



Policy Paper

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# Inclusive employment

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Technical Resources Division  
June 2011

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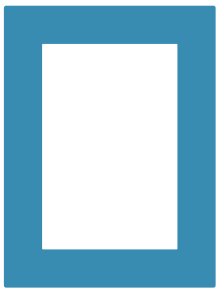
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## Policy Paper

# Inclusive employment

How to develop projects which promote the employment of people with disabilities and other vulnerable populations

<b>Foreword</b>	<b>5</b>
<b>Principles and benchmarks</b>	<b>9</b>
Importance, context and definitions	10
Why take action?	15
Additional concepts	33
<b>Intervention methods</b>	<b>41</b>
Introduction	42
Modality 1 - Support to set up an income generation activity or microenterprise	48
Modality 2 - Developing businesses and the capacities of entrepreneurs	51
Modality 3 - Promoting access to appropriate financial resources	53
Modality 4 - Constructing a favourable environment for the inclusive employment of people with disabilities	58
Modality 5 - Promoting access to technical and vocational training	62
Modality 6 - Supporting job-seekers	66
Modality 7 - Supporting employers in the recruitment of people with disabilities	70
Specific positions	74
Perspectives for 2011-2015	78
<b>Appendices</b>	<b>81</b>
Bibliographies and resources	82
Footnotes	92



**“Every day we are reminded that, for everybody, work is a defining feature of human existence. It is the means of sustaining life and of meeting basic needs. But it is also the activity through which individuals affirm their own identity, both to themselves and to those around them. It is crucial to individual choice, to the welfare of families and to the stability of societies.”**

**Juan Somavia, Director-General of the ILO, 2001**

**“Decent work for everyone is the fundamental objective of the ILO, including for people who are disabled. When we promote the rights and dignity of people with disabilities, we are empowering individuals, strengthening economies and enriching societies at large.”**

**Juan Somavia, Director-General of the ILO, 2007**

This policy document discusses the organisation's mandate and values with regard to the field of inclusive employment. It is intended as a guide to the different approaches and reference tools used by Handicap International. The aim is to promote consistency in the practices of all the different programmes working on inclusive employment, whilst taking into account the different contexts in which they operate. It sets out in concrete terms the future possibilities and limitations of Handicap International's actions in this field.

This document is the result of a long process of collective reflection and discussion which took place in successive stages:

- 2000 to 2004: start of the first pilot projects in partnership with microfinance institutions (Senegal, Mali, Madagascar, Burundi, Central African Republic, Kenya, Cambodia),
- 2005 to 2006: conducting the study Good Practices for Economic Inclusion, which was crucial for learning lessons from Handicap International's experiences in microfinance and for confirming the organisation's place as an innovative actor on this theme,
- May 2006: first meeting, initiated by Handicap International, of European disability stakeholders and microfinance representatives to approve a common approach on access to financial services for people with disabilities,
- 2006: launch of a working group on livelihoods and microfinance within the IDDC (International Disability and Development Consortium), steered by Handicap International,
- November 2007: Organisation of a 'Microfinance and Disability' workshop in Lyon attended by around 12 European organisations in order to share experiences and perspectives and to approve a common approach on microfinance and disability,
- 2008: Handicap International, via the IDDC, became a member of E-mfp (European Microfinance Platform),
- June 2008: 'Disability and Microfinance' day held in conjunction with E-mfp at the time of the IDDC General Assembly, which brought together European stakeholders from both the microfinance and disability fields,
- November 2008: during European Microfinance Week, 'disability' was officially part of the agenda,
- November 2009: launch of the 'Microfinance for All Alliance' network, an informal network of microfinance and disability stakeholders which aims to promote access to financial services for people with disabilities,
- May 2010: pilot training workshop on 'Microfinance and Disability', focusing on the practical application of the recommendations of the Good Practices Guide,
- June 2010: meeting at the World Bank in Washington on 'Microfinance and Disability'

attended by American disability stakeholders and key microfinance actors: sharing of Handicap International's experiences, and in particular the results of the Good Practices Study, as well as all the advocacy work carried at the European level,

- December 2010: attendance at the European Microfinance Week to promote the inclusion of disability issues.

The various stages outlined above culminated in the drafting of an initial policy document, which was subsequently enriched by personal input, collective discussions, research into related experience and a review of internal and external good practices. Missions to Handicap International's programmes in Mali (2005 and 2008), Nicaragua (2006), Cambodia (2006), Laos (2007), Angola (2006, 2007), Senegal (2007), Indonesia (2007), Sri Lanka (2007), Kenya (2008), the Philippines (2008), Madagascar (2008), Uganda (2010), Burundi (2010) and Palestine (2010) provided particularly useful opportunities for reflection and discussion.

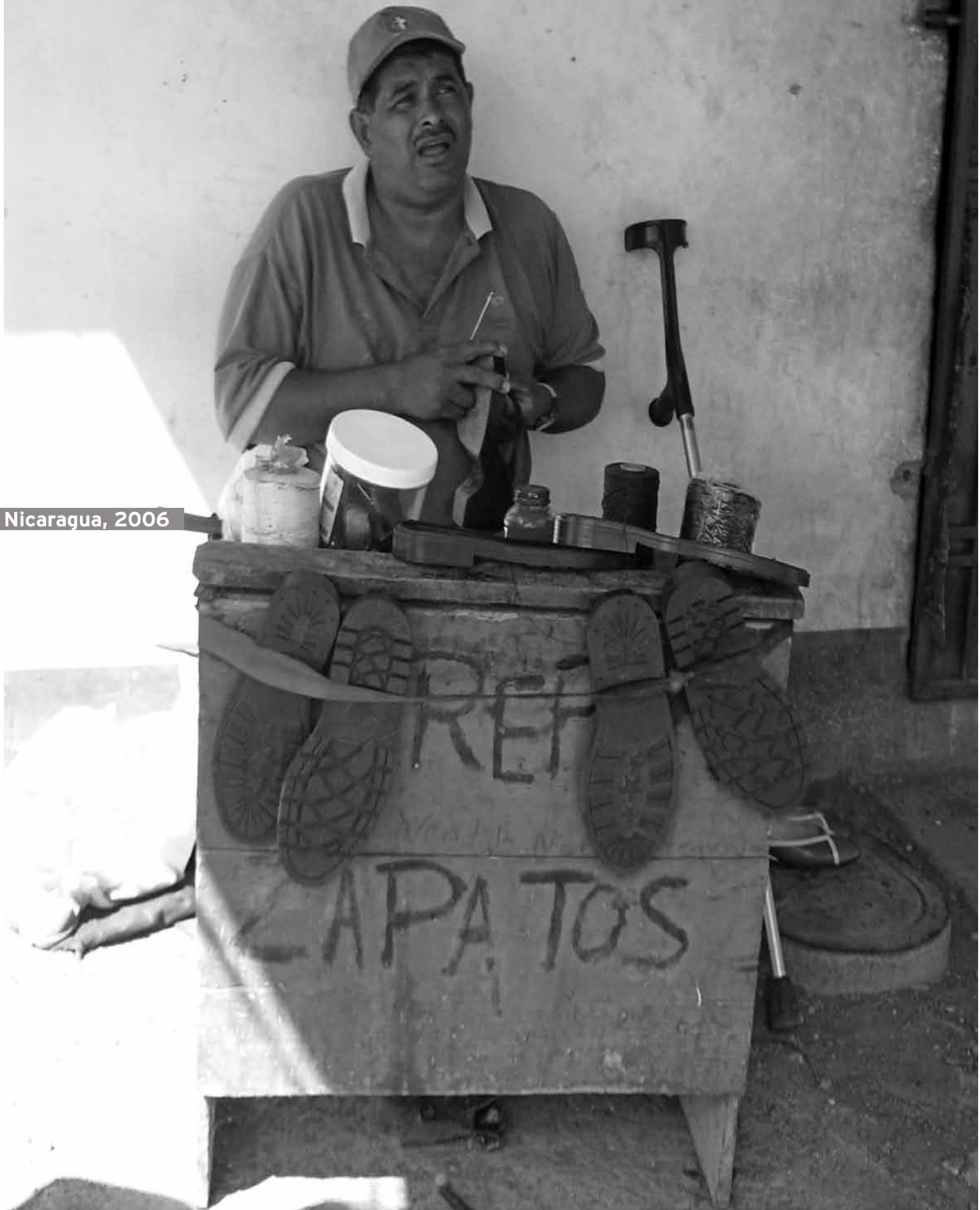
The contents of this policy document are not fixed in stone, but simply reflect Handicap International's current experiences and thinking on inclusive employment. The aim is to regularly revisit the contents in light of new initiatives developed and new questions arising on the subject, with a view to integrating the approaches and tools developed into other inclusive employment projects. Your input would be much appreciated, so please don't hesitate to share with us your good practices, tools and thinking on the subject.

