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Human Capital Development and Social Inclusion in Africa: A Focus on People Living with Disabilities

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Abstract

Human capital plays a pivotal role in the transformation of African economies. Despite the fact that access to sources of human capital in Africa, although still low, has increased significantly over the past two decades. However, new policies and programs across the continent have highlighted the importance of social inclusion. African countries have led the charge towards progress in some domains, yet, as in other parts of the world, positive developments are uneven in Africa. They have left many areas and groups behind. People living with disabilities (PLWDs) are among the many groups that have been left behind and need attention because they face significant challenges related to multidimensional poverty, discrimination, social exclusion, and lack of access to education, healthcare, and employment, despite the existence of legal frameworks promoting their rights. This study aims to explore human capital development and social inclusive in Africa with a focus on PLWDs in Africa. Specifically, it explores the barriers that PLWDs experience in human capital development in terms of education, skills, and healthcare, and also proffers a pathway forward for developing the human capital of PLWDs to enable them to live in dignity and contribute to the national economic growth and development of Africa.

Keywords: Africa, Human Capital, Social Inclusion, People with Disabilities.

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1. Introduction

Africa has recorded impressive economic growth rates in the past two decades (World Bank, 2020; IMF, 2021). Indeed, it appears that the continent has achieved remarkable gains in line with the United Nations' Sustainable Development Goal (SDG) 8. Notwithstanding these gains, pressing issues, such as high unemployment, income inequality, societal unrest, and low levels of human development, still linger in African countries (Ofori and Asongu, 2021; Onifade et al., 2020).

This indicates that recent growth gains in Africa do not benefit the masses, highlighting the need for inclusive growth. As defined by Anand et al. (2013), inclusive growth is a type of growth that benefits all citizens. It is argued that ensuring all segments of the population actively contribute to the development process is essential (Raheem et al., 2018).

In that regard, social inclusion in human capital development is essential since human capital development is critical for inclusive growth and shared prosperity in Africa. According to the United Nations, social inclusion is defined as the process of improving the terms of participation in society, particularly for people who are disadvantaged, through enhancing opportunities, access to resources, voice, and respect for rights (United Nations, 2016).

No doubt, African countries have made significant strides in advancing human development, gaining ground on primary education and health. According to the report accompanying Human Development Index (HDI), Africa has experienced one of the most significant improvements in human development. Between 1990 and 2018 life expectancy increased by more than 11 years. Botswana also enjoys the region's highest increase in HDI rank between 2013 and 2018, rising 11 places in the rankings (UNDP, 2018).

Also, an African country – Seychelles – has moved into the very high human development group. Others are rising in the ranks as well. Four countries – Botswana, Gabon, Mauritius and South Africa – are now in the high human development group, and 12 countries – Angola, Cabo Verde, Cameroon, Congo, Equatorial Guinea, Eswatini, Ghana, Kenya, Namibia, Sao Tome and Principe, Zambia, and Zimbabwe – are in the medium human development group (UNDP, 2018).

Despite this impressive progress in human development in Africa, significant challenges remain in social inclusion. African nations have taken the lead in several fields concerning the issue of social inclusion. For instance, of all the continents, Africa has implemented the most changes in favour of gender equality over the past 10 years (Mhlanga and Ndhlovu, 2023).

A World Bank report says Africa has seen significant progress toward social inclusion in the past few decades, moving at a pace faster than seen globally in many areas. However, the report notes that some groups and areas have been left out of the progress in Africa and continue to remain at risk (World Bank, 2019).

Millions of African people living with disabilities remain invisible despite laws that call for inclusion and equality. Unfortunately, people living with disabilities are among the many groups that have been left out and need explicit attention in terms of human capital development. They face significant challenges related to multidimensional poverty, poor quality of life, discrimination, social exclusion, and lack of access to education, healthcare, and employment, despite the existence of legal frameworks promoting their rights. The research question to be asked is: How can people with disabilities be included in human capital development to enable them to live in dignity and contribute to the national economic growth and development of Africa? As African countries undergo multiple transitions, it is more important now, more than ever, to ensure that no one is left behind (World Bank, 2019).

