Inclusion of disabled people in Vocational Training & Income
An overview of international experiences and approaches
The United Nations estimates that 10–12 per cent of the world’s population, over 600 million people, has some form of disability. Of this total, 80 per cent live in low-income countries. Official definitions of disability vary. However, DISTAT, the UN database on disability which summarises statistics from different countries, mentions figures from 0.3 per cent (in Thailand) to 20 per cent (in New Zealand).

People with disabilities are highly over-represented among the poor: about 82 per cent of them live below the poverty line. Poverty is considered both a cause and a consequence of disability. Poverty is a cause of disability since the poor often lack resources to prevent malnutrition, and do not have access to adequate health services that may prevent some disabilities. Poverty is a consequence of disability since people with disabilities often lack access to education, health services and income-generating activities: they are often denied their human, social and economic rights. These factors contribute to high levels of vulnerability and exclusion.

People with disabilities are often excluded in work, because of ignorance and prejudice of society. A key factor is often their inability to compete on the basis of relevant skills or qualifications. For people with disabilities training, which should encompass skill, knowledge and attitudes, is very often the key to success in finding a job. Professional training – under qualified instructors, and leading if possible to some form of recognized certification – is an essential passport to gaining employment.

This is why a national policy on vocational rehabilitation and employment of disabled persons is so essential. People with disabilities have the right to work, but they must be given the means to enable them to exercise that right.

Dark and Light Blind Care Foundation is providing financial and technical assistance to different countries to facilitate vocational training and employment in an inclusive environment. They have experienced that disabled people who earn their own living or making a valuable contribution to family income, helps best in shaking off the stigma and trauma of ‘un-ability’ and dependency. Dark & Light Blind Care supports the following projects in the field of vocational training and income generation: ABC Cambodia, TSDCBD and Sindhu Improvement Society Nepal, Dria Manunggal Indonesia, some activities of RBI Philippines, rehabilitation project of Garabet Ledekuman in Ethiopia. These projects are often intensively linked to rehabilitation.

Dark and Light Blind Care likes to exploit the vocational training and employment activities for disabled people in their projects. In response to this, this document was created to:

- make information accessible
- give an overview of models/approaches of vocational trainings and employment
- give partner organizations guidelines to ameliorate their situations in work and
- strengthen the partnership with partners of Dark and Light Blind Care in the Netherlands.

Sasja Ras
Trainee Dark & Light Blind Care
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Chapter 1: Legislation

This section reviews the key international agreements which have provided an impetus to the promotion of rights of disabled people in work and trainings. To view all legislations: http://www.ilo.org/public/english/employment/skills/disability/download/right.pdf.

The principle legislations are:

1) UN Convention on the Rights of Persons with Disabilities (UN, 2006)
4) Vienna Declaration / Programme of Action (1993)
5) ILO Convention 159
6) ILO Code of Practice


Persons with disabilities have equal rights to work and gain a living. Countries are to prohibit discrimination in job-related matters, promote self-employment, entrepreneurship and starting one’s own business, employ persons with disabilities in the public sector, promote their employment in the private sector, and ensure that they are provided with reasonable accommodation at work (Article 27).

1. States Parties recognize the right of persons with disabilities to work, on an equal basis with others; this includes the right to the opportunity to gain a living by work freely chosen or accepted in a labour market and work environment that is open, inclusive and accessible to persons with disabilities. States Parties shall safeguard and promote the realization of the right to work, including for those who acquire a disability during the course of employment, by taking appropriate steps, including through legislation.

2. States Parties shall ensure that persons with disabilities are not held in slavery or in servitude, and are protected, on an equal basis with others, from forced or compulsory labour. http://www.un.org/disabilities/convention/conventionfull.shtml

1.2. Millennium Development Goals

People with disabilities are highly over-represented among the poor; about 82 per cent of them live below the poverty line. Poverty is considered both a cause and a consequence of disability. Poverty is a cause of disability since the poor often lack resources to prevent malnutrition, and do not have access to adequate health services that may prevent some disabilities. Poverty is a consequence of disability since people with disabilities often lack access to education, health services and income-generating activities; they are often denied their human, social and economic rights. These factors contribute to high levels of vulnerability and exclusion.
The Millennium Development Goals, launched by the United Nations in 2000, set targets for combating poverty, hunger, disease, illiteracy, and discrimination against women. If 20 per cent of the world’s poorest are people with disabilities, then the Millennium Development Goals will only be achieved if explicit and specific efforts are undertaken to include them in programmes aimed at reaching the world’s poorest. [http://www.un.org/millenniumgoals/](http://www.un.org/millenniumgoals/)


Rule 7 (Employment) indicates that States should recognize the principle that persons with disabilities must be empowered to exercise their human rights, particularly in the field of employment. In both rural and urban areas they must have equal opportunities for productive and gainful employment in the labour market. [http://www.independentliving.org/standardrules/StandardRules.pdf](http://www.independentliving.org/standardrules/StandardRules.pdf)


An Assembly established an Ad Hoc Committee in 2001 “to consider proposals for a comprehensive and integral international convention to promote and protect the rights and dignity of persons with disabilities”. In 2006 they finalised the negotiations on the Comprehensive and Integral International Convention on the Protection and Promotion of the Rights and Dignity of Persons with Disabilities. Article 22 of this Convention will recognise the right of people with disabilities to earn a living by working, emphasising the importance of economic empowerment based on the principles of equal opportunity and equal treatment. This article reinforces the ILO Convention 159 and Rule 7 of the United Nations Standard Rules on the Equalization of Opportunities for Persons with Disabilities. [http://www.un.org/esa/socdev/enable/documents/ahcwgreport.pdf](http://www.un.org/esa/socdev/enable/documents/ahcwgreport.pdf)