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June 2011



Nicaragua, 2006



# Principles and benchmarks

<b>IMPORTANCE, CONTEXT AND DEFINITIONS</b>	<b>10</b>
<b>A. Contextual elements</b>	<b>10</b>
<b>B. Some definitions and key concepts</b>	<b>11</b>
<b>Definitions of work-related concepts</b>	
Inclusive employment	
Work	
Job / Employment	
Occupation	
Formal and informal sectors of the economy	
<b>Entrepreneur or employee?</b>	<b>13</b>
<b>Access to work for better economic and social well-being</b>	<b>14</b>
<hr/>	
<b>WHY TAKE ACTION?</b>	<b>15</b>
<b>A. The beneficiaries</b>	<b>15</b>
People with disabilities	
Family and community	
Youth and gender issues	
<b>B. Multiple intervention settings</b>	<b>18</b>
Rural development and food security	
Emergency / Post-emergency	
Climate change and disaster risk reduction	
<b>C. Principles of intervention</b>	<b>21</b>
Analysis of exclusion factors	
Principle of non-discrimination	
Disabled workers' rights	
Social model of disability	
Partnerships	
<hr/>	
<b>ADDITIONAL CONCEPTS</b>	<b>33</b>
<b>A. Cross-disciplinary approaches</b>	<b>33</b>
Inclusive approach	
Local development approach	
Gender approach	
<b>B. Multi-sector approaches</b>	<b>37</b>
Target public by sector of activity	
Intervention methodology by sector	
Activities	
Complementarity with the social dimension	

# Importance, context and definitions

## A

### Contextual elements

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People with disabilities are particularly vulnerable to unemployment and poverty. Although access to employment is recognised as a fundamental right, less than 20% of people with disabilities are currently in work. The minority that are in work are often under-employed or relegated to jobs which are badly paid, offering little or no legal or social safeguards and which require few qualifications. This, in turn, affects the self-confidence of people with disabilities who may become demoralised or even give up their jobs. And yet people with disabilities need to work in order to earn a living, to support their families, to obtain the recognition of their communities and to improve their self-esteem. In addition to depriving them of a fundamental right, their exclusion from the workplace deprives society of approximately 1,370 to 1,940 billion dollars of annual GDP<sup>1</sup>.

In a climate of economic and political uncertainty, the protection of society's most vulnerable members is becoming increasingly important. Achieving the Millennium Development Goals (MDGs) for reducing poverty<sup>2</sup> requires large-scale and sustained action to promote employment and rural development programmes which create **productive and decent work for people with disabilities**.

### Some figures

- 15 % of the world's population has some form of impairment, equating to 470 million people of working age<sup>3</sup>.
- 20 % of poor people are disabled<sup>4</sup>.
- 82 % of all people with disabilities live beneath the poverty line on less than a dollar a day<sup>5</sup>.

### Other indicators of the lack of decent work<sup>6</sup>

- In the workplace, people with disabilities are faced with various forms of discrimination which result in a high level of unemployment: prejudices concerning their productivity and difficulties accessing the working environment.
- In 2003, within the European Union (EU), 40% of disabled people of a working age were in a job, compared to 64.2% of people without a disability. In addition, 52% of disabled people of working age are economically inactive, compared to 28% of the population as a whole.
- Among people with disabilities, men are twice as likely to be in work as women.
- The rate of unemployment varies according to the type of impairment: it is notably highest among those with a mental impairment. In the United Kingdom, around 75% of people with a intellectual impairment and of working age are unemployed. In Switzerland, intellectual impairment has become the main reason for claiming social security benefits, accounting for 40 % of the total.

# B

## Some definitions and key concepts

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### Definitions of work-related concepts

#### Inclusive employment

Inclusive employment refers to all activities which enable an individual to gain access to **decent remunerated work**. The activities undertaken and mechanisms used by Handicap International's inclusive employment sector aim to promote employment - decent remunerated work - for people with disabilities but also other vulnerable populations. Voluntary (unpaid) social activities which lead to a livelihood or occupational activity for the individual are considered as a social service rather than inclusive employment. However, this is often a preliminary stage which provides support to the individual as part of the process of inclusive employment.

#### Work

Work refers to all coordinated human activities where the purpose is to produce or contribute to producing something useful.

**Productive work**, in the sense of remunerated, refers to work which can support the worker and his or her family. The nature of people's income varies - it can be salaried or not and derived from a formal or an informal activity. It is dependent on the sources of remunerated work, which can be numerous (the source of licit employment is not important, providing that the work provided is decent and respects human rights and workers' rights).

**Decent work** is a notion which appeared in the 1990s. A list of indicators is currently being drawn up by the International Labour Organisation (ILO) with the aim of defining an index on the same principle as the UNDP's human development index. The purpose of these 11 indicators is to evaluate the decency level of an economic activity. They will incorporate notions of social protection, decent working hours, adequate income, relations between employer and employee and even good work/life balance. Translating the notion of decent work into practice implies promoting employment opportunities for people with disabilities founded on **principles of equal access, equal treatment, integration and the involvement of the community**.



### Focus - Notion of decent work as defined by the ILO

The notion of decent work is defined by the following six constituents:

- Opportunity to work: every individual who wishes to work should be in a position to find employment,
- Voluntary work: it must be freely chosen,
- Productive work: adequate remuneration for the worker,
- Fairness at work: no discrimination at work or when seeking employment,
- Safety at work: health, social protection,
- Dignity at work: respectful treatment of workers.

These six constituents of decent work pertain to everyone and especially to the poorest and most vulnerable groups. Since the majority of people with disabilities are disadvantaged, their employment prospects need to be improved.

#### Job / Employment

A **job** is a professional activity which is remunerated because work is carried out. A job is qualified as formal when it involves an explicit relationship between employer and employee, whether in writing or not and whether formalised in the form of an employment contract or not. A formal job can very well be carried out in the informal economy sector. Salaried employment includes informal employees (of formal or informal companies), temporary workers, people working at home and salaried workers without a fixed employer (occasional workers). The working conditions, the opportunities and the risks which these various categories of informal workers encounter are extremely diverse.

#### Occupation

An **occupation** is an activity through which one occupies one's time and which may create products or provide services without necessarily being remunerated or being remunerated at the market rate.

#### Formal and informal sectors of the economy

In the domain of employment, the **informal sector** may be described as all activities undertaken outside the official structures which regulate taxation, employment legislation and social security. The informal economy encompasses a wide range of activities, companies and workers. It includes diverse situations and employment relations, ranging from non-salaried professional activity in unregistered companies to paid employment without social security. Non-salaried professional activity involves the employers of informal companies taking on other workers and freelance workers. Employment relationships, where they exist, are above all based on occasional employment, family, personal and social relationships rather than on contractual agreements which contain legal guarantees.

In contrast, the **formal sector** refers to the application of a framework for regulating employment and the payment of taxes.

## Entrepreneur or employee?

There are two possible options for earning a living: being an employee or being one's own boss. In the majority of developing countries, opportunities for accessing employment are limited due to the difficult economic environment (unemployment rates which can reach 70%; predominance of the informal economy over the formal economy, etc.).

When they attempt to obtain a salaried job, disabled job-seekers commonly encounter a number of obstacles:

- insufficient knowledge of their rights,
- a lack of job opportunities,
- prejudice and discrimination on the part of employers, often on account of their ignorance of the abilities and the potential of disabled workers,
- a lack of information about job opportunities,
- a lack of physical accessibility or communication at work,
- the absence in certain countries of policies and legislation promoting the employment of people with disabilities.

