

Compassion: the numbers add up!

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Without realizing, you probably have a close relative or loved one who is currently or will one day become physically disabled. For a few, it is a reality to get used to in young age and for many, it will automatically happen as we get older.

It is sometimes quite hard for us to realize and empathize with another person's situation. Recently, I heard a wonderful thought mentioned about the difference between "empathy" and "compassion." Clearly there are official definitions in dictionaries, but this person wanted to make it clear. When you come across a person who is getting crushed by a heavy rock, your empathy will make you feel the same chest pains and suffering. India has plenty of empathy. Every accident ever witnessed draw an extremely large audience of bystanders. Few rise up to the challenge of actually making a direct impact. That is **compassion** - the ability to understand someone else's pain, to make it your own, but have enough emotional distance to take ownership to resolve the matter.

That is the focus of this paper. I will try to explain the struggles I have to find compassion in myself and the amount of conscious choices made to better understand this issue.

In the US, I've taken Accessibility services and infrastructure for granted. The ADA, or American Disabilities Act, was a congressional law that mandated public and private facilities, transportation, and infrastructure have a priority made for the easy access of individuals who'd otherwise face severe challenges to be integrated into the greater society as a whole.

Routinely, I walk past otherwise normal individuals who are taking their wheelchairs from one sidewalk to another with ease. I see the general public from motorists, cars, busses and just other people make way to facilitate the right of way without even spending a second's thought on what impact it'll have on their own personal schedules.

As this kept happening for the last 18 years of my life here, I noticed one other thing. Imagine if there was someone not just unable to walk, but unable to converse or communicate. Does it mean their thoughts, feelings and intentions to leave a mark on the world should be disregarded?

I don't think so. Some actions might provide temporary relief. I'm happy to provide Meals on Wheels to the homeless around me in San Francisco, but that doesn't solve homelessness. It is only helping those who are homeless cope with it. It's about time we start to think about larger economic solutions.

I want to better understand how much commercial, educational, and societal value we can unlock by making it easier for people with disabilities to participate in society. For every 1000 people we allow to get to a school easily and **enter** the school buildings easily, what is the long term benefit for the society around them.

According to the Australian Bureau of Statistics (ABS) Survey of Disability, Ageing and Carers (SDAC), 2.2 million working-age Australians had a disability in 2009, which represented around 15% of the working age population. That same study assessed that people with a disability have a substantially weaker financial position. The average weekly income for a working-age person with a disability is \$344, nearly half that of a person without a disability (\$671). (citation - 1)

I've been talking a bit more from the heart until now so let's talk numbers for a bit. I will do my best to explain the fundamentals because this isn't a finance class, this is me trying to make pragmatic sense for why we need to take care of the disabled as a society.

That study goes on to also mention some solid forecasted numbers. The increase in workforce participation would result in a cumulative boost to Australia's GDP of a \$40 billion in the next decade. Let's assume for a second we can replicate that type of growth in India. What we lack in terms of per-capita GDP (the value of productive stuff a person can make), we make up for in sheer scale. India has 55 times the population of Australia.

So let's say we can technically achieve \$40 billion in economic output in the next 10 years, but it'll cost us \$25 billion starting today to improve infrastructure around India. To give you context, for 2018-2019, the defense budget of India was \$56 billion. So this is clearly no cheap endeavor. That \$25 billion will go to cover the upgrades of public rail stations, courts, city halls, and other public facilities around the country. Additional mandates can be made for private buildings and facilities to make a similar change or face a steep fee for avoiding the improvements.

Any time governments or large entities look to investing this amount of money, they normally do what's called a NPV calculation or Net Present Value. This tries to figure out whether it's a good idea to invest in a project or initiative. Should I put this money here or there if I wanted to get a good return. For this exercise, we just need to ensure we're not losing money, this way we're providing social value **and** economic value into the country.

Assume we lose 5.00% to inflation every year and we're going to make on average 4 billion in the span of 10 years (the \$40 billion mentioned above), our projected cash flows are worth \$30,886,939.72 today, which is greater than the initial \$25,000,000.00 paid. The resulting positive NPV of the above project is \$5,886,939.72, which indicates that pursuing the above project may be worthwhile.

I want to bring it back to the human element. Think about the ambitions you have for your life. Think about what you'd like to provide for your family, friends, and loved ones. We're just trying to be good stewards of our time on this planet for the things and the one we love.

Similarly, every future and current blind lawyer, radiologist in a wheelchair, deaf teacher, and autistic engineer has conviction to contribute something meaningful to society. Plus, you have to wonder how close a blind lawyer gets to blind justice! (Yes, that was a pun.) All of this starts with **compassion**.

So...what can we do to help? What can you do to help?

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