1.5. Vienna Declaration / Programme of Action (1993)

In a further reaffirmation of the right to work, the World Conference on Human Rights, meeting in Vienna in 1993, in a direct reference to persons with disabilities, emphasized in the Vienna Declaration and Programme of Action that “every person is born equal and has the same rights to life and welfare, education and work, living independently and active participation in all aspects of society. Any direct discrimination or other negative discriminatory treatment of a disabled person is therefore a violation of his or her rights”. The World Conference called on governments to adopt or adjust legislation to assure access to these and other rights for disabled persons. [http://www.ilo.org/public/english/employment/skills/disability/download/right.pdf](http://www.ilo.org/public/english/employment/skills/disability/download/right.pdf)

1.6. ILO Convention 159

The ILO Vocational Rehabilitation and Employment (Disabled Persons) Convention No. 159 requires member States, in accordance with national conditions, practice and possibilities, to formulate, implement and periodically review a national policy on vocational rehabilitation and employment of disabled
persons. Convention No. 159 sets out a number of fundamental principles which should underlie vocational rehabilitation and employment policies, highlighting those of equal opportunity and treatment, affirmative measures which should not be regarded as discriminating against other workers, integration of persons with disabilities into mainstream work-related programmes and services, services for those in rural areas and remote communities, the training of qualified staff, and the need to consult employers’ and workers’ organizations as well as representative organizations of and for disabled persons (DPOs).


1.7. ILO Code of Practice

The ILO Code of Practice on Managing Disability in the Workplace (ILO 2002) was drawn up to provide guidance to employers on practical means of implementing the types of measures contained in international instruments such as those mentioned earlier. The Code was developed and unanimously agreed at a tripartite meeting of experts (representing governments and employers’ and workers’ organizations), convened in October 2001 at the decision of the ILO Governing Body, taken at its 277th Session in March 2000. While addressed mainly to employers, the Code should also prove of considerable benefit to Governments, which play a primary role in providing the necessary legislative framework for promoting equal opportunities and treatment in the workplace, and to workers’ representatives, whose main concern is to protect workers’ interests. The contents of the Code are based on the principles underpinning international instruments and initiatives.

Chapter 2: Reasons and Developments for/in employment for disabled people

2.1. Why disabled people want to work

It is frequently assumed that persons with disabilities cannot or do not want to work. This is incorrect - disabled persons, like non-disabled persons, want to work and, given the opportunity, can and do work. Disabled persons want and need to work to:

• earn a livelihood
• enjoy social contacts
• gain self-esteem.

2.1.1. Earning a livelihood

Work provides income to disabled persons to meet their basic needs. Work provides the means to meet the additional costs associated with having a disability.

2.1.2. Social contact

Disabled persons have limited opportunities to meet people. Work provides such opportunities. People with disabilities find that having a job reduces frustration and loneliness. Not having a job reinforces social isolation. People with disabilities tell how getting a job changed their lives; those without a job talk of misery and despair.

2.1.3. Self-esteem

Work, particularly paid employment, provides disabled persons with an opportunity to show they can contribute. People with disabilities tell how work builds positive attitudes. Those without jobs lack pride and confidence in their own ability.

Economic activity is thus important for people with disabilities; it offers them the opportunity to be recognised as contributing members of their communities. People with disabilities usually have a higher rate of unemployment than the rest of the population. And when they do work, they tend to do so for longer hours and lower incomes, face a greater risk of becoming unemployed for longer periods, and have fewer chances of promotion.


2.2. Trends in Employment

Recent years have seen a greater emphasis on job retention, and a shift to regarding sheltered employment as a transitional occupation. Supports have been introduced to both employers and workers to promote open employment opportunities, and to prepare disabled people for self-employment or small enterprise development. In industrialized countries, people with disabilities are increasingly working in competitive employment, rather than in sheltered, segregated settings. New forms of work – supported employment, and social firms – have been developed to provide individual workers with the type of support that
enables them to find and keep decent jobs. A range of financial incentives, advisory, and support services are provided to facilitate this.

Centres which provide work opportunities for disabled persons only should:
– be considered as an option only when other feasible alternatives have been explored;
– be reorganized to promote movement of people with disabilities to more open employment options;
– improve working conditions in line with national labour standards.

The public sector should take the lead in being a good practice employer of disabled persons. Vocational training plays an important role in the participation of disabled people in mainstream programs or self-employment. It is the Preparation for jobs that call for extensive practical experience and training but have few requirement for theory, technical knowledge, or liberal arts education. The training can provide basic skills, upgrade current skills, develop new technical skills, improve language skills and prepare customers for employment in high growth occupations. It improves employability in the local labor market.

http://www.worksystems.org/workforceProfessionals/fundingOppResults/PY2006/WSPMTrainingFundRFP-Appendix5-Region2SubgrantProgramDefinitions.doc
Chapter 3: Why are disabled people excluded – the problems

The main problems disabled persons face in their desire to work are:
- lack of education
- lack of vocational training and employable skills
- rapidly changing labour markets
- employers’ attitudes and perceptions
- lack of access to self-employment opportunities
- Unfair terms of employment
- Higher Work-related costs

3.1. Lack of Education

Many disabled persons live in rural areas where isolation means a scarcity or absence of educational services. Children with disabilities in isolated areas often remain uneducated due to prejudice, misunderstanding and the lack of special schools. All children in isolated areas suffer from the limited resources available for education: disabled children suffer more because the resources are channelled to non-disabled children. Even in urban areas, disabled children, depending on the type of disability, have limited educational opportunities.


