments for Disabled Persons: Guidelines
- Annotated Bibliography of Disability Documentation Produced by Save the Children
- STAKES: Rapid Handicap Analysis
- UNESCO – Special Needs Education Publications (Includes such publications as Inclusive Schools and Community Support Programs; Teaching Visually Impaired Pupils in the Normal Classroom, etc.)
- ILO – Training and Vocational Rehabilitation Publications (Includes such publications as Handbook. Accessibility and Tool Adaptations for Disabled Workers in Post-Conflict and Developing Countries.)
- Nothing About Us Without Us: Developing Innovative Technologies For, By and With Disabled Persons. Hesperian Foundation.

As well as links to World Bank background documents:

- Moving from Residential Institutions to Community-Based Services in Eastern Europe and the Former Soviet Union
- Provision for Children with Special Educational Needs in the Asia Region
- Disability Issues, Trends, and Recommendations for the World Bank
- Survey of Disability Projects: The Experience of SHIA, Swedish International Aid for Solidarity and Humanity
- Poverty and Disability: A Survey of the Literature

As well as links to web sites of the following organizations:

- UNESCO – Special Needs Education
- UN Division for Social Policy and Development, Programme on Disabled Persons
- WHO Social Change and Mental Health
- ILO – Vocational Rehabilitation Programme
- Asian and Pacific Decade of Disabled Persons, UNESCAP
- Disabled People’s International
- Rehabilitation International
- Handicap International
- SHIA: Solidarity, Humanity, International Aid (Swedish Organisation of Disabled International Aid Organizations)
- Mobility International USA (MIUSA)
- World Institute on Disability (WID)
- Enabling Education Network
- Global Applied Disability Research and Information Network on Employment and Training (Gladnet)
- International Disability and Development Consortium

And links to the following resource sites:

- Family Village: A Global Community of Disability Related Resources
- DRM Guide to Disability Resources on the Internet
- Indie (The Integrated Network of Disability Information & Education)
- Necesidades Educativa Especiales: Directorio de Recursos en Internet

- La Asociación para la Promoción del Minusválido PROMI
- Forum des Pays francophones de L'Union mondiale des aveugles
- Info-route sur la déficience vers l'intégration et l'éducation

Two additional sites not yet included on the World Bank web site:

World Rehabilitation Fund

The WRF offers professional/technical training and assistance to help people help themselves and to aid war torn or developing nations to better care for their own citizens with disabilities. Through its network of programs, the World Rehabilitation Fund:

- assists organizations in developing countries to strengthen their capacity to meet the needs of persons with disabilities such as landmine survivors;
- trains specialists in the fabrication and fitting of artificial limbs and orthopedic braces;
- sets up community-based programs for physical and psychological rehabilitation of individuals disabled through war and natural disasters;
- trains physicians, nurses and therapists from all over the world in state-of-the-art technologies appropriate for the geographic area they serve;
- helps empower people with disabilities achieve maximum independence.

www.worldrehabfund.org

Closing The Gap, Inc.

Computers are tools that can provide solutions to many problems facing people with disabilities today. Closing The Gap, Inc. is an organization that focuses on computer technology for people with special needs through its bi-monthly newspaper, annual international conference and extensive web site. The February/March issue of the newspaper, the annual Resource Directory, is a guide to the selection of the latest computer-related products available for people with special needs. (This guide may also be purchased separately.)

www.closingthegap.com

ANNEX 5: INCORPORATING DISABILITY INTO SOCIAL FUNDS MENUS CASE STUDY - BELIZE

Most social funds have a set of project criteria that are used to choose projects. Generally the following aspects of a project are appraised: social aspects (which includes both community participation and social impact), cost and economic considerations, technical criteria, institutional, and sustainability.

Social funds also have a menu of allowable projects which serves to limit the type of activities supported. These menus could include disability-specific components, but disability could also be incorporated into existing menus. The following menu is taken from the Belize SIF Operational Manual. After each category of eligible project, suggestions for ways to include persons with disabilities are listed.

Belize Menu of Allowable Projects

Water Projects

The Belize Social Investment Fund will finance the new construction, rehabilitation or upgrading of:

- Hand dug wells,
- Hand pumps
- Vats
- Elevated water tanks
- Reservoirs
- Catchment systems

The Fund will also finance:

- Training in health and hygiene and/or
- Training in the operations and maintenance procedures for water systems.

[Including persons with disabilities would mean ensuring that the physical systems are accessible. Any training financed should include outreach to persons with disabilities. In addition, special sessions for persons with disabilities and their family members could be developed with the aim to ensure good health of the person with the disability and/or guidelines for caring for adults or children with disabilities. The Hesperian foundation produces excellent resources such as Disabled Village Children: A Guide for Community Health Workers, Rehabilitation Workers, and Families].

Sanitation Projects

The Belize Social Investment Fund (the Fund) will finance:

- Construction of Ventilated Improved Pit (VIP) latrines
- Solid waste/garbage disposal sites
- Basic training in the management of solid wastes
- Training programs in basic health and hygiene education
- Remuneration for trainers

[As with Water projects, the social fund could ensure that persons with disabilities can access the facilities and sites, and that training include persons with disabilities or be produced specifically for persons with disabilities.]