Among the groups left behind, this paper focuses on people with disabilities because more and more people are affected by disability every year. According to the WHO, the number of people with disabilities is increasing because of the aging of the population and the increase of chronic diseases (Okeene, 2021).

This study aims to explore human capital development and social inclusive in Africa with a focus on people living with disabilities (PLWDs) in Africa. Specifically, it explores the barriers that persons with disabilities experience in human capital development in terms of education, skills development and training, healthcare and employment opportunities. It also proffers a pathway forward for people with disabilities to be included in human capital development to enable them live in dignity and contribute to the national economic growth and development of Africa.

2. Literature Review

Human capital theory holds that human capital, consisting of the knowledge and skills acquired through investment in training and education, impacts shared prosperity (Hanushek, 2016; Mankiw et al., 1992; Romer, 1990). Schultz (1963) believed that human capital can be developed through intentional financing while investing in their skills development and capability enhancement. Whereas Schultz further linked the disparity in productivity to “education, health, and training”. However, a collaborative study between African Development Bank (AfDB), Organization for Economic Cooperation and Development (OECD), United Nations Development Programme (UNDP) and Economic Commission for Africa (ECA) conducted in 2013 reveals that West Africa faces the highest losses in potential human capital development (Nwokoye, E. S. et al., 2020).

However, in marginalized and low-income societies such as Africa, investments in human capital can affect shared growth gains in several ways. First, for a given level of technical progress, human capital development can accelerate productivity and raise income levels (Mankiw et al., 1992). Second, human capital development can stimulate growth and productivity through technological advancement, research and development, and new inventions/innovations (Castelló-Climent & Doménech, 2008; Lucas, 1988; Romer, 1986). This can generate socio-economic opportunities that reverberate throughout Africa. Third, human capital development can build the capacity of the masses to withstand socioeconomic shocks (UNDP, 2017).

In every society, there are communities that are systematically excluded from participating in economic, social, and political life. These barriers arise from discriminatory ideas, beliefs, and attitudes regarding race, gender identity, religion, sexual orientation and other factors. Structural disadvantage makes it harder for societies to achieve sustainable growth and reduce poverty. Left unaddressed, it can result in losses of human capital wealth and gross domestic product (GDP) (Develop Diverse, 2024).

As defined by the World Summit for Social Development in Copenhagen in 1995, an inclusive society is a “society for all”. This means that every individual has the same rights and responsibilities, and an active role to play within their societies. Differences such as race and ethnicity, gender, class or geography have no bearing on a person’s right to achieve their full potential in life. Instead, a socially inclusive society is one that is based on a mutual sense of belonging and respect (DESA, 2009).

Social inclusion is a process that ensures citizens have the opportunities and resources necessary to participate fully in economic, social and cultural life and to enjoy a standard of living and well-being that is considered normal in the society in which they live. It encompasses, but is not restricted to, social integration or better access to the labour market, and also includes equal access to facilities, services and benefits (Eurofound, 2024).

More so, social inclusion is seen as affording all people the best opportunities to enjoy and prosper in the society. This is affirmed in the Australian Social Inclusion Board description in 2008, which sees social inclusion as the act leading to people having resources, opportunities and capabilities to attain educational training, employment, and use of local services. Also, the United Nations Educational, Scientific and Cultural Organization (UNESCO) says social inclusion is inclusiveness for all where every individual has an active role to play (Deloitte, 2019).

