

# Building a disability confident workplace



# Introduction

Our ambition is to build a culture of inclusion that is a critical lever to our business success and will enable us to be the best place to work, the best place to bank and contribute to creating prosperous communities.

Disability is one of our strategic priority areas as part of our global D&I strategy. Disability inclusion is embedded in our global [Code of Conduct](#) and our [Diversity and Inclusion Standard](#).

“ Our goal is to be a disability confident organisation with a focus on removing barriers and increasing accessibility. ”

Disability is part of human condition. Almost everyone will be temporarily or permanently impaired at some point in life and as we age, most of us will experience increasing difficulties.

Defining disability is not a simple process. Different people view disabilities from different reference points and as such, they define the concept based on their own unique perspectives and interactions.

This toolkit will help build a common understanding about disability, break down myths and challenges to help create a globally inclusive and accessible environment for our employees, our clients and our customers.

This toolkit aligns to the World Health Organisation defining disability as an umbrella term, covering impairments, activity limitations and participation restrictions:

- An impairment is a problem in body function or structure
- An activity limitation is difficulty encountered by an individual in executing a task or action
- A participation restriction is a problem experienced by an individual in involvement in life situations

“ At Standard Chartered, we have worked hard to be an organisation fully inclusive of employees with disabilities. We know that diverse teams lead to stronger outcomes, which is why on behalf of the Bank, I'm delighted to share this toolkit with you. Disability inclusion means enabling and empowering those with visible and invisible disabilities to participate fully in the workplace. As someone with an invisible disability, I know these measures have a real impact. ”

**Aalishaan Zaidi**

Global Head, Client Experience,  
Channels & Digital Banking



# Why does this matter?

People with disabilities make up an estimated one billion, or 15% of the world's population<sup>1</sup> and around 95% of disabilities can occur during a lifetime and can happen to anyone. We need to ensure that we include this pool of talent and experience to better serve our clients and communities.

**The labour market participation rate of persons with disabilities is significantly lower than that of persons without disabilities. The position of women with disabilities is generally worse than that of men with disabilities.**

80%

**Of disabilities**

80% of disabilities are acquired between the ages of 18 and 64 – the workforce age<sup>2</sup>

80-90%

**Unemployment**

In emerging markets, 80-90 per cent of people with a disability are not employed

1 in 5

**People in EU and US**

One in five people in Europe and the United States live with a disability

5-10%

**Population**

Between 5-10 per cent of the population experience dyslexia, which equates to around 700 million people worldwide<sup>3</sup>

1 in 4

**People globally**

One in four people in the world will be affected by mental or neurological disorders at some point in their lives<sup>4</sup>

48%

**Less turnover**

Turnover of persons with disabilities is 48% less than for persons without disabilities<sup>5</sup>

\$8

**Trillion**

Together with their friends and family, this group has a spending power of \$8 trillion<sup>6</sup>

Including people with disabilities in the workplace can help to develop new approaches to problem solving, innovation, and identifying new market opportunities.

1 [World Bank Group](#)

2 [Disabled Living Foundation](#)

3 [Dyslexia International \(2017\)](#)

4 [Mental disorders affect one in four people](#)

5 [Disability employment and inclusion: your guide to success. Workplace initiative, 2017](#)

6 [Global Economics of Disability Report](#)

# The strategic benefits

Global opinion on what constitutes ‘fair’ and ‘ethical’ treatment of people with disabilities is changing. Disability is now understood to be an important employment, consumer, and human rights issue. Employees, job seekers and customers are increasingly aware of this shift and are lifting their expectations accordingly.