3.2. Lack of vocational training

Lack of vocational training is the most frequently mentioned barriers experienced by handicapped persons when looking for a job. This is more often a barrier for women to finding employment than for men. This can mean that vocational training are non-existent, that quality of the training is poor, or that disabled people are excluded from vocational training, because of:

3.2.1. Training fees

Training fees are considered too high. The consequences of the high training fees leads to drop out of school, or not attend the training course of their choice.

3.2.2. Awareness of training providers

Lack of awareness of training providers are a barrier to access training. Often there is an unwillingness to employ a person with a disability.

3.2.3. Accessibility of training centres

Lack of accessibility of training centres for people with each type of disability – physical disability, hearing impairment, visual impairment and intellectual disability – does not stimulate to participate and join the training.

3.2.4. Transport

Many people with disabilities experience problems in getting to and from the training centre, due to lack of transport, more frequently by respondents with a physical
disability than by those with other disability types.

3.2.5. Communication

Mostly the persons with hearing impairments experience difficulties during their skills training, and thus communicating while attending the training. It is often said that the training provider had not been willing to train them, linked to this.

3.2.6. Lack of information

Knowing about courses that are available is an important element of choice. In some countries a lack of information on the training available was mentioned as a significant barrier. Also a lack of information about the training centre was identified as a fact that had made it difficult for them to attend skills training.

3.2.7. Other

Other barriers for participating in vocational training are:
- the lack of training materials in Braille;
- the lack of assistance in the form of special needs teachers;
- family responsibilities (especially for woman);
- the lack of basic education or poor quality education;
- lack of sign language interpreters;
- lack of suitably-trained teachers;
- ill health (disability-related difficulties) and discrimination.

3.3. Rapidly Changing Labour Markets

Competitive pressure encourages the introduction of new technology. This, in turn, affects the structure of employment. Simple, labour-intensive tasks are eliminated and opportunities become available for workers with adaptable, multiple, higher-level skills. Competition for jobs becomes more intense. Disabled persons, already disadvantaged due to the non-recognition of their qualifications, are at an even greater disadvantage as jobs previously available to them progressively disappear.

3.4. Employers’ attitudes and perceptions

The lack of awareness among employers about the rights of persons with disabilities is an important obstacle to be overcome in securing employment. Often, negative attitudes from employers exists. Employers see people with disabilities as less productive and costly in terms of assistive devices and reasonable accommodation.
3.5. Lack of access to self-employment opportunities (equipment and credit)

Disabled persons may need additional assistance to adapt their equipment and workplace to their particular needs. Self-employed people with disabilities may need extra subsidies and grants for these adaptations. But credits to realize these adaptations are also lacking and can also be seen as a barrier to employment. In this way it is difficult to start a business in seeking to earn a living. Handicapped persons are often excluded in micro-finance institutions because of the following reasons: 1) self-exclusion – economic and financial conditions of the very poor are characterised by great insecurity, which often leads to risk-avoiding behaviour and lack of self-confidence; 2) exclusion by the staff – they may be considered too risky because of their disabilities, and be excluded by prejudices that deliberately or unconsciously exclude them; 3) exclusion by other members – group-lending may lead to the exclusion of those whom others in the community consider ‘too risky’, based only on prejudice (even when some of them may be successful) and 4) exclusion by design – some microfinance institutions do not provide financial products that suit potential clients’ characteristics; also, microfinance providers may not reach rural areas (this is often the case in Africa).

http://www.handicap-international.org.uk//files/Good%20practices%20for%20the%20economic%20inclusion%20of%20people%20with%20disabilities%20in%20developing%20countries%20-%20Funding%20mechanisms%20for%20Self-Employment.pdf

3.6. Unfair terms of employment

Once employed, disabled persons may have no formal contract of employment and may not receive their full entitlements (e.g. the minimum wage). Employment security for disabled workers is often less than for non-disabled workers: they may be the first to lose their jobs in the event of layoffs. In some cases there is no special legal protection for disabled persons. There may be situations in which disabled persons are prevented by law from entering into contracts.


3.7. Higher work-related costs

Although having a job provides real benefits for disabled persons, they often face higher costs related to working, for example wheelchair.

Chapter 4: Different forms of Employment

There exists different forms of employment. The main forms are:

1) Open/competitive employment (formal)
2) Sheltered Employment
3) Self-Employment (informal)

Focus is the **formal open/competitive employment** and the **informal self-employment**, because of the principle that they promote the inclusion of disabled people in employment.

4.1. Open/competitive employment

The aim should always be for persons with disabilities to obtain employment in the open labour market. In the open/competitive employment (obtaining work in open labour market) the participation rate of persons with disabilities in the open labour force tends to be considerably lower than that of other workers, while the unemployment rate tends to be higher. In general, persons with disabilities in the labour market tend to have a lower level of education than others. They are also more likely to be in part-time jobs. Unemployment rates vary between types of disability, being highest among those with mental illness.