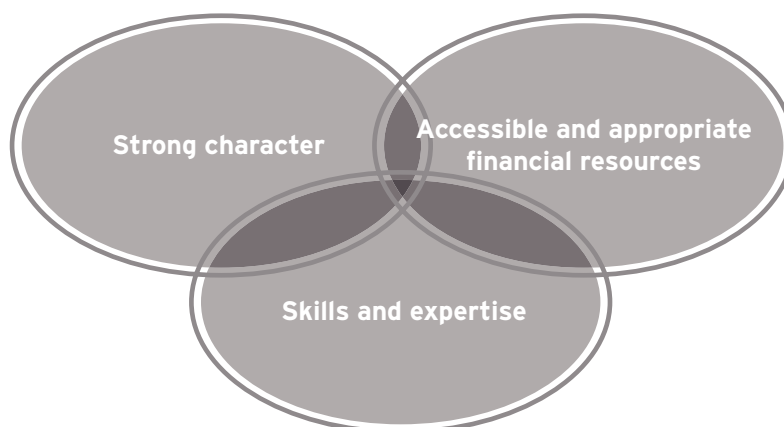
These obstacles can be removed through awareness-raising campaigns for changing attitudes towards disabled workers.

The only alternative to paid employment is to create one's own job. People with disabilities are no exception to this rule and are increasingly seeking to become their own boss in order to make a living. However, even if it seems like the most obvious option for making a living, it is not necessarily an intentional choice. Self-employment is a considerable challenge and entails demands which differ from those of paid employment.

There are three essential factors in the development of a **self-employment strategy**:

- **a strong character and self-confidence** (level of initiative, determination, tenacity, etc.),
- **skills / expertise** (technical skills, entrepreneurial skills, being good with customers, business sense, etc.),
- **accessible and appropriate financial resources.**

These three factors are of equal importance. If one of these pillars is missing, the self-employment strategy will not work.



**The three pillars of self-employment**

### Access to work for better economic and social well-being

**Decent remunerated work** has three principal functions, all dependent on the cultural context:

- The most obvious one is the **economic function**, since it serves, at least in part, to meet the basic needs of the individual and his or her family.
- The less obvious **social function** serves to give the working person a sense of standing in relation with society, community and family. Contributing to the production of goods or services creates a link between the individual and society.
- The **psychological function**, through the values which work embodies, refers to improving the image that the worker has of themselves. This function depends on the individual, his or her personal interest in working and on the recognition given by the organisation or the local community.

It is the combination of these functions which is important. While exercising an unremunerated activity which is socially useful may indeed contribute to psychological rehabilitation and fulfil the need for social links and recognition, it does not necessarily meet a person's economic needs. This is the case with occupations, which lie outside the field of professional inclusion. Conversely, a job carried out in difficult working conditions will lead to better economic well-being, but without, consistently offering the desired psychological benefits.



To summarise, Handicap International's inclusive employment activities promote access to **decent remunerated work** for people with disabilities. Two options are possible: self-employment or salaried employment.



# Why take action?

## A

### The beneficiaries

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#### People with disabilities

In accordance with its mandate, Handicap International works alongside people with disabilities, taking into account all types of impairment (physical, sensory, intellectual, mental or psycho-social) as well as disabling or chronic diseases or illnesses (including HIV, diabetes etc.). **In terms of inclusive employment, the priority target population** encompasses all categories of adult (persons of working age) wishing to develop or redevelop professional activities regardless of the origin of the disability. However, **not all people with disabilities are eligible** for an inclusive employment project.

Three types of question serve to establish whether an inclusive employment initiative is appropriate in a given area:

#### 1. Are the basic needs of the individual being met?

When they are not, it is very difficult, indeed impossible, for an individual to find the will and the energy required to secure employment. State of health and level of exclusion are two factors to analyse. The existence of medical and social support structures is essential. These structures serve to meet people's essential needs, so they can envisage obtaining access to remunerated work.

#### 2. Is the cause of exclusion due to an adverse economic context?

The aim is to intervene on behalf of people unable to access decent, remunerated work as a result of their disability. However, in many cases, an unfavourable economic context means finding work is difficult for everyone. The appropriateness of an initiative specifically aimed at the target public must then be studied very closely. It will depend on the local context and, in particular, on the activities being undertaken by potential partners.

#### 3. Is the individual's level of motivation and the value they place on working sufficiently strong?

Personal motivation and commitment is needed to cope with the demands of accessing remunerated work. Whether for cultural, religious or personal reasons, a person's motivation may be insufficient or not conducive to securing employment. The aim of all the points raised above is, firstly, to obtain a better understanding of the individual (in terms of motivations, abilities, life projects, social situation, etc.) in order to be able to guide them better and, secondly, to be in a position to provide the support and follow-up needed throughout the job-seeking process.

### Family and community

Particular attention needs to be paid to the family unit and to the community, not just to the disabled individual. Disability is not only an individual issue - it affects the whole family and community. In general, poor communities have survival strategies which involve several sources of income. Therefore any initiative to support inclusive employment must **take into account the whole family** and, if possible, involve other members of the family in the process of training and gaining access to capital.



### Focus - Participation and Exclusion

Handicap International's inclusive employment projects primarily target people with disabilities, taking into account all types of impairment (physical, sensory, intellectual, mental or psycho-social) as well as disabling or chronic illnesses or diseases (including HIV, diabetes, epilepsy etc). This policy paper should be read with this focus in mind.

However, Handicap International's projects, including those concerning inclusive employment, also adopt a broader perspective. This means not only to support people with disabilities but also other individuals who are particularly vulnerable within a community and who have been largely neglected by the public authorities or development actors.

Vulnerability needs to be understood in the broad sense of the term so as to avoid upsetting the balance in the community by introducing discriminatory elements which will not be acceptable to the community. Vulnerability is contextual; the community must therefore be involved in defining what it finds acceptable.

In simple terms: developing inclusive employment projects only for people with disabilities can sometimes worsen stigmatisation, negative attitudes and resentment, because non-disabled members of the community may be equally vulnerable and in need of support.





## Youth and gender issues

Activities and initiatives on behalf of **young people** will be given preference. Investing in young people is investing in the future. Young people account for a significant proportion of the population in the countries where Handicap International works. They are particularly vulnerable in terms of employment, and their rights and interests should be given special attention, starting with their active participation and assuming of responsibilities, as well as the promotion and protection of their rights. Special attention must also be paid to **women**. Women with disabilities face a **double discrimination** due to the fact that they are both disabled and female. They are more likely to be poor, excluded from education and unemployed. They suffer discrimination at the recruitment stage and have difficulty accessing health and other public services. When disabled women do have a job, they have little access to training, the job is often part-time and / or underpaid.

To summarise, Handicap International's inclusive employment activities are aimed, when the economic context is favourable, at disabled adults (of a legal age to work) and their families - but also at other vulnerable populations, specifically people who have:

- ▬ **difficulties** integrating themselves professionally,
- ▬ a **professional project** which is consistent with their personal project,
- ▬ and a desire to have a professional life.

In addition, special attention is given to **young people and women** on account of their greater vulnerability in terms of employment.

# B

## Multiple intervention settings

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### Rural development and food security

In rural areas of developing countries, self-employment constitutes the basis of the family economy. Agricultural production activities still account for the majority of rural jobs, even if there is an increasingly pronounced diversification for countries in transition. A significant proportion of income derives from the sale of agricultural products. Ensuring food security remains the primary preoccupation of farming families.

Around 80% of the world's disabled population live in the rural regions of developing countries. Enabling people with disabilities to contribute to the self-sufficiency of their families is an important factor in restoring dignity, whether this is through productive activities or indirectly through generating a source of income. Diversification towards non-agricultural professions is, moreover, a key factor for food security.

Inclusive employment projects in rural areas are therefore naturally orientated towards strengthening family economies and, more specifically, to achieving food security and diversifying sources of income.



## Focus - Rural areas

People with disabilities who wish to work as farmers will encounter a number of difficulties. For example, adapting the place of work to the situation of the individual means adapting **the production tool**, i.e. finding systems of production that require less physical strength or are adapted for people with reduced mobility. Even then, the individual will not always be able to follow this profession; their personal situation may lead them towards a different activity. Finally, the individual may simply not be able to carry out a remunerated activity or may not wish to. In this case, support for one or several other family members will be needed to strengthen the family economy.

## Emergency / Post-emergency

Inclusive employment projects can be developed in emergency or post-emergency settings.

Following a natural disaster, economic recovery activities are undertaken. It is important to ensure that people with disabilities are able to participate actively in the process of reconstruction and economic recovery.

