



Grace (centre) sits and signs with friends at the vocational centre where she's completing catering training as part of an EU and Big Lottery Fund supported economic empowerment programme. Credit: Sightsavers/Aurelie Marrier d'Unienville

## Routes to economic empowerment



This paper briefly explores the global context to work and social protection as it relates to people with disabilities in low- and middle-income countries. It outlines the main challenges to ensuring people with disabilities achieve economic empowerment on an equal basis with others and considers ways forward. It will inform the plenary discussion on Routes to Economic Empowerment at the Global Disability Summit on 24 July and serves as a background document for all attendees.

The Global Disability Summit is bringing the international community together to share learning, make new commitments and place inclusion for people with disabilities at the heart of international development. As well as Routes to Economic Empowerment, the Summit will focus on three further themes critical for inclusive development: Dignity and Respect for All, Inclusive Education and Harnessing Technology and Innovation.

<sup>1</sup>Throughout work is used to refer to all forms of work, including self-employment. Whereas employment refers to work that is undertaken for someone else in return for a wage.

## 1. Introduction

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People with disabilities experience multiple forms of discrimination, and as a result are less likely to access productive and decent work than people without disabilities. They are more likely to work for low wages, informally and precariously. Multiple intersecting factors restrict the economic empowerment of people with disabilities, including inadequate laws and policies, discriminatory social norms, and unequal access to resources, information and networks.

Economic empowerment is about ensuring people with disabilities are able to achieve income security, advance economically and have the power and autonomy to make economic decisions within and outside the home.<sup>1</sup> There are multiple pathways to economic empowerment, particularly given the diversity of people with disabilities and the different forms of barriers and discrimination they experience.<sup>2</sup> Access to decent work (either through waged employment or self-employment), social protection and financial inclusion all play a crucial role.

The challenge is to identify the most effective steps needed to achieve these multiple routes to economic empowerment for all people with disabilities in each context. This will mean governments, the private sector, civil society and people with disabilities working in partnership to put in place practical and progressive measures that ensure that people with disabilities experience and achieve the same rights, economic opportunities and choices as people without disabilities.

## 2. The global framework

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The right to work, employment<sup>1</sup> and social protection is central to human rights treaties and global policy frameworks.

The **Convention on the Rights of Persons with Disabilities** (CRPD) recognises work as fundamental to ensuring human dignity, asserting that people with disabilities have the right to work in open, inclusive and accessible environments on an equal basis with others.<sup>3</sup> The CRPD prohibits discrimination in employment, sets out the right to reasonable accommodation, and promotes access to vocational training and opportunities for self-employment. The CRPD sets out that social protection systems should guarantee access to mainstream social protection schemes, as well as provide disability-specific benefits.

The **2030 Agenda for Sustainable Development** (Agenda 2030) highlights the importance of decent work – work that is fairly paid, freely chosen and includes appropriate protections.<sup>4</sup> Decent work is recognised as central to reducing inequalities and promoting people's rights at work, especially for those who are most likely to be discriminated against, such as people with disabilities. Agenda 2030 recognises social protection as central to sustainable development. It calls on countries to implement social protection systems and floors that provide people with a basic level of income security and essential services across their lives, and the progressive achievement of higher levels of protection within comprehensive social security systems.

## 3. Background

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Global data show that the employment rate for women with disabilities is considerably lower than for women without disabilities (20% versus 30%), and there is a similar gap in the rate for men (53% versus 65%). Economic growth alone is unlikely to close the employment gap between people with disabilities, as evidenced by low rates of employment among people with disabilities in high-income countries.<sup>5</sup> When people with disabilities do work, they are more likely to work informally or be in self-employment than people without disabilities. This means they may not be counted in national

statistics or covered by contributory social protection, labour legislation and protective measures.<sup>6</sup> They are more likely to be in employment that is insecure, less likely to be paid fairly and more likely to experience exploitative conditions.<sup>7</sup>

Despite increasing recognition of the importance of social protection, coverage remains low and in most low- and middle-income countries, only a small number of people with disabilities receive a disability benefit.<sup>8</sup> Data is limited on people with disabilities' access to mainstream social protection benefits. However, studies suggest that despite higher levels of poverty, people with disabilities often have lower access to mainstream schemes.<sup>9</sup> When people with disabilities do receive social protection, transfers are often inadequate and do not support their economic independence.<sup>10</sup>

The obstacles to economic empowerment that people with disabilities experience can vary depending on the nature of an individual's impairment, their gender, socioeconomic status and the context in which they live. In many contexts, social norms impact harshly on women's educational and employment opportunities and can represent additional and specific barriers for women with disabilities. The unequal burden of unpaid work, unequal pay and sexual harassment can also create obstacles to economic empowerment of women with disabilities. Due to increased levels of discrimination, people with psychosocial or intellectual disabilities are often more likely to be excluded from work than those with other impairments.<sup>11</sup> People with disabilities who are displaced or in humanitarian settings such as refugee camps may face particular barriers in accessing work. For example, refugees with disabilities may experience additional discrimination in host countries where employment opportunities are already restricted.<sup>12</sup>

## 4. Challenges to securing economic empowerment

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Obstacles to economic empowerment for people with disabilities are many, and include inadequate laws and policies and unequal access to resources, information and networks. The following areas present particular barriers.