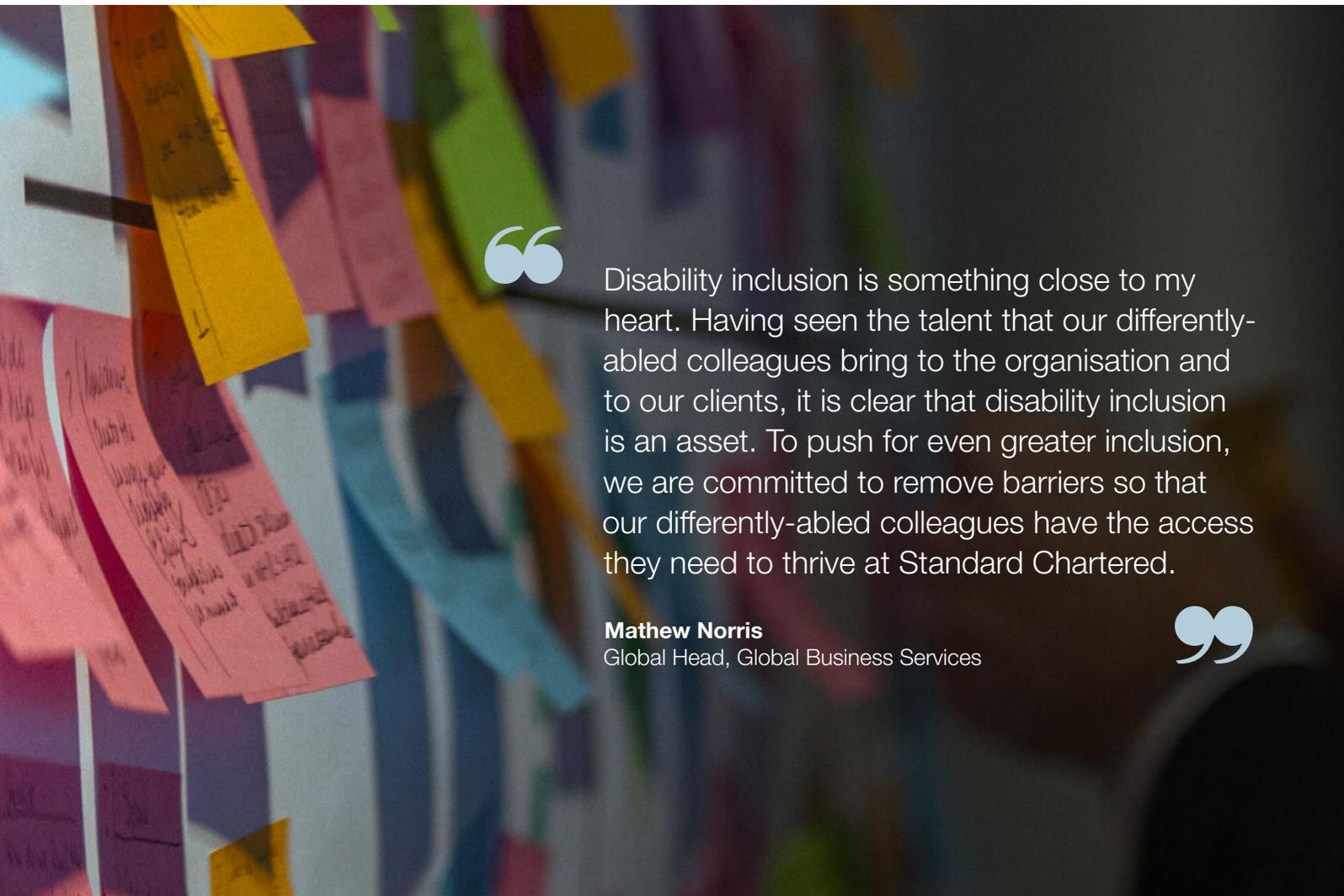
Organisations which anticipate these changing expectations by demonstrating disability confidence are more agile, more responsive to the markets in which they operate, and better placed to maximise everyone’s contribution to business success.

Being disability confident provides an opportunity to lead the way and discover the skills, talents that would otherwise be missed whilst improving reputations by demonstrating our commitment to fair employment practices.



Disability inclusion is something close to my heart. Having seen the talent that our differently-abled colleagues bring to the organisation and to our clients, it is clear that disability inclusion is an asset. To push for even greater inclusion, we are committed to remove barriers so that our differently-abled colleagues have the access they need to thrive at Standard Chartered.

**Mathew Norris**  
Global Head, Global Business Services



# The strategic benefits

It increases understanding and awareness of disabilities, both visible and invisible

What does being  
**DISABILITY  
CONFIDENT**  
mean?

Helps cater to the needs of clients, customers and diverse communities

Providing skills and tools needed to recruit and retain people with disabilities as they progress in their careers

It challenges misconceptions towards disability and employment



## Did you know

Many countries are now implementing changes in policy and legal mandates to encourage businesses to include people with disabilities

What does it look like to be a disability confident organisation?



# Building disability confidence

A disability confident organisation...