One of the measures that can be taken is implementing a more active labour market policy. [http://www.ilo.org/public/english/employment/skills/disability/download/right.pdf](http://www.ilo.org/public/english/employment/skills/disability/download/right.pdf)

4.2. Sheltered employment

Sheltered employment should be open to people who, because of their disability, are unable to obtain or keep a normal job, whether supported or not; it can cover a number of diversified situations, amongst which are sheltered workshops and work centres. Sheltered work should have a double purpose: to make it possible for people with disabilities to carry out a worthwhile activity and to prepare them, as far as possible, for work in normal employment. **Sheltered Employment** is employment in an enterprise established specifically for the employment of persons with disabilities and which is in receipt of special funding from the State (NRB 1997). Sheltered employment has been criticized in some countries for failing to provide proper working conditions and employment contracts. [http://www.ilo.org/public/english/employment/skills/disability/download/right.pdf](http://www.ilo.org/public/english/employment/skills/disability/download/right.pdf) [http://www.ilo.org/public/english/employment/skills/disability/download/inclus-en.pdf](http://www.ilo.org/public/english/employment/skills/disability/download/inclus-en.pdf)

4.3. Self-employment

Self-employment is informal employment. People with disabilities start shops, craft workshops and farming activities; others are involved in street vending, tailoring, carpentry, etc. In rural areas, self-employment also includes farming or agricultural activities. Like the rest of the population in developing economies, most people with disabilities turn to self-employment because of a lack of opportunities in the job market. Although many would prefer to have a job with a regular income, self-
employment is often the only option available. http://www.handicap-international.org.uk/files/Good%20practices%20for%20the%20economic%20inclusion%20of%20people%20with%20disabilities%20in%20developing%20countries%20-%20Funding%20mechanisms%20for%20Self-Employment.pdf

4.4. Other forms

Supported employment (paid work in integrated work settings) and Social enterprises (making no provision) are some other mentioned forms of employment in the literature. For more information:
Chapter 5: Basic Principles in employment and vocational training programs

In this section we discuss the main principles for inclusion of disabled people in employment and vocational training programs.

5.1. Accessible Policy Provisions and Legislations

All policies concerning the vocational rehabilitation and employment of persons with disabilities should be based on a recognition of their civil rights. The basic objective of these policies should be to increase the percentage of people with disabilities at work. This can be done by several incentives, like minimizing restrictive provisions and over-regulation, improving information, support etc. For more information:

5.2. Awareness raising

5.2.1. Creating positive attitudes

Build a positive image of the working capacity of disabled persons, in collaboration with the media, through awareness-raising, sensitization and information campaigns targeted specifically at employers; employees, through workers’ organizations, media professionals, people with disabilities and their families, with particular emphasis on women, people with severe or multiple disabilities, people in rural areas and people facing multiple disadvantage (such as disabled persons from ethnic minorities), school children and the public at large.

5.2.2. Consultations

Consultations are important because laws that reflect views of multiple stakeholders are more effective than laws that only reflect the view of the Government. During consultations, the Government benefits from the widespread expertise both within the country and from international organizations, such as the ILO. In planning consultations on disability-specific legislation, it is very important that the Government involve representatives of persons with disabilities.

5.2.3. Information campaigns

Information campaigns usually play an important role in implementing laws promoting the employment of people with disabilities and in encouraging good employment practices.

5.2.4. Networks

Develop national and international networks with the aim of:
– information exchange;
– dissemination of good practice examples and;
– future cooperation.

5.3. Greater involvement of employers

Employers need to be encouraged to be more involved in promoting employment opportunities for persons with disabilities. Some employers are involved, and examples of good practice exist, but many more jobs are required. A strategy is needed, to convince more employers that employing disabled persons makes good business sense, that employees with disabilities can make a valuable contribution. Such a strategy should take into account the different ways in which employers can support the promotion of employment opportunities, for example on-the-job training, supported employment placement and playing an invaluable indirect role in improving opportunities, by providing advice to training centres on the types of skills required in the labour market; by advocating the disability business case with other employers; by issuing contracts to businesses of disabled persons; by mentoring small enterprises of disabled persons and by undertaking other initiatives which they identify.


5.4. Skills development / promotion of vocational training

An important principle for the inclusion of disabled people in employment, is the promotion of vocational training. Vocational training is the preparation for jobs that call for extensive practical experience and training but have few requirement for theory, technical knowledge, or liberal arts education. Skills development is part of the vocational training. Like non-disabled people, people with disabilities need skills in order to engage in economic activities. But unlike non-disabled people they start with a number of disadvantages. Their families and communities may assume that they cannot compete in economic activities with non-disabled people. They often lack access to basic education making them unqualified to join skills training courses. These disadvantages frequently result in a lack of confidence, low expectations and low achievement. Skills training for people with disabilities involves building confidence and changing perceptions, both in the individual with a disability and in those around him or her. Learning a technical or professional skill such as carpentry, bicycle repairing, computing or veterinary work will demonstrate that indeed disabled people are as capable as non-disabled people of plying such trades. But technical skills alone are not enough: there are other attributes a disabled person needs to succeed in work: attitudes, knowledge, and life skills.


WHO/ILO/UNESCO have written a document about CBR guidelines – a livelihood component. They favour the need of lifelong learning, the community approach and have an overview of different forms of skills to develop.

http://www.dcdd.nl/data/1184756022703_Livelihood%20component%20for%20FV.pdf
5.5. Financial support

Where the employment support measures take the form of financial support, the money provided could:
1) merely cover the **extra costs associated with employing the disabled worker**. e.g. costs associated with making a reasonable accommodation, like provision of specialized work-related equipment, provision of specialized work equipment for daily living (Rehabilitation), provision of transport facilities.
2) provide a **financial incentive** to the disabled person, or, more usually, the employer. Such incentives can be classified as a “reward” for the employer, and are not designed to cover or be specifically attached to any extra costs associated with employing disabled workers.

http://www.ilo.org/public/english/employment/skills/disability/download/eeofinal.pdf → Introduce schemes of financial support which recognize the higher living costs associated with disability.

5.6. Technical support

Provide effective job-placement services for jobseekers with disabilities through the public employment services and/or through non-governmental organizations in the full range of occupations by:
- providing training courses, guidelines for personnel in public employment (vocational training)
- services and services provided by non-governmental organizations (supported employment organizations)


5.7. Changing the labour market

Reform disability benefit and pension schemes to remove conflict with active labour market policies, with a view to:
- focusing on abilities rather than disabilities;
- removing the “benefits trap”;
- increasing the motivation of disabled persons to work;
- bridging the transition from pensions to employment;
- increasing the percentage of disabled persons at work.