Various types of intervention can be envisaged:

- **Short-term:** contributing to restoring production equipment (via subsidies in kind or cash); providing financial assistance in response to family priorities to people directly affected by the disaster (either directly by Handicap International and/or partners, or through referral to NGOs working in this area); ensuring that economic aid actors take people with disabilities and their specific requirements into account; ensuring that people with disabilities participate in the cash for work projects.
- **Medium-term:** working in close conjunction with the individual in order to define / redefine an employment activity; supporting them and facilitating their integration by enabling them to take part in socialisation activities and referring them to existing actors for training and funding.

- **Raising awareness and training livelihoods actors:** in order to change perceptions of disability; encourage changes in practices so that disability issues are taken into consideration and disabled people can access their programmes; ongoing support for these actors in their efforts to include people with disabilities in a sustainable way in the economic recovery.


## Climate change and disaster risk reduction

Changes in climate can take different forms: increases in temperature, irregular rains which result in droughts or floods, unpredictable hydro-meteorological events (cyclones, tsunamis, earthquakes, volcanic eruptions, etc.). Local populations living in tropical and semi-tropical regions are already weakened by their lack of resources and their socio-economic situation and are particularly vulnerable to changes in climate because their means of subsistence are often directly affected (agriculture, fishing, raising livestock, etc.). People with disabilities, who are already particularly vulnerable in socio-economic terms, are therefore amongst the most severely affected.

Climate changes therefore represent an immediate threat to the economic development of the countries in which Handicap International works and they need to be taken into account.

Handicap International incorporates climate change, environmental risks and disaster risk reduction components in its inclusive employment programmes, by:

- **Promoting the use of clean energy products.** Inclusive employment projects can assist beneficiaries in reducing their emissions of greenhouse gases by supporting economic activities which use clean energy sources. Awareness-raising campaigns can be conducted on renewable sources of energy for cooking and lighting, which account for a significant part of energy use in developing countries. Projects can also promote the setting up of individual energy-saving initiatives.
- **Promoting low carbon agriculture.** The objective here is to assist farmers in modernising their traditional practices in order to increase production, while at the same time adopting methods which are low on carbon emissions.
- **Promoting climate change adaptation in agriculture.** This involves assisting pastoral farmers in particular to adapt their crops to hydro-meteorological changes. These adaptation projects can promote risk management by enhancing the ability to predict, monitor and respond to the impact of these changes (for example, controlling soil erosion, diversifying crops, selecting small livestock which can survive in the event of floods, etc.). In addition, it is a good idea to accumulate new practices and technologies.

- **Promoting the introduction of a contingency and evacuation plan.** Depending on the analysis of local risks in companies which employ people with disabilities, this involves both **limiting human loss** (staff evacuation plan, specific evacuation plan for disabled people in the company) and **preventing material damage** (advance planning of how to protect production goods: storage of professional materials, storage of dangerous products, etc.). These measures will help economic activity to resume rapidly after a disaster and will ensure the continuing employment of people with disabilities in these companies. If possible, they should be backed up with financial risk management products.
  - **Promoting the introduction of financial risk management products.** This involves both taking out an insurance policy and introducing a savings scheme to ensure essential protection against financial losses and difficulties. Projects can promote this in partnership with microfinance institutions.
  - **Promoting the campaign against deforestation.** In partnership with specialised institutions, projects can promote and support income-generating activities which provide an alternative to deforestation.
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# C

## Principles of intervention

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### Analysis of exclusion factors

All inclusive employment projects aimed at people with disabilities and other vulnerable populations can be built up around the four major exclusion factors, which are:

- **family and community exclusion**, arising from a cultural environment and social relationships which are unfavourable and discriminatory,
- **political exclusion**, arising from an inappropriate legal framework and weak citizen representation bodies,
- **exclusion from existing services** due to practices which are not adapted in terms of physical and economic accessibility,
- **the self-exclusion of people with disabilities**, who do not feel in a position to assume a place in society because of a lack of self-confidence and lack of suitable skills and knowledge.

Each project will therefore analyse these four factors during the exploratory phase of the project in order to determine the relative importance of each factor and the challenges involved in prioritising the removal of certain barriers over others. This will require a solid socio-cultural understanding in order to determine the importance of local culture and traditions in the exclusion of people with disabilities. An analysis of laws and policies at all levels, in conjunction with a study of civil society and the strengths and weaknesses of the disability movement will be necessary to determine the political aspects of the future project. These preliminary analyses should, however, be principally focused on the areas where Handicap International is most needed and where the impact on the living conditions of individuals and their families will be most significant and most direct. The

limited quality of services and their virtual inaccessibility to people with disabilities is often the primary cause of exclusion and the principal issue on the ground for promoting inclusion.

The same applies to more personal factors, which often lead people with disabilities to exclude themselves from development initiatives through a lack of information, awareness or self-confidence to approach others and assume their rightful place in the community. The studies, to be based on a representative sample of people with disabilities, therefore need to highlight the main obstacles which give rise to self-exclusion and propose ways of dealing with them.

The most in-depth analysis will ultimately focus on identifying existing services, whether standard or specialised. It is important to ascertain their general quality, but also their accessibility and their potential for becoming part of an inclusive system for people with disabilities.

### Principle of non-discrimination

Despite the existence of numerous legal instruments relating to the right to work, discrimination in the workplace is observed in a variety of contexts. It may be based on ethnicity, skin colour, gender, nationality, social background, religion or political affiliation. It may also lead to exclusion on other grounds, such as impairment, age or the fact of being HIV-positive. Discrimination prevents those who are subject to it **from fully exploiting their potential and deprives society of the contribution which they could offer**. This is often the case with people with disabilities.

In order to limit such discrimination, it is important to ensure that everyone has equal access to education and training, and also to resources, such as land or credit. Equality in the workplace means that everyone has the same opportunities to develop their knowledge, their abilities and the skills necessary to exercise the economic activity of their choosing.

### Disabled workers' rights

Working is a **fundamental human right** which is recognised in numerous international treaties and instruments as the various texts below demonstrate. However, it is **a right which is not respected**, and people with disabilities have many difficulties in exercising it fully.

#### United Nations Convention on the Rights of Persons with Disabilities

Inclusive employment projects draw on the principles of human rights law and the provisions of the UN Convention on the Rights of Persons with Disabilities. The latter aims to promote respect for fundamental rights and to establish conditions for equal opportunities in terms of accessing services.

Depending on the circumstances and the context, the promotion of disability rights can take the form of inclusive employment projects, without the need for any ideological display or specific advocacy. Inclusive employment projects are based on:

- Promoting human rights - the projects contribute to the application of the majority of the principles and rights set out in the UN Convention on the Rights of Persons with Disabilities. Among these rights, the right to work is a fundamental right (Article 27).
- The notion of responsibility, encouraging national and local public authorities to assume their responsibilities, as well development stakeholders in the broad sense of the term.
- People with disabilities making their own choices, becoming economic actors in their own right.
- Joint participation by disabled people's organisations, local authorities, private sector actors etc.
- The application of the principle of non-discrimination through the promotion of development policies and activities, enabling people with disabilities to participate in society on an equal footing with others.

#### European Directives

Following the European Year of People with Disabilities in 2003, the European Commission incorporated disability issues into the relevant community policies. It seeks to implement concrete actions in key domains with the aim of improving the economic and social integration of people with disabilities. Community action is essentially founded on the recognition and the protection of disabled people's rights.



## Focus - The right to work in international texts

### Regional initiatives

Regional initiatives have also formulated clear objectives to promote the employment of people with disabilities: the BIWAKO initiative for Asia and the Pacific and the African Decade of Disabled Persons.

### International humanitarian law

International humanitarian law also recognises the importance of the right to economic inclusion because several countries affected by mines and explosive remnants of war (ERW) are more active on this issue than on human rights. These instruments thus often provide a framework for implementing projects and action plans and are founded on the principle of non-discrimination between the victims of these weapons and other people with disabilities.

- The Ottawa Treaty (Article 6.3, socio-economic reintegration) and its Cartagena Action Plan,
- The Convention on Cluster Munitions (Article 5, economic inclusion) and its Vientiane Action Plan (adopted in November 2009),
- Convention on Certain Conventional Weapons (Action Plan for the Implementation of the CCW).

