

Inclusive Language

Dos and Don'ts Cheat Sheet



June 2026

Version 4



Disclaimer

This publication has been funded by the Australian Government through the Department of Foreign Affairs and Trade. The views expressed in this publication are the author's alone and are not necessarily the views of the Australian Government.

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Introduction

Opportunity's inclusive finance and social impact investments facilitate equal access - particularly for those who are marginalised such as women and persons with disabilities - to financial services, digital platforms, physical environments, and communication formats.

This Inclusive Language Dos and Don'ts Cheat Sheet has been developed to enable Opportunity's staff members, implementing partners, and external consultants or contractors to utilise inclusive language in a respectful and considerate manner.

Inclusive language is not just about words. Utilising incorrect terminology or language, despite good intentions, can be perceived as offensive, therefore inquiring about an individual's preferred terminology is a highly respectful and empowering approach. It is essential to be receptive to correction without becoming defensive. Asking is not only permissible but also advisable.

This cheat sheet is a living document and will be revised annually in the second quarter.

Inclusive Language Dos and Don'ts Cheat Sheet

Don't say	Do say	Why
PWD	Persons with disabilities	It is dehumanising to refer to a person as an acronym.
Persons with special needs	Person with an impairment	Many people consider the term 'special needs' offensive because of the social stigma associated with this phrase. Additionally, many persons with disabilities have the same needs as everyone else.
The disabled	Persons with disabilities	Person-first language ensures dignity and respect
The handicapped		
The poor, people suffering from poverty	Persons living in (situations of) poverty	Person-centred approach
Poor countries	Low-income countries	It is better to use strengths-based language or positive framing.
Developing countries	Low- and Middle-Income Countries (LMICs)	It is better to use strengths-based language or positive framing.
Normal person, able-bodied	Person without disabilities, non-disabled	These are factual and neutral terms. Using 'normal' implies that persons with disabilities are abnormal. 'Able-bodied' implies that persons with disabilities are not able to do things.
Person suffering from disability	Person living with a disability, person having acquired a disability	By describing a person as 'living with' a disability we avoid defining them solely by their disabilities. Affliction or suffering implies that persons with disabilities are weak, victims, or pitiful.
Fight against disability; eradicate disability	Fight against preventable diseases	Disability is not a disease that needs to be eradicated.

Person with a psychiatric impairment, person of unsound mind	Person with psycho-social disability	Psychosocial disability focuses on the social and economic barriers associated with a mental illness, rather than focusing on the person as the problem.
Person with a mental handicap, mentally retarded, not intelligent	Person with an intellectual disability	It is important to be factual with your language and not use 'outdated and offensive' terms.
Handicapped, crippled, invalid	Person with a physical disability	It is important to be factual with your language and not use negative terms.
Deaf, person suffering from hearing loss	Person with a hearing impairment, person who is deaf	It is important to be factual with your language and use preferred terms.
Visually impaired, visionless, the blind	Person with a visual impairment, person who is blind, person with low vision	Use descriptions that do not define a person by a health issue and avoid negative connotations and homogenisation of all people living with visual impairment
Dwarf, midget	Person of short stature, little people	It is important to be factual with your language and not use negative terms.
Person who is wheelchair-bound	Person who uses a wheelchair	Wheelchairs are liberating and provide mobility to a person who cannot walk
Mute, dumb	Person with a speech impairment, person using a synthetic speech or sign language	It is important to be factual with your language and not use negative terms.
Disabled facilities (for example, disabled toilets, disabled parking)	Accessible facilities; Or Facilities for persons with disabilities	Accessible facilities may be utilised by persons with disabilities and persons without disabilities. However, facilities for persons with disabilities are designed only for persons with disabilities.
Vulnerable groups	Underrepresented groups, marginalised groups	It is important to use strengths-based language.
Going to the field, working at field level	Going on a project visit, working in the project at the local level	It is important to centre the project or work that you are conducting without referring to places as 'fields' when they are project locations.
Beneficiary	Participant	The use of beneficiary is passive; however, the use of project participant demonstrates that the person is an active agent of their life and welfare.
Standing with	In solidarity with	Avoids potentially alienating people who are unable to stand

Decent work	Dignified work Or Meaningful work	Decent work is judged as decent from the outside; however dignified and meaningful work is judged by the person who is completing the work. Dignified work focuses on ensuring basic rights and fair treatment for all workers. Meaningful work focuses on individuals' sense of purpose and accomplishment.
Care burden, burden of care	Care workload, heavy and unequal care work	The term 'burden' undermines that value and importance of care work, and implies it only needs to be reduced or minimised
Child marriage	Forced marriage	It is never legitimate for a child to marry. Marriage below the age of consent is always forced marriage
Mankind	Humankind, human beings	'Mankind' has an inherent association with maleness and may exclude any person who does not identify as a man
Disabled Person Organisation (DPO)	Organisation of Persons with Disabilities (OPD)	DPO can sometimes be confused with Development Partner Organisation. DPO is often misunderstood as an organisation about disability but not necessarily led by persons with disabilities. CBM generally use OPD to align with CRPD language and promote consistency.
Chairman A woman director A male nurse Spokesman	Chair, chairperson, convenor Director Nurse Spokesperson, representative	Language that expresses bias in favour of one sex can result in alienation and exclusion. Avoid unnecessary references to gender in describing occupations or roles.

Resources & Tools

- [Australian Federation of Disability Organisations's Language Guide](#)
- [CBM's Language dos and don'ts](#)
- [G20 Financial Inclusion Indicators](#)
- [Oxfam's Inclusive Language Guide](#)