Chapter 6: Methods

This section is about the methods to promote the inclusion of disabled persons in employment and vocational training programs. The methods are divided in three main approaches:

- inclusion in mainstream programs;
- provision of (financial) services by organisations of/for people with disabilities themselves and;
- complementary partnerships between microfinance institutions and organisations of/for people with disabilities

The methods give a more practical explanation of the basic principles mentioned in chapter 5.

6.1. Inclusion in mainstream programs

Disabled people can be included in mainstream programs for employment and vocational training with help of the support of government, private and public sector or ngo’s. The support can be technical, financial or can be focused on rehabilitation.

6.1.1. Financial support

Wage subsidies

The aim is to help people with disabilities into regular employment. Wage subsidies are paid to employers recruiting jobseekers with physical, emotional and intellectual, or socio-medical disabilities. Wage subsidies are paid for a maximum period of four years, which can be extended. The wage paid reflects collective labour contracts, with the subsidies compensating for the reduction in work capacity caused by a disability.

http://www.dcdd.nl/data/1184756022703_Livelihood%20component%20for%20FV.pdf

Special Initial and Follow-Up Support (SIUS)

Subsidized employment is a common measure to enable severely disabled persons find and keep jobs. In Sweden this is also used in a labour market programme. The purpose of the programme is to provide special support prior to taking on a vocationally disabled jobseeker. An SIUS consultant reviews the jobseeker’s qualifications and objectives before finding a suitable place of work. The consultant also assists in the introduction and training of the employee at the workplace, and this may involve working together with the jobseeker at the tasks in question. The programme primarily targets emotionally troubled and intellectually impaired persons, and is gradually scaled down during the benefit period. SIUS should not continue for more than six months. During the introductory period the participant receives the Activity Support allowance.

Start-up grants for disabled persons/ ‘funding mechanisms’

A disabled person with a strong business concept may be eligible for a business grant. The conditions are that the potential business is expected to have a reasonable chance of success and that the income from the business is expected to make a considerable contribution to the person’s living expenses. We will use the term ‘funding mechanisms’ to refer to grants, subsidised loans and loans used to start up or expand a micro or small business. While all funding mechanisms have the same function – to support the creation or expansion of a business – they are appropriate in different circumstances.

Grants

Grants are usually provided by development organisations and NGOs. They can be an appropriate tool to facilitate start-ups and to prepare people with disabilities for access to microfinance providers. Grants should be offered only for very vulnerable populations who cannot have access to loans, and in accordance with specific, well established criteria. Grant programmes should be professionally managed to avoid having little, no, or even negative impact on beneficiaries or the community’s credit culture. [Link to document]

Loans

Loans are offered by different kinds of providers, including banks, formal microfinance institutions, informal actors (such as ROSCAs and self-help groups), and NGOs. Loans are most appropriate when borrowers are in a position to repay the loans according to their business development stage and their personal situation. [Link to document]

Combination Grants & Loans

To account for the different needs and repayment capacities of people with disabilities, there is a ‘mixed package’, where a single organisation provides grants and loans. These are provided under some schemes which can be read in the document [Link to document].
6.1.2. Technical support

Employment services

1) 3M model of job retention

Job retention is a function of match, maturity, and mastery. The match construct is a prerequisite for career adaptability because it refers to the proper fit between a person and a job. The maturity construct refers to meeting the developmental or expectable challenges that unfold with time on the job. The mastery concept pertains to the day-to-day problems that occur in the workplace that thwart one’s career motives and threaten job retention.


2) Contract compliance

Under a contract compliance programme public authorities can require that all contractors, or all firms wishing to contract with the public authorities, have a good record with regard to the employment of workers with disabilities (and other disadvantaged and under represented groups) or, where this is not the case, take active measures to promote the employment of people with disabilities. The requirement to be met may be nothing more than a record of compliance with disability employment legislation, often enforcing the Law.


Quota schemes are part of the Contract compliance approach. Under quota schemes, employers employing a specified minimum number of persons are obliged to ensure that a certain percentage (a quota) of their workforce is made up of people with disabilities. Quota schemes can be divided into three basic groups:

• A binding quota which is backed up with an enforced sanction (quota-levy system)
• A binding quota which is not backed up with an effective sanction and/or with an effective enforcement mechanism
• A non-binding quota based on a recommendation, e.g government circular


For an example of the quota-levy system approach, see


3) Corporate approach

The focus on corporate approach is supported employment for students with severe disabilities exiting in high schools. Students with disabilities were assisted with finding employment through the use of business mentoring and other supportive services provided by employers, supervisors, and coworkers.

http://www.worksupport.com/research/viewContent.cfm/558
4) BAC model

A Business Advisory Council (BAC) is a group of business volunteers who serve as co-managers of employment and training programmes and link the program to the workplace in order to foster training and employment of people with disabilities. BACs also engage in many other activities such as conducting seminars for employers, mentoring individuals, providing information and mock interviews, designing industry-responsive training programs, providing on-the-job training, etc. The BAC model is based on the highly successful Projects With Industry (PWI) programme in the United States, which the ILO successfully replicated in Tanzania and Kenya.


5) Disability Resource Teams

For the past four years the ILO, with funding from the Japanese Ministry of Labour and human resources from Cambodia’s Ministry of Social Affairs, Labour and Youth Rehabilitation (MOSALVY) has field-tested the Disability Resource Team (DRT) concept. The DRT is composed of government counterparts in the provinces of Siem Reap, Pursat and Battambang. It provides people with disabilities with the necessary supports and assistance to enter mainstream vocational training programmes and find a job or use their skills to start businesses.