➤ Understands that **only best practice transforms legal obligation to business benefit**

➤ Understands and adapts to how disability affects **their customers, talent pools, employees, markets, suppliers and the communities** in which it operates

➤ **Removes barriers for groups of people** – for example, allowing people with visual impairments to apply for jobs online, and for wheelchair-users to access buildings

➤ **Does not make assumptions** about human beings on the basis of a label

➤ **Routinely and efficiently makes adjustments which enable individuals to contribute** as employees, customers, clients to access products and services

➤ **Can measure their progress by looking at the disability-related competence** in each area of its business



## Stop and consider

How disability confident is your organisation?

What can you do to build a disability confident workplace?



# Steps involved in building disability confidence

**STEP 1**  
Commitment



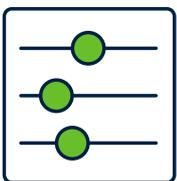
**STEP 2**  
Assessment



**STEP 3**  
Building capability



**STEP 4**  
Adjustments



**STEP 5**  
Accessibility for clients



**STEP 6**  
Creating connections





STEP 1

# Commitment

Commitment at all levels is an important requirement in ensuring that an inclusive culture is promoted and maintained. The first step is for leaders to communicate their commitment to building a disability confident environment for all employees – indicating steps that each person can take.

**Here are some suggestions for you to raise awareness and build capability towards disability inclusion:**

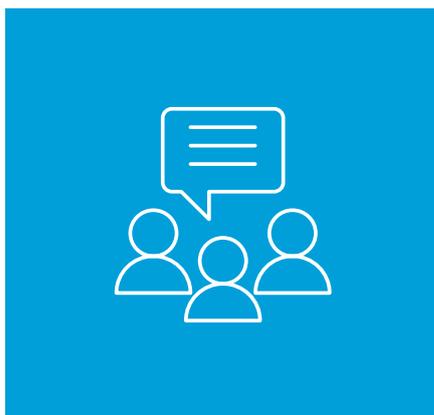
Comply with country legal requirements towards disability inclusion

Make visible and formal statements about your commitment and intent relating to hiring, retention, and advancement of individuals with disabilities

Communicate the business case for employing and retaining individuals with disabilities

Provide disability disclosure guidelines to encourage disclosure (where legally permitted)

Consult with employees with disabilities and Employee Resource Groups (ERGs) to advance the disability agenda





**STEP 2**

## Assessment

Start by working out what you are doing well and what gaps exist – identify which practices and processes are inclusive and accessible to employees, clients, customer, suppliers and communities.

Standard Chartered has created the Disability Confident Assessment (DCA) framework to ensure we create an inclusive and accessible environment globally for employees, clients and customers.

The DCA incorporates global best practice from leading organisations such as International Labour Organisation Global Business Disability Network (ILO GBDN) Charter and disability code of practice which includes both visible and non-visible conditions.

The assessment allows us record evidences, capture best practice, and benchmark our progress across our footprint. We use the findings to take tangible actions as part of our D&I plans.



### **Stop and consider**

**How are you assessing your organisation?**

## Assessment

The below are examples of areas you can consider if you are assessing your organisation:

### Awareness and commitment

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- › Do you comply with country legal requirements towards disability inclusion?
- › Is commitment to disability inclusion included in your communications – policies, practices, external websites?
- › Does your country/business have a disability inclusion plan?

### Accessible recruitment

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- › Do you drive targeted recruitment initiatives for people with disabilities?
- › Does recruitment material uses appropriate inclusive language and are they available in alternative formats?
- › Do you provide accessible online or offline support for 'reasonable' accommodation requests?

### Accessible workspaces

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- › Do you offer accessible parking spaces?
- › Is wheelchair accessibility available throughout all work and client spaces?
- › Do you offer ergonomic adjustments?

### Assistive technology

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- › Do you offer adjustments to hardware or software to meet the needs of people with disabilities?
- › Do you ensure availability of remote sign language interpreter?

### Accessibility and communications

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- › Do your website comply with World Wide Web Consortium (W3c) accessibility standards – A level?
- › Does multimedia content support closed captioning, subtitle/s and transcripts?
- › Does all media print and digital resources include diverse imagery?

### Community and supplier engagement

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- › Do you have strategies to engage with people with disabilities in the communities in which you operate (education, employability, entrepreneurship)?
- › Do you have a supplier diversity strategy with a focus on disability?