The concept of social inclusion as a driver of economic growth has been recognized by economists and policymakers worldwide. Historically, excluding groups based on race, gender, caste, or class has led to societal stratification and underutilization of human capital (Seshadri, 2024). Estimates suggest that nations forego up to 7 percent of their Gross Domestic Product (GDP) due to the exclusion of persons with disabilities (Portulans Institute, 2020). Contributing factors for this estimate include the interplay between low investment in accessible education, leading to unemployment and underemployment, which increases the likelihood of poverty and dependence on social welfare programs. As a result of exclusion, countries are not able to tap into the full potential of their citizens to realize the benefits of their contributions.

In sum, human capital development, which involves investing in people’s knowledge, skills, and health, is crucial for creating more inclusive and sustainable societies. Social inclusion, on the other hand, refers to improving the terms on which individuals and groups participate in society, ensuring they have access to resources and opportunities. A strong link exists between these two concepts, as investing in human capital can lead to greater social inclusion which is essential for fostering economic resilience and inclusive growth (Seshadri, 2024).

By integrating marginalized and vulnerable communities into the economic mainstream through human capital development, societies can reduce inequality, empower citizens, and boost productivity. Similarly, investing in social inclusion can lead to greater human capital development which can accelerate productivity and raise income levels and inclusive growth. However, research on the concept of inclusiveness has been widely discussed due to its relevance in the health field, such as surveys of health services for disabilities, education services for children, and disability rights in employment (Al Khalifa, 2022; Franche et al., 2010; Gissler & Tuomi-Nikula, 2014).

The literature review shows that investments in human capital can affect shared growth gains in several ways. Also, the concept of social inclusion is concerned with communities, groups, and individuals – with a primary focus on those that are marginalized – and with access to and level and quality of participation and integration in the rudimentary and fundamental functions and relations of society. Nevertheless, the literature did not look at social inclusion in human capital development in terms of education, skills, and healthcare.

Given that social inclusion ensures that everyone, including people with disabilities, can participate fully in society, unfortunately, the literature failed to include people living with disabilities in human capital development. Notwithstanding, this paper sees persons with disabilities as a human capital, if properly developed would maximize their contribution to economy and society. Also, disability inclusion matters in human capital development because disability inclusion is instrumental to the Sustainable Development Goals and its central pledge to leave no one behind and to reach the furthest behind first (UNDP, 2018).

As such, this paper investigates the challenges in social inclusion of people living with disabilities (PLWDs) in human capital development in Africa in terms of education, skill development and training, healthcare and employment opportunities, and also proffers a pathway forward for people with disabilities to be included in human capital development to enable them live in dignity and contribute to the national economic growth and development of Africa.

3. Concepts

3.1. Concept of Human Capital Development

The concept of human capital refers to the fact that human beings invest in themselves, by the means of education, training, or other activities, which raises their future income by increasing their lifetime earnings (Woodhall, 1987). Also, human capital is the intangible skills, knowledge, education and abilities that an employee has. An example would be a person with an advanced degree and certifications in the field they work in. The concept of human capital is that the abilities, skills, and knowledge that each employee has is something that can be measured and contribute to productivity.

This means that investments in employee training, education, health and compensation will help improve overall productivity. Kenton (2025) defines human capital as the economic value of a worker's experience and skills. Human capital development is the process of improving and enhancing the knowledge, skills, abilities, and experience of individuals in a workforce. It's a strategic approach focused on investing in people to unlock their potential and improve their performance in the workplace and society.

3.2. Concept of Social Inclusion

Social inclusion means that all people have the best opportunities to enjoy life and do well in society – and making sure no one is left out or excluded (Sacred Heart Mission, 2024). The concept of social inclusion is closely tied to equality, social cohesion, and human rights, aiming to address barriers that prevent meaningful societal participation (Liamputtong and Rice, 2024).

Social inclusion is a complex process that aims to improve the ability and opportunity for all individuals and groups to participate in society on equal terms, regardless of their origin or identity. It focuses on addressing marginalization and enhancing access to resources, voice, and rights for those who are disadvantaged. In essence, social inclusion seeks to create a society where everyone feels valued, respected, and has the opportunity to thrive. Figure 1 below illustrates the multidimensionality of social inclusion. Social inclusion touches almost all dimensions of life, both individual and societal.