### Universal Declaration of Human Rights, 1948, Article 23

1. Everyone has the right to work, to free choice of employment, to just and favourable conditions of work and to protection against unemployment.
2. Everyone, without any discrimination, has the right to equal pay for equal work.
3. Everyone who works has the right to just and favourable remuneration ensuring for himself and his family an existence worthy of human dignity, and supplemented, if necessary, by other means of social protection.
4. Everyone has the right to form and to join trade unions for the protection of his interests.

### Convention n°159 and recommendation n°168 of the International Labour Organisation (ILO)

As the international agency responsible for social and employment issues, the International Labour Office, the permanent secretariat of the ILO, is the principal structure for issues relating to the employment of disabled people. It was responsible for the first international recognition of **disabled people's right to work**. As early as 1944, ILO Recommendation Number 71 stated that disabled workers should enjoy greater facilities for having access to the workplace. The ILO has adopted an inclusive approach which is founded on equality of opportunity and treatment and on non-discrimination.

These principles are set out in:

- ILO Convention n°159 (1983), ratified by 80 countries, asks State Members to formulate, implement and periodically revisit national policy on the vocational rehabilitation and employment of people with disabilities. This groundbreaking document set the foundations for future United Nations texts, and also for texts by States which went on to engage in this combat. This convention defines a disabled worker as “any individual whose prospects of securing, retaining and advancing in suitable employment are substantially reduced as a result of a duly recognised physical or mental impairment”. It adds that the purpose of vocational rehabilitation should be “to enable a disabled person to secure, retain and advance in suitable employment and thereby to further such person’s integration or reintegration into society”.
- Recommendation n°168 on the vocational rehabilitation and employment of people with disabilities (1983) supplements Convention n°159 and advises on its application.

### **The Standard Rules on the Equalization of Opportunities for Persons with Disabilities, United Nations, 1993, Rule 7**

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.

### **Convention on the Rights of Persons with Disabilities, United Nations, Article 27**

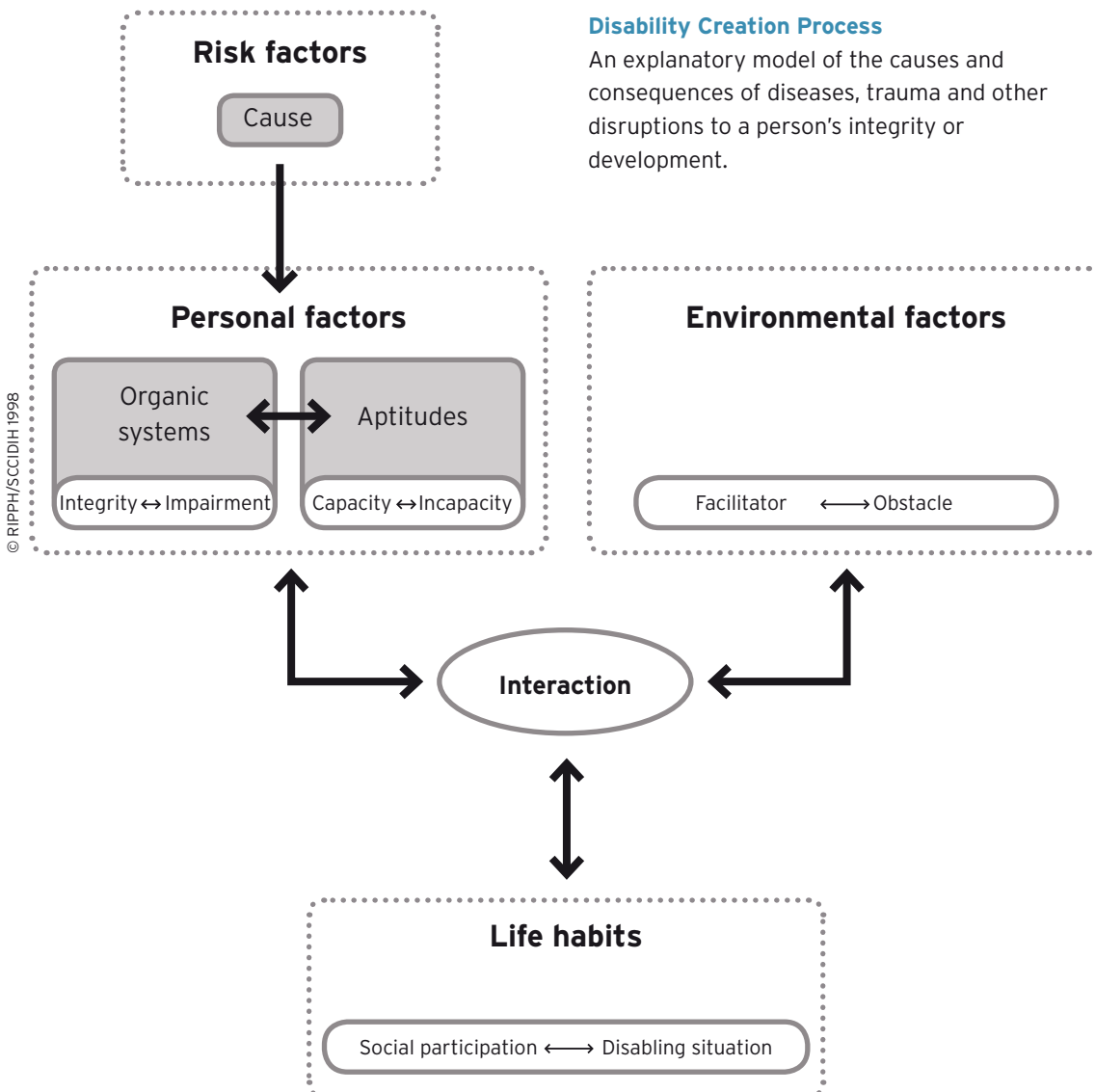
“States Parties recognize the right of persons with disabilities to work, on an equal basis with others; this includes the right to the opportunity to gain a living by work freely chosen or accepted in a labour market and work environment that is open, inclusive and accessible to persons with disabilities.”



## Social model of disability

Handicap International bases its global approach on the social model of disability, as defined by the Disability Creation

Process. This model also applies to inclusive employment.



### Disability Creation Process

An explanatory model of the causes and consequences of diseases, trauma and other disruptions to a person's integrity or development.

### Risk factors

As far as inclusive employment is concerned, the risk factors include: unemployment, poverty, malnutrition, gender, marginalisation, HIV/AIDS, mine accidents, the use of pesticides and pollutants, dangerous working conditions, non-adapted working environment, etc.

#### Examples:

##### – Rural activities which carry risks of impairment

70% of working children<sup>7</sup> are employed in agriculture, where safety standards are rarely respected. Seeking alternative sources of income might offer solutions, but farmers are trapped in a vicious circle involving dangerous practices, exacerbated by a lack of information. The conditions in which professional activities are exercised must therefore be considered in advance, particularly safety issues arising from the use of pesticides, falling trees, etc.

##### – Mines

The presence of mines in a region has a highly negative impact on the living conditions of the local population. It is therefore important, in parallel with demining activities, to produce community priority-identification tools, to seek alternatives to the resources which are blocked and to consider opportunities for developing the area so that the overall living conditions of the local population are improved.

##### – HIV / AIDS

The prevention of disabling diseases like HIV / AIDS must take into account the living conditions of those affected and address the target public. In certain contexts, people are not aware that they are taking risks and are not receptive to awareness-raising initiatives, and so traditional prevention messages have little impact on them. Development activities in rural areas can therefore be an important channel for prevention, with the help of

tools for analysing the living conditions of the local population and, above all, the implementation of development initiatives which concern them directly.

##### – Malnutrition, a cause of impairment

Hunger and malnutrition principally affect poor farmers. The impact of malnutrition on the development of impairments and on the weakened state of people living with HIV has been proven. In addition, HIV has an impact on livelihoods - it weakens the organism and, consequently, the conditions of production. So while they are not the only factors to have an impact, conditions of production may give rise to difficulties in accessing food resources and a good diet.

### Personal factors / Aptitudes

Personal factors, in particular aptitudes, are the intrinsic abilities of an individual to carry out a physical or mental task (without taking into account the environment): intellectual aptitudes, linguistic aptitudes, behavioural aptitudes, sensorial aptitudes, motor aptitudes, aptitudes associated with resistance and protection, etc.