**STEP 3**

## Building capability

Education is key to successfully manage fears and uncertainties on the topic of disability. Exploring and unpacking myths, talking to and about people with disabilities helps to:

- › Increase our understanding about disability
- › Clear up fears and remove doubts
- › Pave the way for persons with disabilities to obtain meaningful employment
- › Reap the business benefits that employing people with disabilities can bring

**Here are some suggestions, for you to raise awareness and build capability towards disability inclusion:**



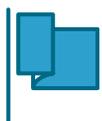
**Educate and raise awareness about disability as a human rights issue and a business imperative**



**Involve and engage employees with disabilities and Employee Resource Groups (ERGs) to understand the day-to-day experience of individuals**



**Sign up to [National Business and Disability Network](#) to tap into the local expertise and build community relationships to advance disability inclusion**



**Recognise International Day of Persons with Disabilities (3 December) to demonstrate commitment and continue to raise awareness**



**Use role models and storytelling to raise awareness of different experiences of disability, including hidden disabilities**



**STEP 4**

# Adjustments

## **What is a reasonable adjustment?**

A reasonable adjustment (also known as workplace adjustment or reasonable accommodation) is any change or adjustment in the work environment or in the way a job is performed, that enables a person with a disability to enjoy equal employment opportunities. It refers to the provision of conditions, equipment and environments that enable individuals with disabilities to effectively perform their duties.

Adjustment/accommodation must be provided in a manner that respects the dignity of the person. The accommodation at the same time must not create undue hardship for the organisation. “Undue hardship” must be considered on a case-by-case basis and take into account factors such as financial implications, the size of the operations, risks to health and safety of the employee, other employees and customers if applicable and staff morale.

Adjustment/accommodation can be different for each person, as such, employees have the responsibility to inform the employer of their needs. Successful accommodation requires the collaboration of multiple parties, including the employee, the employer, employee representatives, property and wellness champions as applicable.

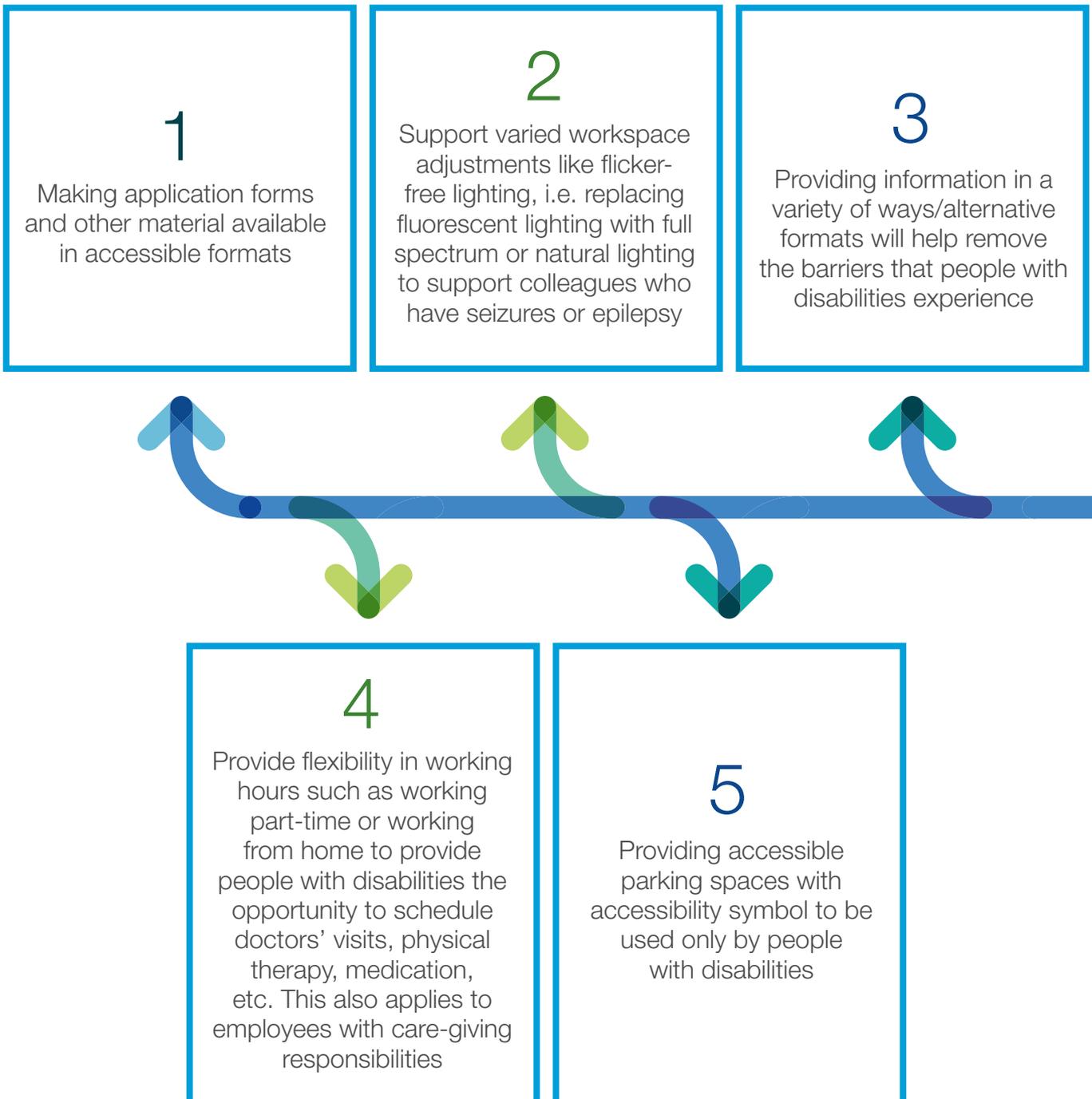
## **How much do adjustment/accommodations cost?**