Health Projects

The Fund will finance:

- The construction, rehabilitation or expansion of health posts and health centers

The provision and upgrading of the following:

- Sanitary facilities, including pit latrines and toilet facilities at health posts or health centers.
- Water supply facilities for the health posts or health centers (e.g., hand dug wells, hand pumps, vats)
- Equipment, accessories and furniture for health posts or health centers

The provision of:

- Basic pharmaceutical supplies for public health posts or health centers
- First aid supplies for health posts or health centers
- Preventive measures (drainage of pond water and awareness of its effectiveness) in controlling the breeding of mosquitos
- The development of materials for the training of health workers and volunteers in determining costs of services to users.
- The remuneration of trainers

[As with Water and Sanitation projects, the social fund could ensure that persons with disabilities can access the facilities and sites, and that training includes persons with disabilities or be produced specifically for persons with disabilities. Other possibilities include (but are not limited to) direct provision of health equipment such as prosthetics, or increasing the range of primary health care services to include screening for sight and hearing disabilities].

Education Projects

The Fund will finance:

- Installation of water supply.
- Construction of latrines.
- The rehabilitation or addition of existing buildings/facilities.
- Construction or rehabilitation of teachers' houses (only where necessary).
- Manufacture of school furniture - desks, chairs, benches, tables, chalkboards and cupboards.
- Educational equipment and materials.
- Seeds and training for the establishment of community school gardens.
- Promotion of initiatives involving the participation of students under the guidance of parent, teachers and the rest of the community.
- Reproduction equipment and materials.

[Including persons with disabilities would mean creating accessible latrines for all and furniture that could be used by a person in a wheelchair, developing lessons which would accommodate all learners, and so on. UNESCO has published examples of promising approaches in including persons with disabilities in regular classrooms (e.g. Inclusive Schools and Community Support Programs), as well as guides for children with specific disabilities (e.g. Teaching Visually Impaired Pupils in the Normal Classroom.) These can be found at <http://www.unesco.org/education/educprog/sne/publications>.

Economic Infrastructure Projects

The Fund will finance:

- Renovation or construction of culverts
- Renovation or construction of small pedestrian bridges
- Renovation or construction of small (up to 20m or 65ft) feeder road bridges
- Minor repairs of road base and surface (except roads already programmed and funded for improvements)
- Renovation or construction of feeder roads (except roads already programmed and funded for improvements)
- Minor drainage improvements, where necessary, to weak spots in the road network within the catchment area of the project.
- Safe landings and anchorages for traditional waterborne transport of people and produce.
- Minor dredging/clearing of waterways
- Rudimentary flood protection for communities
- Supply of equipment for community improvements and collective harvesting
- Training in maintenance of infrastructure stock as a component of sustainability

[Including persons with disabilities would mean making the bridges and roads accessible for persons with disabilities. UNESCAP has produced helpful guidelines for making public

facilities accessible: Promotion of Non-Handicapping Physical Environments for Disabled Persons: Guidelines at <http://www.unescap.org/decade/publications.htm>].

Social Services Projects

The Fund will finance the following programs or projects whose goals and objectives confirms to the Government of Belize's Human Development Framework:

- Rehabilitation of community centers;
- Projects that will focus on rehabilitating existing buildings for youth development.
- Projects/Programs that will promote capacity building of social institutions and people through community groups made up of but not limited to disadvantaged or deprived youth.
- Projects / programs that increase access to or create employment through skill development as well as the provision of employment information through on-going or summer programs. (Eg: job banks, youth start programs, counseling and job placement, skills training institutions or camps, apprenticeship work programs environmental protection programs)
- Programs/Projects that will enhance and promote personal growth and development of youth through Self-Esteem Development, Values Clarification, Decision making, Gender Equity, Reproductive Health Education as well as stimulating Motivation. (E.g. Conscious Youth Development Program).
- Programs / Projects that will promote stability in families. This is intended to impact on decreasing the incidence of young people involved in delinquent activities. (E.g. Support groups for single parent families/households).
- Projects/programs that will establish community-based mediation centers for young people involved in criminal offences for the first time or minor criminal offences.

The Provision of:

- Materials and supplies for training sessions
- Technical expertise to facilitate training sessions
- Financing for the development of training manuals
- Remuneration for trainers.

Target Population

- Deprived and or disadvantaged youth;
- Young people not attending a formal institution of learning or engaged in any form of employment;
- Teen Parents;
- Pre - Teens in disadvantaged or deprived situations.
- Age: 10 - 19 years

[Including persons with disabilities would mean ensuring that community centers are accessible to all, including youth with disabilities in social service projects, building the capacity of disability organizations, and/or creating special programs or projects that reach

the target population with disabilities. As noted earlier, persons with different disabilities may have specialized needs. For guidelines on employment issues for persons with disabilities, see the International Labour Organization, <http://www.ilo.org/public/english/protection/ses/disabled/pub.htm>].

Organizational Strengthening Projects

- Training in participatory needs assessment or related areas for CBOs, NGOs and GOB line ministries
- Training in project preparation, proposal writing etc for CBOs, NGOs and GOB line Ministries.
- Training in environmental impact assessment for CBOs, NGOs and GOB line Ministries.

[Including persons with disabilities would mean supporting organizations of persons with disabilities, as well as promoting including persons with disabilities in participatory needs assessments.]

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