#### Examples:

- Lack of knowledge of the rights of the individual,
- Low level of skills, or skills which are unsuited to the demands of the job market,
- Low self-confidence,
- Low level of education,
- Lack or absence of technical skills for exercising a profession.

### Environmental factors

The environment of a disabled person is decisive in facilitating or obstructing his or her integration into society and professional life.

#### **Social perceptions which often constitute an obstacle**

Negative attitudes are particularly common in the social environment:

- families and communities often over-protect people with disabilities and/ or do not support their professional inclusion projects,
- employers believe that they are less productive, that they are of little value, that they are incapable of making an economic contribution and that they cannot, indeed should not, acquire skills,
- in addition, preconceived ideas persist about the type of work that a disabled person can do (for example, a partially sighted person = masseur).

These negative attitudes and the attendant discrimination stem from ignorance, beliefs, fears, etc. By contrast, if perceptions of people with disability can be changed (through awareness-raising, for example), then professional inclusion can become possible.

#### **Inaccessible environments**

##### – Access to services

Accessing technical and technological aids (assistive devices) and support and information services (sign-language interpreters, software for the partially sighted and the blind, etc.) remains difficult. Access to education and professional / vocational training remains very limited, and there is a persisting lack of social services and employment opportunities. Social services are often ill-informed about disability and so they have low expectations as far as the abilities of people with disabilities are concerned.

##### – Physical accessibility

It is important to work towards making public transport accessible and to improve the state of the roads, which constitute real obstacles to accessing places of training and employment which are distant from the community.

Buildings, communications systems and workstations must also be made accessible. Otherwise, they will remain obstacles to professional inclusion.

To render them accessible, there is a universal design for community infrastructure (buildings, urban planning, technology, etc.).

##### – Legislative and political framework

In general, the absence or weakness of a legislative and political framework means that legislation on employment and training is not enforced.

### Life habits

These are governed by interpersonal relationships, social relationships and employment relationships.

It is therefore the interaction of environmental factors, personal factors and life habits which give rise (or not) to disability.



To summarise, although there are legal instruments relating to the right to access work, the right to decent, remunerated work for people with disabilities is not often respected due to the discriminatory practices. In addition, where inclusive employment is concerned, disabled people are confronted with three major types of obstacle related to their environment: negative attitudes, lack of access to education and training and inaccessible environments.

## Partnerships

### Principle

One of the principles underpinning Handicap International's actions is working in close collaboration with existing local actors and strengthening their capabilities in order to ensure the **long-term sustainability** of interventions. This principle also promotes a strategy of basing actions on solid institutional ties and of developing initiatives in conjunction with partners to ensure the viability of projects.

The very nature of inclusive employment activities calls for the creation of a network of a wide variety of actors: government authorities, microfinance institutions, NGOs, local associations, Disabled People's Organisations, private actors, companies, etc. Handicap International, a specialist in the field of disability, works in partnership with actors who are specialists in the field of inclusive employment in order to achieve an inclusive approach. This requires developing measures to bridge the gap between people with disabilities who are excluded from professional life and existing services which aim to support inclusive employment.

In cases where no actions have been undertaken in a particular region, despite the genuine needs of people with disabilities and other vulnerable populations, the role of Handicap International is to promote inclusive employment by assuming the leadership of a project (an example would be in post-emergency situations). In addition, if the region is facing economic difficulties which affect other vulnerable groups, Handicap International adopts a broader approach by integrating non-disabled individuals into its projects. To do so Handicap International develops technical partnerships with other organisations to assist in areas which lie outside its field of intervention. In this type of situation, it

is difficult to give priority to people with disabilities if it is to the detriment of a local population which is experiencing the same level of exclusion from economic life. This approach has the advantage of not stigmatising a particular part of the population and it seeks out partnerships with actors whose mandate is to campaign against poverty.

### **The existing actors**

Many institutions, international NGOs and local NGOs promote access to employment for vulnerable groups. Creating a network of partners who can offer advice and expertise during the setting up and implementation of a project is crucial. Developing partnerships and collaborations is the key to ensuring the quality, efficiency and effectiveness of actions.

The feasibility study carried out prior to the project should place a very high importance to identifying these actors in order to (a) avoid engaging in activities which are redundant or of no use and (b) to ascertain how to mobilise the organisations which will need to play a role in the process.

The annexes at the end of this document include a succinct, non-exhaustive list of the principal international actors involved in inclusive employment. See also the resource document: Practical Guide to Feasibility Studies, Professional Inclusion Sector, Handicap International, 2002, CD ROM, Reference tools.

### **– Disability organisations or federations / Women's organisations / Youth organisations**

This type of partnership is essential to the projects carried out by Handicap International. The aim is for these partners to participate in the various phases of planning and implementing the project. Depending on the context and on their capacities, these organisations can play various roles: participating in decision-making committees, helping to mobilise other actors, raising awareness in the community, lobbying and advocacy, setting up and running a support service, etc. Where managing a service is concerned, there is a need to ensure that the services provided are consistent with an organisation's mandate and legitimacy in relation to existing actors. A capacity-building component for the partner is regularly incorporated so as to ensure the quality and sustainability of the actions undertaken.

### **– Central and local authorities**

As part of decentralisation, local authorities are assuming more and more economic responsibility in their region. It is important to coordinate activities with local representatives and to support them in their planning so that people with disabilities are better taken into account in the economic development of their region.

### – **The state ministries and all their decentralised services at the local and regional level**

Ministry of Employment, Ministry responsible for Professional Training, Ministry of Finance (for actions involving microfinance), Ministry of Industry, of Artisanry, of Small and Medium-sized Businesses, Ministry of Agriculture, Ministry of Social Affairs, etc.

### – **Employment and recruitment agencies**

National employment agency, temp agencies, recruitment agencies, job centres, etc.

### – **Commercial banks, microfinance institutions, local banks and other actors specialising in microfinance**

Given that self-employment relies heavily on access to credit, it is crucial to collaborate with a microfinance institution (MFI) or other actors who specialise in micro-credit. MFI partners<sup>9</sup> will be in charge of all the financial activities associated with the project (disbursement / monitoring of loans, production of financial information, etc.) which leaves the other project partners free to concentrate on overseeing, advising / counselling and supporting the borrowers. MFIs have a mandate to support excluded groups and it is therefore important to work with them to ensure that they fulfil this essential function (see Intervention Modality N°3: Promoting access to appropriate financial resources).



## **Focus - Microfinance for all Alliance**

Microfinance for all Alliance is an informal network of international actors in **the field of disability** (International Disability and Development Consortium, CBM, Leonard Cheshire Disability, NAD and Handicap International) and international actors in **the field of microfinance** Acted, Oxus Microfinance and Development, Entrepreneurs du Monde, Pamiga, Ecidec, PlaNet Finance and SOS Faim).

The purpose of the network is to promote disabled people's access to microfinance services. Its principal role is to bring actors from the disability and microfinance sector together (through regular mapping), to raise awareness on disability among microfinance actors and to promote the network.

More information is available on the following website:

<http://www.iddcconsortium.net/joomla/index.php/livelihood/task-group-activities-livelihood/311>

### – NGOs or development programmes not specialising in disability / local non-state actors

Collaborations / partnerships with NGOs or development programmes involved in inclusive employment must be sought out. It is important to facilitate disabled people's access to, and participation in, existing projects focusing on general economic development, rural development and food security.

### – Professional / Vocational training actors

These can be general or specialised training centres; services providing general (agricultural) education; private vocational training centres; projects run by international, national or local NGOs, or by religious congregations, etc. Please note that attention should be taken in the case of partnerships with religious congregations - it is important to ensure that the contents of the training conform to the values and principles of Handicap International, which are not faith-based.

### – International organisations

Some international organisations intervene globally on issues relating to employment and professional training. For example, the International Labour Office (ILO) plays an important role at several levels:

- at the level of member states, urging them to follow international recommendations,
- at the level of state structures, in the role of consultant and service provider,
- at the level of local and international NGOs, providing access to documentation or to training (training in the creation of a business, work and disability, studies, economic development, etc.).

The ILO's and other international organisations support should be sought systematically.