Preparation and assessments

1) Employment assessment

An employment assessment is provided to help disabled clients find out how their disability or health condition affects the type of work or training they want to do. It can also help them identify their abilities and strengths. At the end of an assessment the client has an action plan of steps they need to take to achieve their job goal. See for an example of an assessment: Jobcentre Plus in Great Britain:


2) Work Preparation

Preparation Programmes bring together elements of work-focused support combined with health-focused rehabilitation. Work Preparation is an individually tailored programme that helps participants to try out their readiness for employment in a work environment and overcome barriers associated with disability that cannot be effectively met by other programmes or provision. Physiotherapists, occupational therapists, psychologists and employment advisers are all involved.


Vocational Training

1) Formal, vocational training in mainstream centres

Formal, vocational training centres can either be run by government or managed by NGOs or private providers. They can provide quality, certified
technical training. Integrating people with disabilities into these centres can be an effective skills development strategy, once appropriate preparations are made.

2) Vocational training within CBR or community-based programmes for disabled people

Many community-based programmes and CBR initiatives are now recognizing the importance of skills training and income generation for their disabled clients and establishing technical training courses. This approach can be particularly successful if there are few other training providers, or if the training provided at existing centres is inappropriate or low quality.

3) Vocational training within CBR for both disabled and non-disabled

A number of CBR and community programmes have successfully developed vocational training courses for both disabled and non-disabled people. Rural areas in particular often lack quality vocational training, and it may be appropriate to establish new training courses within your programme. The programme may be able to recruit local skilled trades people, artisans or professionals to provide vocational training courses in industries that are relevant to the local area. Training services can be funded through a range of sources. It may be possible to charge trainees to participate, the service may be eligible to receive government grants for disabled trainees, or apply to international donors for funding. The community may also be willing to support some costs of providing training, such as a building or transport for trainees.

4) "Apprenticeship" style training programmes

Informal training by experienced crafts and trades people is a very longstanding and widespread means of developing skills. Particularly in the informal economy, it is very common for people to learn a job, trade or craft, by working with an experienced person and learning from them. This kind of practical, hands-on training is particularly useful for people with disabilities, who face many barriers in accessing formal, centre based training. However, it is important to monitor the quality of this training to ensure that apprentices are in fact learning useful skills and are not simply 'cheap labour' for employers.


5) Use local people with skills to give ad hoc short-term training to individuals or groups in the field

For many income generation options, it is not necessary for people to receive formal, accredited training. They need skills, but they do not necessarily need to attend a formal training course to get them. All communities will include skilled trades and crafts people who may be very willing to provide technical training for people with disabilities.
6) Industrial enterprise with both training and production elements

Many communities do not offer good opportunities for training or gaining employment. Rural communities are often based around family run informal businesses and agriculture that provide few opportunities for training or employment. Even in urban areas it can be very difficult for disabled people to access apprenticeships or jobs with mainstream employers. Community programmes are often well placed to support the establishment of ‘social’ enterprises that can provide training and job opportunities for the disadvantaged. An enterprise that supplies a necessary product or service to the community can provide very practical and relevant training for disabled people, and pay them while they develop their skills.

7) Training disabled people as CBR and development workers

Disabled people can be excellent development workers and can bring firsthand experience of disability and exclusion to CBR work, as staff or as community volunteers. Working in development also provides an opportunity for people in more remote and rural areas where other job opportunities are often limited. Increasingly, attention has been drawn to the need for disabled people and their families to be involved in the planning and delivery of CBR and other development programmes. However, there is still room for many more people with disabilities to be trained to work in these fields.

http://psychservices.psychiatryonline.org/cgi/content/full/53/9/1118

6.1.3. Rehabilitation support

Technical aids and adoption of workplace

The Public Employment Service can support vocationally disabled persons through technical aids and the adaptation of the workplace and equipment to the individual. The purpose is to enable vocationally disabled persons to find a job, start a business, or take part in a labour market programme. The support can include measures as:

- special arrangements at the workplace;
- special technical aids;
- grants for a work assistant.

Support designed for persons with disabilities is also available for participants in all labour market policy programmes if this support can improve their chances of entering the labour market.


6.2. Provision of (financial) services by organisations of/for people with disabilities themselves.

Some organisations affirmed that inclusion in microfinance institutions was a long-term goal, but that this would not respond to current pressing needs for loans. Others believed that people with disabilities could not afford to meet the mainstream microfinance institutions’ requirements and fees. Some of the programmes that tried to provide financial services themselves have failed because of lack of expertise.
However, some have been very successful in terms of breadth and depth of outreach, providing services to a vast number of people with disabilities, and reaching some of the poorest among them. (...) However, this approach requires strong capacity building to enable organisations of/for people with disabilities to manage complex financial programmes. It also requires long-term donor commitment, since low or non-existent interest fees do not cover operational and financial costs.