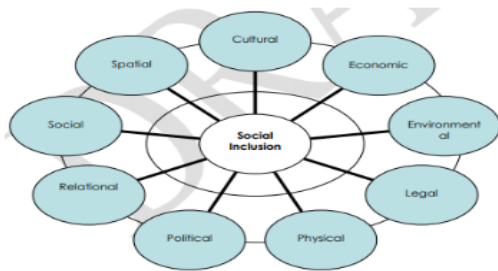


Figure 1: Dimensions of Social Inclusion
Source: DESA (2009).

3.3 Concept of People Living with Disabilities

According to the World Health Organization (WHO), a disabled person is anyone who has “a problem in body function or structure, an activity limitation, or has a difficulty in executing a task or action; with a participation restriction” (Okeene, 2021). The definition of a disability – and who is considered a person with a disability – differs according to different laws. The Americans with Disabilities Act (ADA) defines a person with a disability as someone who has a physical or mental impairment that limits one or more major life activities, has a history or record of such an impairment, and is perceived by others as having such an impairment (AccessiBe Inc., 2025a). The Accessible Canada Act (ACA) defines a disability as any impairment – whether permanent, temporary, or episodic – that, in interaction with a barrier, hinders a person’s full and equal participation in society (AccessiBe Inc., 2025b).

According to the Ontario Human Rights Code (OHRC), a disability includes present and past conditions, as well as a subjective perception of disability; anticipated disabilities for which people may be treated adversely (Parliament of Canada, 2019). The European Accessibility Act (EAA) defines people with disabilities in line with the United Nations Convention on the Rights of Persons with Disabilities (UN CRPD). The UN CRPD states that persons with disabilities include those who have long-term physical, mental, intellectual, or sensory impairments that may hinder their full and effective participation in society on an equal basis with others (EUR-Lex, 2019).

4. Human Capital and Social Inclusion in Africa: Overview

4.1. Human Capital in Africa

Human capital—the education, skills, and health of people — plays a pivotal role in the transformation of African economies. The continent has made much progress during the past years. Between 2000 and 2017, Cote d’Ivoire and Ghana reduced childhood stunting by more than 5% a year. Child mortality fell by 10% a year in Rwanda and by more than 6% a year in Malawi, Uganda, and Senegal; Botswana and Rwanda reduced maternal mortality by more than 7% a year; and the adolescent fertility rate fell by about 4% a year in Botswana, South Sudan, and Rwanda. In addition, Africa has the largest return on education of any continent, with each additional year of schooling raising earnings by 11% for boys and 14% for girls (World Bank, 2024). And Africa has been developing its higher-level skills in many areas—the number of university students has more than doubled since the start of the millennium, and expertise in IT and innovation has come on apace.

Yet much needs to be done. Africa’s human development indicators present a huge challenge and are not improving quickly enough, with population growth often outpacing progress. Sub-Saharan Africa scores the lowest of all the world’s regions on the World Bank’s Human Capital Index (about 0.40), a measurement of how well countries invest in the next generation of workers (World Bank, 2020). This is despite the fact that access to sources of human capital in Africa, although still low, has increased significantly over the past two decades (Leonard, 2022). More households have access to health care, more students are enrolled, and families have access to more tools for improving the quality of their lives. However, the goal of human capital, quality of life still lags significantly behind even in other developing countries, especially considering the substantial gains in access. Africa’s low human capital can be explained by three interlinked factors, namely: survival, school, and health.