### – Private sector

It is important to emphasise the private sector's role in innovation, with the resources and potential to enable millions of people to escape from poverty by offering suitable jobs, ensuring a qualified workforce and searching for new investment and new ideas. The private sector should therefore be an essential partner in inclusive employment projects. The private sector encompasses the following key actors: micro-entrepreneurs, businesses, professional and entrepreneurial associations, trade unions, employer federations, chambers of commerce and industry, chambers of trade, artisans / craftsmen etc.

### Public/private partnerships

Inclusive employment projects can promote the setting up of public/private partnerships in the fields of vocational training, assistance with seeking employment, providing support to companies, etc. Public/private partnerships enable public bodies to entrust a company with a project to finance, design, construct, maintain and manage public services and facilities. This works to fulfil the public services remit of the authorities over the long term, in return for a payment from the public body which is spread over time. Its aim is to optimise the respective performance of the public and private sectors in order to carry out urgent or complex community projects as rapidly as possible and in optimum conditions. There are many advantages to this type of contract: more rapid implementation of projects through pre-financing; innovation, the community benefiting from the dynamism and creativity of the private sector; comprehensive costing of the project; guarantees of performance over time; spreading of risk between the public and private sectors, each dealing with the risks they know best.



With regard to partnerships with private businesses, Handicap International should pay particular attention to ethical questions. The Strategic Policy Unit should be consulted to approve any partnership. In addition, the guide *Partnerships with companies and NGOs: Guide to ethical reflection and aid to decision-making* (2008) is available on the intranet (under the section General Directions / Thematic positioning).

### – **Technical consultancy firms**

These work as service providers or as general contractors for projects.

### – **Institutional donors and other partners**

These include traditional development project donors, but also embassies, corporate foundations, etc.





# Additional concepts

## A

### Cross-disciplinary approaches

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#### Inclusive approach

In accordance with Handicap International's mandate and its principles of intervention, inclusive employment projects are based on an inclusive approach.

Handicap International seeks to satisfy two complementary requirements simultaneously:

- the development of specific measures to combat inequalities and to support people with disabilities in their professional inclusion activities,
- the development of actions at a community and society level to promote equality of opportunities and equality of rights.

The setting up of an inclusive employment project therefore comprises two elements:

- the systematic inclusion of disability issues in all aspects of development policy connected with inclusive employment,
- the provision of specific services, if necessary, to meet the crucial needs of people with disabilities. These specific services should be regarded as an essential element of the global inclusive approach.

#### Local development approach

Handicap International integrates a local development approach, in particular to support local authorities and decentralised services of the state (Ministry of Employment, of Professional Training, of Social Action, etc.), whilst taking care not to substitute them. The community approach is compatible with this local development approach in that the support of the community is sought for all the activities

proposed. The cohesion of the community should not be undermined, but reinforced by the activities carried out. It is therefore necessary to work with the community. For the implementation of the technical aspects of the intervention, partnerships are sought with specialised actors in each sector.

#### Gender approach

Every society has a different social structure which affects the division of work tasks and remunerated employment for men and women. Although women account for an increasing proportion of the global workforce (over one third in all regions except for western and southern Asia and North Africa), they **remain disadvantaged** when it comes to obtaining remunerated jobs and benefiting from equitable social and legal rights. **Differences in salaries, professional segregation** in the informal sectors and the often discriminatory nature of the legal framework hold women back from achieving their full economic potential. Discrimination is also largely linked to women's general status, to prejudice, to traditional and religious structures and to social roles which are defined by the cultural context. For example, the fact that women have no land rights in many African countries is not generally due to legal frameworks - which do not prohibit it - but to the place of women according to tradition and customary law.

In the majority of developing countries, most of the population occupies jobs in the informal economy, which are poorly paid and poorly protected. Under-employment and the increasing number of poor people of a working age, particularly women and young people, are the principal challenges

which developing countries face. Nearly half of workers around the world, most of whom are women, have only meagre social cover, or indeed none at all, and they are incapable of obtaining sufficient income to escape from poverty. The situation is even worse for women with disabilities.

**Women with disabilities are more vulnerable to discrimination** because they are both women and they have an impairment. They are more likely than women without a disability to be poor, to be excluded from education and the community, to be unemployed and to have no access to healthcare or to other public services. When disabled women do work, they often suffer from discrimination at the recruitment stage, unequal access to training, an unequal salary for equivalent work, part-time jobs, etc.

Enabling women with disabilities to acquire technical or professional skills or to obtain access to financial services if they wish to develop their own economic activity is not only a right, it is an essential tool for helping them escape from the cycle of poverty and inequality, and indeed from domestic violence. They can therefore benefit from sustainable inclusive employment, which gives them more choices and options for taking their destiny into their own hands. They also gain in self-reliance and have the possibility of starting a family, employment being a means rather than an end.

### Recommendations on the projects

The participation of women with disabilities in inclusive employment projects is strongly linked to **their capacity to be agents of change**. In order to seek their participation, while taking into account the context of the intervention, projects should take into account the following elements:

- **Planning phase.** It is important to integrate into this stage of the analysis the conceptions that each community may have of the division of tasks between men and women, including work in the home, remunerated work and any other tasks which contribute to the household's means of subsistence. In preliminary studies, the gender dimension must therefore be taken into account when analysing the situation of people with disabilities with regard to work, as well as in the analysis of the situation of women in general. The balance between men and women in individual studies will be verified. Discussion groups which specifically bring together women and are chaired by a woman can also be organised.
- **Decision-making phase.** It is important to ensure that project steering committees, committees for selecting micro-projects and monitoring committees include at least one woman. The opinions and the preoccupations of women which are expressed on these committees should be paid particular attention. If need be, these women should be in a position to defend their points of view within these decision-making bodies.
- **Human resources.** Where possible, a balance between men and women within the project teams and partner organisations should be ensured.

– **Content of possible activities:**

- Promote reading and writing activities, as girls and women with disabilities are less likely to have benefited from a primary education.
- Promote training in social behaviour, placing special emphasis on activities which bolster self-esteem. Women with disabilities are generally more excluded than men and should receive specific support in order to overcome their lack of self-confidence.
- Identify women with disabilities who have succeeded economically and encourage them to share their experiences with other disabled women and also, more broadly, with economic and community stakeholders.
- Promote peer awareness-raising activities, which play an important role in building self-confidence.
- Enhance awareness-raising sessions on the economic inclusion of women, as entrepreneurship remains a masculine domain in many countries.
- Avoid stereotypes and preconceived ideas about what constitutes activities 'for women' (sewing, for example), which often lead to low salaries and poor working conditions.
- Encourage business activities by women in non-traditional sectors.
- Promote partnerships with self-help groups for women with disabilities, as well as the inclusion of women with disabilities in broader disability and women's organisations.

- In addition, **a balance between men and women** should be sought in all of the activities carried out.
- When gathering data, integrate **indicators by gender.**
- Ensure that the venues, the means of transport and the duration of activities (training sessions, for example) are accessible to women: compatibility with childcare responsibilities, less freedom of movement as they are not always allowed to travel unaccompanied, etc.



### Memo on gender and inclusive employment

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#### General analysis of the situation

What are the principle factors and circumstances (cultural, sociological, biological, etc.) which may increase the vulnerability of men, women, girls or boys?

#### State policy

Is the state a signatory to the Convention on the Elimination of all Forms of Discrimination against Women? Does it respect the rules governing equality of opportunity for people with disabilities and for women in general?

#### Access to various services (training, microfinance, etc.)

Do the various structures include female staff? Are professionals aware of gender issues?

#### Data collection

Does data collection incorporate gender, does it mention disability and, if so, how is it defined?

#### Civil society

Do local associations include men and women with disabilities?

#### Project planning

- Are women with disabilities included in the planning, decision-making processes and monitoring of a project?
- Are activities organised at venues and times which are suitable and accessible for men and women with disabilities?
- Does the project address the issue of the differentiation between men and women with regard to the principal factors of impairment / disability?
- Does the project address issues related to the rights of women with disabilities?
- Does the project address difficulties in accessing services from the point of view of men and women with various types of impairment?
- Does the project allow women and girls with disabilities to increase their self-confidence?
- Does the project ensure equal access to inclusive employment services for both men and women with disabilities?
- Does the project address the various financial problems affecting men and women with disabilities and possible solutions to them?
- Does the project address the principal barriers (financial, physical, cultural and social) to accessing services for people with disabilities? Are these barriers the same for both men and women?