### Education and training

People with disabilities are often excluded from education and training, and so may lack the appropriate skills or qualifications to undertake certain jobs.<sup>13</sup> When provided, education and skills training is often in specialised institutions that don't always provide recognised or relevant qualifications. Separate provision also risks further differentiating people with disabilities.<sup>14</sup> In some cases, training provisions may be in place, but people with disabilities remain unaware of them.<sup>15</sup> However, while people with disabilities with higher educational levels are more likely to be employed, this only explains a small element of the employment gap.<sup>16</sup> *For further discussion, see the Global Summit paper on Inclusion in Education.*

### Discrimination and stigma

Stigma and discrimination from communities, service providers and employers affects the economic empowerment of people with disabilities in multiple ways. A lack of understanding about disability and its causes can lead to a range of negative assumptions and beliefs.<sup>17</sup> The perception of people with disabilities as less capable can lead to discrimination from employers. This is reinforced if people with disabilities are employed without appropriate accommodations, and cannot work on an equal basis with others. Discrimination can affect people's self-confidence, meaning they may not perceive themselves employable.<sup>18</sup>

Discrimination can also hinder efforts at self-employment. Lenders believe people with disabilities are unlikely to pay back loans<sup>19</sup> and people often do not want to buy the products or services of people with disabilities.<sup>20</sup> The strong social networks which can support self-employment can be hard to find

for people with disabilities who are stigmatised.

*For further discussion, see the Global Summit paper on Dignity and Respect for All.*

## Accessibility

Inaccessible environments and a lack of appropriate assistive technology (AT) can present significant barriers for people with disabilities accessing work and social protection. Mistaken perceptions of what adjustments might cost and a lack of awareness of the benefits they bring (not only to people with disabilities) can be a real barrier to creating inclusive workplaces.<sup>21</sup> *For further discussion, see the Global Summit paper on Harnessing Technology and Innovation.*

## 5. Delivering economic empowerment

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Together, access to work (either through waged or self-employment), social protection and financial inclusion are important routes to economic empowerment. Emerging evidence highlights some interventions that can increase the economic empowerment of people with disabilities, but further research is needed on what constitutes the most effective combination in different contexts.

Self-employment can be a viable alternative to waged employment and the flexibility it offers can make it a preferred option for some people with disabilities.<sup>22</sup> However, it is important to understand to what extent people with disabilities are choosing to be self-employed, or whether people are constrained to self-employment as a result of the barriers and exclusion experienced when trying to enter waged employment.

Effective social protection systems can support the economic empowerment of people with disabilities by promoting income security and fostering social inclusion. Social protection can support the removal of barriers to employment and self-employment that people with disabilities experience, by providing predictable and secure incomes that they can invest in training or business development.<sup>23</sup> Social protection can also play a crucial role in supporting individuals and households to deal with shocks, for example the loss of employment or the onset of disasters.<sup>24</sup> For people with disabilities, access to mainstream and disability-specific social protection is important, as they can play different but complementary roles.

Disability-specific social protection can be key to promoting the participation of people with disabilities and supporting people to cover the costs associated with disability.<sup>25</sup> Often the eligibility of people with disabilities for social protection is linked to 'incapacity to work'. Disability grants do play an important role for those people with disabilities who are unable to work, either temporarily or permanently, and this role should not be undervalued. However, for the vast majority of people with disabilities who can work, linking disability grants to incapacity to work makes entering the labour force more difficult, rather than supporting it. For many people the costs of entering employment can be high and so the risk of losing a regular and dependable income may be too significant. If linked to work, disability benefits can include transitional or 'bridging' arrangements to enable people to retain at least part of the transfer until they reach a certain wage threshold, as well as to become eligible again without delay if they lose their jobs.<sup>26</sup> As well as being a long-term development approach, social protection can be used in emergencies or humanitarian settings and is a particularly effective response for people who have specific needs. Evidence shows it is feasible for low- and middle-income countries to finance comprehensive social protection systems.<sup>27</sup>

### The enabling environment

Widespread ratification of the CRPD has led to an increase in disability legislation. However,

significant gaps still exist, either in the existence of the legal framework or the strength of the provision it provides.<sup>28</sup> Enacting or strengthening equality and non-discrimination laws is an important first step for ensuring inclusive employment and equal access to social protection.<sup>29</sup>

## Implementation

Non-discrimination laws should be accompanied by clear implementation measures. Enforcement mechanisms such as employment tribunals and court systems can provide a basis for redress if people's rights are contravened, and should be accessible to people with disabilities.<sup>30</sup> National human rights and disability bodies play a crucial role in monitoring implementation and reporting discrimination. Access to employment for people with disabilities can be supported by ensuring that these bodies are adequately resourced to provide technical guidance and facilitate access to justice.<sup>31</sup>

Measures can also be put into place to encourage employers to take on people with disabilities. These measures take into account that due to discrimination and inaccessibility the cost of employing people with disabilities may be higher. These can be in the form of grants or relief through the tax system – and can support employers to cover the costs of personal assistants, assistive technology or other reasonable accommodations.<sup>32</sup> While cost can be a barrier to employing people with disabilities, misconceptions about the cost, feasibility, type and value of accommodations also exist. Steps can be taken to overcome these and states can provide guidance to employers on how to put reasonable accommodation in place.