4.1. Social Inclusion in Africa

Social inclusion is the process of making it easier for people and groups to participate in society. African nations have taken positive steps in several fields. For instance, Rwanda and South Africa have implemented policies to address gender-based violence and promote women's empowerment. Also, Uganda and Kenya have made strides in inclusive education and addressing the needs of PLWDs. More so, Ethiopia and Nigeria have deployed programs to provide healthcare services to underserved rural communities. In addition, Ghana and Senegal have implemented programs to address youth unemployment and equip them with skills and opportunities. Furthermore, Namibia and Mali have taken steps to protect the land rights of indigenous communities and marginalized groups. Similarly, Tanzania and Malawi have implemented policies to promote equal access to quality education for all children, including those with disabilities (Ogbajie, 2024).

Despite progress in reducing poverty, Africa still faces significant challenges in achieving social inclusion. These challenges often stem from historical injustices, colonial legacies, and cultural norms: while poverty rates have declined, they remain high, and wealth disparities are significant; many people in Africa lack access to quality education and healthcare, further hindering their opportunities; various groups, including women, youth, people living with disabilities (PLWDs), ethnic minorities, and LGBTQ individuals (World Bank, 2019), face discrimination and exclusion based on their identities; ongoing conflicts and natural disasters displace millions, increasing vulnerability and making social inclusion more challenging.

5. People Living with Disabilities in Africa: Overview

Worldwide, an estimated one billion people, or 15% of any population, have a disability (WHO & World Bank, 2011). 80% of people living with disabilities live in developing countries and one in every five poor persons has a disability (WHO & World Bank, 2011). More than 80 million Africans live with disabilities, according to the United Nations (Mugabi, 2022). In Nigeria, for instance, WHO estimates put the number of people with disabilities at 19 million, or approximately 20% of the country's population (Oduoye et al., 2022).

According to UNESCO, about 1.4 million people have some form of disability in Zimbabwe. Based on the 2018 Population and Housing Census, there are 1,734,250 persons with disabilities in Malawi, representing about 11.6 percent of the total population aged above five years. In Kenya, approximately three million people are living with disabilities, according to the International Labor Organization. Botswana has 4.5 percent of its population living with disabilities (Moyo, 2023). In addition, the UN has warned that the impact of conflicts in Africa's hot spots has also increased the number of people living with disabilities on the continent.

According to the WHO's 2011 report, 253 million people are affected by some form of blindness and visual impairment. This represents 3.2% of the world's population. 466 million people have a disabling deafness and hearing loss. This represents 6% of the world's population. About 200 million people have an intellectual disability (IQ below 75). This represents 2.6% of the world's population. 75 million people need a wheelchair on a daily basis. This represents 1% of the world's population.

5.1. Human Capital Development and Social Inclusion of PWDs in Africa: Barriers

The Human Capital Index (HCI) provides a measure of a country's productive potential. People living with disabilities are less likely to have opportunities for productivity. They are more likely to experience multidimensional poverty, lack access to health services, education and employment opportunities, and face social exclusion and poor quality of life. There are society-wide economic consequences for not supplying support and opportunities for persons with disabilities. They include valuable human capital lost, high welfare costs and lost tax revenues, high costs of exclusion (3 to 7% of GDP) (World Bank, 2023).

Concerning education, children with disabilities have lower educational attainment than other children. They are also more likely to enroll in school late and leave earlier with fewer qualifications than other children. Estimates show that of the 67 million children in school worldwide, children with disabilities constitute more than one-third, and the chances of children with disabilities not attending school are two or three times greater than children without disabilities (Akingugbe, 2012).

In Africa, there is an estimated 6.4% of children under 14 who have moderate or severe disabilities, and less than 10% of all children with disabilities under the age of 14 attend school (World Bank, 2018). According to WHO report, between 10% and 15% are school-going children out of nearly 40% of Africa's population, which consists of people living with disabilities (PLWD) (African Studies Centre, 2024). UNICEF

(2012) estimated that school enrolment for children with disabilities ranges between 5% and 10% against able children. The loss of schooling experienced by children with disabilities will most likely become the most challenging impediment for them to further education, develop skills, be employed, earn an income and enjoy long-run financial health as adults (Eide and Loeb, 2006; Singal, Bhatti and Malik, 2011; African Studies Centre, 2024).