According to [Job Accommodation Network](#) study, over half of accommodations (59%) were made at no cost. Many reasonable adjustments are free or inexpensive, such as magnification software. Adjustments, such as specialist software, cost more but may be worth it for the increase in productivity in the long-term.

# Adjustments

## Reasonable adjustments

Here are some suggestions, of reasonable adjustments/accommodations in the workplace:





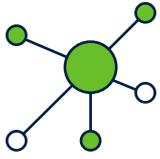
**STEP 5**

## Accessibility for clients

Inclusive products and services leads to better outcomes for all users, not just people with disabilities.

**Here are some suggestions to help embed inclusion into your products and services for all users:**

- › Gather feedback to identify new or re-think existing services/solutions for your customers with disabilities
- › Increase front line staff knowledge and understanding on interacting with customers with disabilities
- › Consider accessibility criteria and standards when reviewing and designing products and services
- › Ensure diverse representation of people of all abilities in advertisements and commercials
- › When hosting events, provide guests and customers the opportunity to share their accessibility requirements to fully participate
- › Ensure infrastructure, including physical locations and virtual platforms, are barrier free and accessible to customers
- › Engage employees with disabilities and Employee Resource Groups (ERGs) to understand their lived experience, needs and new market opportunities. Ensure they are involved at the beginning with planning communications, developing messages, choosing channels, creating materials and delivering elements of your design stages
- › Provide alternative methods for customers to contact your company
- › Ensure company documents are available in different formats e.g. different font, audio, etc.



**STEP 6**

## Creating connections

In many countries, people with disabilities are under-represented in education and employment. This can lead to long-term economic exclusion. Often this stems from barriers to participation within the community they live in.

**Organisations can support increased involvement by focusing on:**

- › Building connections and memberships with local community and government organisations to gain an understanding on the current situation and existing gaps
- › Partnering with other companies to tackle industry-wide challenges and raise awareness of common issues
- › Working with local D&I Champions and Employee Resource Groups to consider volunteering skills, mentoring and sponsoring people with disabilities to close identified gaps
- › Continue to share best practice and key learnings with other organisations that are starting on their disability confident journey



Futuremakers by Standard Chartered is our global initiative to tackle inequality and promote greater economic inclusion. Our ambition is to raise USD50 million between 2019 and 2023 to empower the next generation to learn, earn and grow.



# Standard Chartered

We are a leading international banking group, with a presence in 60 of the world's most dynamic markets, and serving clients in a further 85. Our purpose is to drive commerce and prosperity through our unique diversity, and our heritage and values are expressed in our brand promise, Here for good.

Standard Chartered PLC is listed on the London and Hong Kong Stock Exchanges as well as the Bombay and National Stock Exchanges in India.

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