6.2.1. Financial support

Self-Help groups

Self-help groups allow a number of people to put their savings together, create a fund and disburse loans from this fund to its members. Self-help groups are managed autonomously and are usually described as informal or community-based savings and lending groups. One of the main advantages of self-help groups is that they may be created and/or managed by people themselves, without the need of external intervention. Self-help groups usually do not need to be legally registered, so administrative costs and transactions are minimal. Some international institutions provide grants to self-help groups that have demonstrated a high savings-mobilisation capacity in order to reinforce their capital. 

http://www.handicap-international.org.uk/files/Good%20practices%20for%20the%20economic%20inclusion%20of%20people%20with%20disabilities%20in%20developing%20countries%20-%20Funding%20mechanisms%20for%20Self-Employment.pdf


Livelihood approach

A livelihood approach analyses the broad spectrum of strategies that people develop to sustain their living – including economic activities such as farming and non-farming activities, seasonal migration, and economic and social relationships with traders and landowners. A complementary livelihood strategy is to set aside reserves for the future, for instance food reserves or cash, which may be done through participation in traditional saving and lending groups. The specific situation of people with disabilities who live in rural areas should also be taken into account, since their livelihood strategies vary from those living in urban areas. The livelihood approach points to the importance of savings as a normal livelihood strategy.

http://www.dcdd.nl/data/1184756022703_Livelihood%20component%20for%20FV.pdf

6.2.2. Technical support

Self-Employment

Self-employment is an approach to promote and implement inclusive practices in work and vocational trainings (see chapter 4.3 about Self-employment). Most people with disabilities turn to self-employment because of a lack of opportunities in
the job market. [http://www.handicap-international.org.uk/files/Good%20practices%20for%20the%20economic%20inclusion%20of%20people%20with%20disabilities%20in%20developing%20countries%20-%20Funding%20mechanisms%20for%20Self-Employment.pdf](http://www.handicap-international.org.uk/files/Good%20practices%20for%20the%20economic%20inclusion%20of%20people%20with%20disabilities%20in%20developing%20countries%20-%20Funding%20mechanisms%20for%20Self-Employment.pdf)

6.3. Complementary partnerships between microfinance institutions and organisations of/for people with disabilities

Through this approach, each organisation focuses on providing its core services to people with disabilities: microfinance institutions provide financial services (including loan disbursement, reimbursement and monitoring) while organisations for people with disabilities provide self-confidence building or social work. Other required services that may be provided by any other organisations include the promotion of savings behaviour, formation of saving and lending groups, and training on saving and loan principles and understanding loan disbursement and repayment. Such an approach is in line with the inclusive strategy promoted by many organisations of/for people with disabilities, since it fosters inclusion in mainstream services complemented by the social work of organisations of/for people with disabilities), instead of setting up parallel structures exclusively for people with disabilities. [http://www.handicap-international.org.uk/files/Good%20practices%20for%20the%20economic%20inclusion%20of%20people%20with%20disabilities%20in%20developing%20countries%20-%20Funding%20mechanisms%20for%20Self-Employment.pdf](http://www.handicap-international.org.uk/files/Good%20practices%20for%20the%20economic%20inclusion%20of%20people%20with%20disabilities%20in%20developing%20countries%20-%20Funding%20mechanisms%20for%20Self-Employment.pdf)
Chapter 7: Tools

Promoting inclusion in mainstream microfinance institutions, while providing supporting services and funding mechanisms for those who have no other option, may be the best approach – both paths may be useful and compatible. This section show different tools for realizing this inclusion.

7.1. Tools for grants and loans

Handicap International have developed some tools for the provision of grants and loans, for linking people with disabilities to microfinance institutions and for the support of self-help groups

7.1.1. For the grants

1. Careful selection
2. No free hand-outs
3. Require a contribution from the beneficiary
4. Adequate training
5. Constant monitoring
6. Savings component
7. Links to microfinance institutions

7.1.2. For the loans

1. Provide/design loans that respond to the demands of potential borrowers
2. Charge interest rates – the less subsidised, the better
3. Adequate assessment of potential borrowers
4. Motivate borrowers to repay, and manage late repayments and defaults strictly
5. Follow up and monitor the loans constantly
6. Evaluate the pros and cons of different kinds of microfinance providers

7.1.3. For linking people with disabilities to microfinance institutions

1. To limit self-exclusion:
2. To reduce exclusion by the microfinance institution staff:
3. To decrease exclusion by other members (in solidarity groups and village banking):
4. To eliminate exclusion by financial service design:
5. To limit exclusion through inadequate accessibility:

7.1.4. For the support of self-help groups

1. Raising awareness
2. Training
3. Monitoring
http://www.handicap-international.org.uk/files/Good%20practices%20for%20the%20economic%20inclusion%20of%20people%20with%20disabilities%20in%20developing%20countries%20-%20Funding%20mechanisms%20for%20Self-Employment.pdf
7.2. Tools for trainings

7.2.1. ILO

The ILO has different levels of business management training tools, including versions specially geared to people with low levels of literacy, using pictures and games. Examples are given in the following boxes. For more information on these tools, please refer to the web sites listed overleaf or contact your local ILO office. 


7.2.2. Know About Business

The ILO’s Know About Business programme is specifically designed for youth in vocational training institutes, informing them about the world of business and opportunities to create their own businesses in the future. Providing young people with insights into entrepreneurship and enterprise, it aims to help them realistically consider the options of starting a small business or of self-employment. 

http://www.ilo.org/seed (click on “Small Enterprise Development” and then “Youth Entrepreneurship”)

7.2.3. Start and Improve your Business (SIYB)

The ILO’s Start and Improve Your Business (SIYB) programme is a management training programme with a focus on starting and improving small businesses as a strategy for creating more and better employment in developing economies and economies in transition. It includes modules on generating business ideas, and starting a business, as well as improvement and expansion. SIYB is currently running in more than 90 countries 

http://www.ilo.org/seed (click on ‘Business Development Services’).

7.2.4. GET Ahead for Women in Enterprise

The ILO’s GET Ahead for Women in Enterprise is a training tool that specifically targets poor women who wish to start a business. It can be used to train prospective women entrepreneurs in business skills and obtaining support through groups, networks and institutions (ILO Publications (pubvente@ilo.org or www.ilo.org/publns)).