## Education and training

Access to high-quality education, skills development and training that prepares people for the jobs that exist – and will exist in the future<sup>33</sup> – is essential to increase access to employment and successful self-employment.<sup>34</sup> It increases the ability of people with disabilities to undertake particular roles, can increase self-confidence and challenge negative assumptions. Skills and business training can support the success of people who are self-employed.

## Participation and leadership

Disabled People's Organisations (DPOs) can play an important role in mobilising and empowering people with disabilities to advocate for their rights, and in challenging stigma and addressing discrimination in employment, financial services and social protection.<sup>35</sup> Governments and development actors can involve DPOs in the design, implementation, evaluation and monitoring of all policies and programmes related to the employment of persons with disabilities.<sup>36</sup>

## The public and private sector

The private sector has an important leadership role to play by demonstrating that it sees people with disabilities variously as customers, consumers and employees.<sup>37</sup> The private sector can ensure hiring practices are inclusive and accessible, and create a supportive environment for people with disabilities that they hire, whereas the public sector can be example to follow by promoting the employment of people with disabilities and championing inclusion. Measures can include having clear policy statements on the inclusion of people with disabilities, establishing and supporting internal disability networks, providing disability awareness training and ensuring the process for obtaining reasonable accommodation is transparent and effectively resourced.<sup>38</sup>

## Technology

Access to appropriate assistive technologies is key to ensuring the independence of people with disabilities, and therefore increasing their ability to achieve economic empowerment. More broadly,

technology is changing the nature of work and the jobs that are available.<sup>39</sup> Technology and ICT can increase equal access to lifelong education, skills development, social protection and employment. Addressing the high costs of new technology will be key to ensuring that people, particularly young people who are just entering the labour market, are not left behind.

### Tailored support

Tailored support can facilitate access to employment and self-employment for some people with disabilities, particularly those who have experienced particularly high levels of discrimination.<sup>40</sup> It could include training, the provision of an asset and support to access markets. For people with disabilities living in extreme poverty, linking support for self-employment to social protection can be an important approach. Humanitarian and conflict situations may mean that some people with disabilities may need specific support to overcome additional barriers to employment; these could range from physical or occupation rehabilitation for new impairments or support to overcome new social or economic barriers.<sup>41</sup>

### Financial services

Access to financial services can play an important role in supporting people with disabilities to accumulate income or assets and build resilience to unexpected shocks, including those caused by illness, loss of employment or humanitarian crises.<sup>42</sup> Efforts to overcome the stigma and discrimination that people with disabilities experience from lenders and financial institutions can include removing discriminatory lending rules and providing staff awareness training.<sup>43</sup> Financial institutions can be encouraged to work in partnership with DPOs, as well as to hire people with disabilities themselves. Community-based programmes such as village savings and loan groups can increase the financial inclusion of people with disabilities and have been shown to lead to income growth, increased consumption and improved wellbeing.<sup>44</sup> As well as providing a way of saving and borrowing money, these groups also bring people (with and without disabilities) together for a common purpose and strengthen social and community bonds.

### Data

More accurate data can be the first step to identifying discriminatory barriers and can help to inform interventions to improve the economic empowerment of people with disabilities. Methodologies for collecting disability disaggregated data, including the Washington Group Question Sets, have been developed that provide standardised data in non-discriminatory ways<sup>45</sup>. Quantitative data should be complemented with qualitative data to give insights into the lived experiences of people with disabilities.

## 6. Questions for consideration

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Through positive collaboration, the Global Disability Summit is an opportunity to catalyse political will and ensure people with disabilities are driving the change required to make inclusive development a reality. The following discussion points are intended to help us clarify ideas and develop next steps as we seek to identify effective routes to economic empowerment.

- How can the private sector, including businesses and financial institutions, tackle the stigma and discrimination that lead to the exclusion of people with disabilities from the labour market?
- What are the most effective ways to share best practice and 'what works' in supporting the effective economic empowerment of people with disabilities? What data do we need to support this?

- How can social protection systems be tailored to support the effective economic empowerment of people with disabilities and how can barriers to access be overcome? What are the most effective ways of supporting people with disabilities to work, whilst also providing comprehensive social protection?
- What are the most effective ways to deliver education and training to promote the effective economic empowerment of people with disabilities?

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