The exclusion of children with disabilities from education has a negative economic impact not only at the family level, but the community and country as well. In a World Bank report with data from different African countries, including Kenya, Ghana, Burundi, South Africa, Liberia and Ethiopia, education rates were analysed. The primary school completion rate for girls with disabilities is 10 percentage points lower than for girls without disabilities. Additionally, for boys, the gap rises to 13 points (Wodon and Alasuutari, 2018). When it comes to secondary education, children with disabilities are more likely to never enrol in school. This gap just keeps increasing, and there are multiple factors which contribute to this.

Firstly, the lack of adequate infrastructure for children with disabilities is a high contributing factor. Schools do not have the budget and resources to invest in facilitating education and appropriate infrastructure for children with disabilities to easily learn alongside children without disabilities. Furthermore, there is a lack of training provided to teachers on inclusive education. Therefore, they are not sufficiently equipped to support children with disabilities. More so, it is often more costly for children with disabilities to go to school. Most schools can decide who goes there and who does not, so many times they reject children with disabilities. They then have to go to special schools. Many times, special schools costs money, while other schools do not (Villot, 2019). Moreover, transport to get to these schools also cost money because they are often further away. Sometimes this means children have to stay at the school. Statically speaking, globally, about 15% of people with disabilities have difficulty accessing healthcare (McKinney et al., 2021).

Access to healthcare, even in wealthy countries, is often difficult for persons with disabilities, but in poorer countries the challenges are exacerbated, combining physical, financial, and attitudinal components. Many policies have been put in place to improve these people's access to healthcare, but until now, physically disabled people show worse health outcomes than others. In addition to poor health system infrastructure and poor healthcare services in African countries, the access to healthcare services by people living with disabilities remain an unsolved challenge (WHO, 2015).

Factors that serve as barriers to access healthcare services for persons with disabilities in Africa include stigmatization; negative attitudes toward physically disabled persons; cost of access to healthcare services and insufficient resources as a result of unemployment and poverty; inadequate policy implementations by health and political authority; physical inaccessibility to healthcare services; long distance of health facilities and lack of transportation; insecurity; hilly terrains and flooding of rivers during the rainy season; problem for means of personal assistance and caregivers; problems for means of curative management, restoration, and medications; problems in accessing intensive care and emergency management and triage, challenges as a result of inadequately trained healthcare providers to deal with disabled persons including poor communication and poor attitude, and gender-based challenges in which women were the most affected group (Idhalama, 2018; Program et al., 2009; McKinney et al., 2021; Oduoye et al., 2022). Those challenges commonly increased along with disability severity, being female in gender and declined with increasing education level, type of household, and age (WHO, 2015; Program et al., 2009).

Furthermore, people with physical disabilities lack access in many areas where they can participate and contribute meaningfully to society. Accessing skills development opportunities are amongst a number of challenges facing people with physical disabilities. Although policies exist, the question of access to skills development opportunities remains a concern because implementation has not been a success (Moyake, 2018). People with physical disabilities are not in equal standing when coming to access the labour market due to lack of skills. The lack of inclusion in education and skills development initiatives for young people with disabilities renders them vulnerable to a cycle of unemployment.

In terms of employment, approximately 70% - 80% of working-age PLWDs remain unemployed in Africa (African Studies Centre, 2024). This is because most PLWDs find it difficult to find lucrative and meaningful employment and job creation opportunities. In Kenya, approximately three million people are living with disabilities, according to the International Labor Organization, with many of these facing barriers to

independent living, a high illiteracy rate, unemployment, and poverty. With a total population of about 45 million, Uganda has an estimated 12 percent of its population living with disabilities, and 22 percent of jobless people there have a disability, according to the National Union of Disabled Persons of Uganda (Moyo, 2023).