7.2.5. IYes ToT manual

Improve Your Exhibition Skills (IYES), published in 2005, is a WEDGE tool. It takes a similar approach to GET Ahead, with the same limitations in terms of materials, assistance to trainers and so forth. WEDGE means promoting Women’s Entrepreneurship Development and Gender Equality” (WEDGE), which works on enhancing economic opportunities for women entrepreneurs in general. WEDGE carries out affirmative actions in support of women starting, formalizing and growing their businesses, and by mainstreaming gender equality issues into the ILO’s other small enterprise development (SED) work. This tool with some more other tools (FAMOS Check, WED capacity building guide etc) are available on the website: 

7.2.5. Training for Economic Empowerment (TREE)

TREE is a methodology for promoting income generation and local economic development for the poor, the underemployed, the unemployed and the otherwise disadvantaged. TREE combines four key elements:

- mobilizing and empowering partner organizations at national and local levels,
- providing skills training based on the needs of the local economy,
- developing an integrated plan of post training support services,
- promoting decent work and equal opportunity.

www.ilo.org/employment/skills

7.3. Tools for Job and Work analysis

Job and work analysis can be useful in identifying suitable jobs within the enterprise, and adjustments and accommodations which may need to be carried out, and in making it easier to match the skills and abilities of the disabled job seeker with the requirements of the job. These guidelines on Job and Work Analysis arise from requests to the ILO in the course of its activities to promote employment opportunities for persons with disabilities. They are intended for employment services and service providers seeking to develop their capacity to promote the recruitment of persons with disabilities and the retention of workers who acquire a disability. They form part of a series of ILO tools on placement services for disabled job seekers: the ILO guide for job placement personnel Assisting Disabled Persons in Finding Employment, the ILO Resource Book for trainers of placement officers, and the guide for policy makers and employment service managers Placement of Job Seekers with Disabilities – Elements of an Effective Service. Their translation into national languages is encouraged.


7.3.1. Work analysis

1) Acces for All - EDI

EDI conducts research and provides continuing education and technical assistance on many aspects of disability in the workplace (US). Since 1968, researchers and practitioners at the Cornell IRL School with expertise in disability have helped companies, labor organizations, government agencies, schools and communities throughout the United States and abroad the accommodate and integrate individuals with disabilities. They have a guide, ACCESS FOR ALL, that offers information on how to make the workplace accessible to a wide range of employees. http://www.ilr.cornell.edu/edi/accessforall/

2) Workway Project - Checklist on ‘Making the information accessible’

Workway is a Joint ICTU/IBEC initiative to promote employment of people with disabilities. They have a checklist on how to make the workplace accessible.
7.3.2. Job analysis

1) Workway project – Quickscan job analysis

The Workway project (mentioned above) have also got a quick scan on job analysis. Job analysis is the first step in the recruitment process as it provides an organization with the information needed to develop a job profile and personal specification. It can also be referred to when advertising, interviewing and short listing to fill a job vacancy.


7.4. Tools for assessment/preparation

7.4.1. ILO – Tool for finding the Right Match

ILO Asia has a tool for Finding the Right Match Between People with Disabilities and Occupations. It is designed to offer guidance for the development of a vocational assessment programme for people with disabilities. This is not a comprehensive study of the field, techniques and issues involved but offers some guidance and addresses common questions about vocational assessment and designing a vocational assessment system.


7.4.2. The Employment and Disability Institute (EDI), Cornell University, United States - Checklists

The EDI has some checklists on Human Resource practices. The checklists are disability nondiscrimination and best practices guides to help HR professionals improve accessibility of current workplace policies and procedures:

http://www.ilr.cornell.edu/edi/hr_tips/list.cfm

Also they provide technical assistance that might be interested.

http://www.ilr.cornell.edu/edi/m-resources.cfm
Some partner organizations of Dark and Light have already some experiences in social inclusion of disabled people in employment/vocational training programs. Dark and Light Blind Care have asked their partners to fill in a questionnaire about the inclusion of disabled people in employment/vocational training programs. The partners who initially participated in the research were: ABC in Cambodia, Grarbet in Ethiopia, Sindhu Improvement Society (SIS) in Nepal and Chip in Pakistan.

An overview with results of the research is written in a summary (about the definition of ‘inclusion’, the main principles, best-practices). Dark and Light have asked these organizations if they were willing to mention their contact details, so that other organizations can learn from these experiences.
Chapter 9: Resources

In this chapter we will show you the relevant information from organizations over the world concerning inclusive education.

9.1. Important links

The most important links where information/books is/are easily accessible are:

- http://www.worksupport.com/research/listFormatContent.cfm/3

Good practices

Doing Business in Addis Ababa – Case Studies of Women Entrepreneurs with Disabilities in Ethiopia


9.2. Resources

Dark and Light Blind Care have ordered the most important literature on Inclusive Education. The list is divided and labelled as follows:

1. Theory
   1.1. Legislation
   1.2. Concept

2. Practice
   2.1. Best-Practices
   2.2. Methods
   2.3. Tools

This list is available at Dark and Light Blind Care. You can ask for a CD-ROM, info@darkandlight.org. If you know of important documents/best-practices or other relevant information on Vocational Training and Income that’s not listed here, we really appreciate it if you could mention/send this to us. In this way the list is always up-to-date.

9.2.1. Theory

9.2.1.1. Legislation


9.2.1.2 Concept
7. ILO, The right to decent work of persons with disabilities. 2007: p. 162


9.2.2. Practice

9.2.2.1. Best-practices


9.2.2.2. Methods


9.2.2.3. Tools

3. ILO, Link and Learn: inclusion of women with disabilities in the ilo wedge programme - progress assessment in four african countries. 2007: p. 74.
7. EDA.