Consequently, some PLWDs turn into begging as the means to earn their living (African Studies Centre, 2024). Findings by Jacob et al. (2022) indicate that barriers to employment for people with developmental disabilities in Nigeria are discrimination, stigma, employers' attitude, and management style, feeling unappreciated, and working environment such as culture to accommodation, understanding and strengths. Moreover, results shows that discrimination was ranked the highest while feeling unappreciated was ranked the least of the barriers to employment of people with intellectual disabilities.

5.2 Pathway Forward

Developing the human capital of people living with disabilities (PLWDs) requires a multi-faceted approach focusing on health, education, skills development and training, access to opportunities, and social inclusion. This involves providing accessible healthcare and education, vocational training, and job placement services, as well as addressing attitudinal barriers and promoting inclusive employment practices. Strategically:

1. Accessible Healthcare Services:

- This involves creating a welcoming environment where PLWDs feel valued and respected. It also means tailoring services to their specific needs.
- This includes physical accessibility (e.g., ramps, accessible restrooms) and communication accessibility (e.g., alternative formats, sign language interpretation).
- Healthcare providers need to be trained on disability-related issues, including communication, cultural sensitivity, and providing appropriate care.

2. Accessible Education:

- Ensure PLWDs have access to quality education in inclusive settings, with appropriate assistive technologies, support services and accommodations.
- Provide vocational training and skill-building programs tailored to the needs and interests of PLWDs, focusing on emerging technologies and in-demand industries.
- Utilize online learning platforms and distance education programs to make education accessible to PLWDs who may face barriers to traditional learning environments.

3. Skills Development and Job Placement:

- Develop vocational training programs that provide PLWDs with the skills and knowledge necessary to pursue employment in various sectors.
- Establish job placement services that connect PLWDs with employers, providing career counseling, job searching assistance, and training on job-seeking skills. Also, promote policies and initiatives that encourage the hiring and retention of PLWDs in various sectors of the economy.
- Offer entrepreneurship training and support to PLWDs, providing resources for starting and managing their own businesses.

4. Social Inclusion and Accessibility:

- Conduct awareness campaigns to promote positive attitudes towards PLWDs and combat stereotypes, fostering inclusivity in workplaces and communities.
- Ensure physical accessibility in schools, workplaces, transportation, and public spaces, making it easier for PLWDs to participate in social and economic activities.
- Provide access to support services, such as assistive technologies, counseling, and rehabilitation programs, to help PLWDs overcome barriers and thrive.

5. Promoting Inclusive Employment Practices:

- Implement quotas and incentives for employers to hire PLWDs, ensuring they have equal opportunities in the workforce.
- Provide employers with training on disability inclusion and accommodation, fostering a positive and supportive work environment.
- Promote flexible work arrangements, such as telecommuting and part-time work, to accommodate the needs of PLWDs and increase their participation in the workforce.

6. Financial Literacy and Access to Resources:

- Offer financial literacy programs to PLWDs, equipping them with the skills to manage their finances and make informed financial decisions.
- Provide access to microfinance services, enabling PLWDs to start and grow their own businesses.
- Ensure access to affordable housing, healthcare, and social support services, enabling PLWDs to live independently and thrive.

6. Conclusion

Social inclusion in Africa is crucial for equitable human capital development, especially for people living with disabilities who are less likely to have opportunities for productivity. This paper shows that they face significant challenges relating to lack of access to education, healthcare, skill development and training, and employment. However, developing the human capital of people living with disabilities (PLWDs) in Africa requires a multi-faceted approach to these challenges, and this involves providing accessible healthcare and education, vocational training, and job placement services, as well as addressing attitudinal barriers and promoting inclusive employment practices. By implementing these strategies, it is possible to effectively develop the human capital of PLWDs, empowering them to lead fulfilling and productive lives while contributing to the overall progress of society.

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