## Feedback on the Mali project

'The Gossi Disabled Women's Association', with a membership of 20 women with disabilities, was founded in 2004. It was officially recognised in 2007 with the support of Handicap International. I'm the president of the association. Our objective is to improve the living conditions of women with disabilities through activities which generate revenue. The members of the association carry out several types of activity: raising livestock (ten women); commerce (six women); artisanship (four women).

I launched an activity involving the sale of mirrors in Gossi together with five other colleagues, with the help of a credit of 200,000 F CFA. The initiative involves taking the bus to Gao (the capital of Mali's 7th region), purchasing mirrors there and then returning to Gossi (the main town in a rural commune 150 km away from Gao) and selling them. Thanks to this initiative, which we launched in 2007, I am now very well-known in Gossi and I manage to meet my essential needs, having repaid the loan to the Rharous Federation of Associations.' Fatto Issa, President of The Gossi Disabled Women's Association.

## B

### Multi-sector approaches

Close links and interactions with Handicap International's other sectors of intervention are developed as part of a cross-disciplinary approach. The paragraphs below summarise the correlations which can be established between projects at various levels.

#### Target public by sector of activity

- **Health Unit:** people with HIV/AIDS, diabetics or their entourage, disabling diseases, mental health.
- **Rehabilitation Unit:** people with disabilities.
- **Education sector:** parents or entourage of children with disabilities and young adults with disabilities who have benefited from inclusive education projects.
- **Victim assistance sector:** victims of mines and explosive remnants of war (including cluster munitions), on the basis of non-discrimination against other people with disabilities.

#### Intervention methodology by sector

- **Social sector:** initiatives to support a process of inclusion centred around a personalised project through:
  - the setting up of a system for providing information / guidance / support,
  - the strengthening of existing services, particularly locally located services,
  - reconciling the needs of individuals and their families with the available services,
  - initial integration activities prior to professional inclusion: development

of non-technical (behavioural) prerequisites for accessing the workplace via training, assistance, psycho-social support, etc.

- **Local inclusive development sector:** local approach, component of a project, working with the local services.

### Activities

- **Accessibility sector:** accessibility assessment and application of recommendations: at the level of service providers (training centres, microfinance institutions, support agencies, etc.), at the level of employers (premises and workstations) and at the individual level (house, the individual's environment).
- **Inclusive local development sector:** raising awareness of society and the community.
- **Social:** identification of disabled individuals and vulnerable individuals; individualised support for the process of inclusion; information, guidance, referral and monitoring activities; networking to identify services which can meet the needs of disabled people and vulnerable groups for their inclusion projects; strengthening of behavioural skills (training, assistance, psycho-social support).

### Complementarity with the social dimension

- Contribution to the drafting and implementation of **social protection** policies and services.
- Support for the carrying out of **preliminary inclusion projects** prior to a professional inclusion project (participation in family life, social inclusion, etc.).
- Support with the development of **behavioural / soft skills** in preparation for a job (via training, support and psycho-social support).
- Deployment and enhancing of the **social work skills of the job coaches** in order to achieve a holistic vision by taking into account personal factors, environmental factors and the social roles of the job-seeker.

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### End of Principles and benchmarks







Cambodia, 2006



# Intervention methods

<b>INTRODUCTION</b>	<b>42</b>
A. Overall objective of inclusive employment projects	43
B. The principal actions	44
C. Personalized approach	45
D. Self-employment and salaried work	47
<hr/>	
<b>THE MODALITIES</b>	<b>48</b>
A. Modality 1 - Support to set up an income generation activity or microenterprise	48
B. Modality 2 - Developing businesses and the capacities of entrepreneurs	51
C. Modality 3 - Promoting access to appropriate financial resources	53
D. Modality 4 - Constructing a favourable environment for the inclusive employment of people with disabilities	58
E. Modality 5 - Promoting access to technical and vocational training	62
F. Modality 6 - Supporting job-seekers	66
G. Modality 7 - Supporting employers in the recruitment of people with disabilities	70
<hr/>	
<b>SPECIFIC POSITIONS</b>	<b>74</b>
A. Taking disability issues into account within the Handicap International teams	74
B. Need for suitable human resources	74
C. Support for organisations offering inclusive employment opportunities	75
D. Collective livelihood projects	75
E. Creation of businesses associated with the manufacture of tricycles and wheelchairs	76
F. Specialised establishments	77
<hr/>	
<b>PERSPECTIVES FOR 2011-2015</b>	<b>78</b>

# Introduction

Inclusive employment projects follow the various stages of the **project cycle**: feasibility study (analysis of the situation of the target public in terms of inclusive employment, stakeholders analysis, etc.), participative planning, implementation, monitoring and evaluation.

It is essential before the launch of any project to carry out a **preliminary study** at the level of the target population, the stakeholders involved and the environment.

Additionally, actions are more effective when the priorities of the various stakeholders are in line with the priorities of civil society, since the local population then feels involved. It is therefore important to promote the participation of beneficiaries in the various project development stages phases as well as in the decision-making process, based on the principle of **appropriation by all**.

Studies, research and action on inclusive employment should be encouraged in order to promote **innovation**, to produce forward-looking analyses of the issues involved and to implement pilot projects. These studies should be integrated into the projects or be carried out in advance with specific funding (for example, a study on the use of pesticides, etc.).

Capitalising on, collecting, sharing, transferring and disseminating **good practices** for interventions at local, national and regional level is strongly encouraged.

**The priority of the inclusive employment sector** involves supporting projects which:

- enable those undertaking projects to **create their own job** or to strengthen an existing activity,
- ensure the **employment of people** with disabilities within mainstream companies.

The sector thus involves two components which are broken down in this chapter into objectives, outcomes and activities. These are suggestions for intervention, which should be adapted according to the local context, the stakeholders present and the issues at stake.

# A

## Overall objective of inclusive employment projects

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There are several possible ways of formulating the overall objective of inclusive employment projects, depending on the context and the principles of intervention which are applied.

Examples:

- Improving the living conditions of people with disabilities,
- Participation by people with disabilities and their families in the socio-economic development of their country,
- Access to livelihoods for people with disabilities and to a sufficient income for living decently,
- Contributing to reducing poverty and promoting the social inclusion of disabled workers.

There are also many indicators for measuring whether the overall objective has been achieved.

Examples:

- Index / level of poverty,
- Increase in the turnover and profits of entrepreneurs,
- Reduction of food shortages,
- The number of jobs created,
- The food security index.



Note that these are just examples. Depending on the level of intervention decided upon, **the overall objective** may become a **specific objective and the modalities of intervention** may become **the expected outcomes**. The modalities have deliberately been set out in detail in order to provide further clarification.

# B

## The principal actions

The key activities can be arranged into four major categories:

- **advocacy** activities in order to convince decision-makers to implement measures which bring about changes to the systems and services in place,
- **awareness-raising and information-sharing** actions aimed at various stakeholders, starting with people with disabilities themselves, their families, the community, service providers, political actors and civil society as a whole,
- **training** to promote activities which are more open and inclusive of people with disabilities, thanks to adapted professional practices,
- **support and advisory** activities over the long term aimed either

at people with disabilities, and the individualisation of their project, or at service providers in order to bring about change from the inside, with the help of appropriate advice and durable skill-sharing partnerships.

Depending on which of these activities is carried out and which one is predominant, the project can be expected to have a very different degree of impact, both in quantitative terms (number of people assisted) and in qualitative terms (simple referral or genuine inclusion; scope for the project to be applied to individuals with more severe impairments).

The table below is a synthesis of the modalities of intervention (developed later in more detail) and of the four major categories of action.

	Advocacy	Information and awareness-raising	Training	Support and advice
<b>Modality 1</b> - Support to set up an income generation activity or microenterprise				x
<b>Modality 2</b> - Developing business and the capacities of entrepreneurs				x
<b>Modality 3</b> - Promoting access to appropriate financial resources	x	x	x	x
<b>Modality 4</b> - Constructing a favourable environment for the inclusive employment of people with disabilities	x	x	x	
<b>Modality 5</b> - Promoting access to technical and vocational training	x	x	x	x
<b>Modality 6</b> - Supporting job-seekers				x
<b>Modality 7</b> - Supporting employers in the recruitment of people with disabilities	x	x	x	

# C

## Personalized approach

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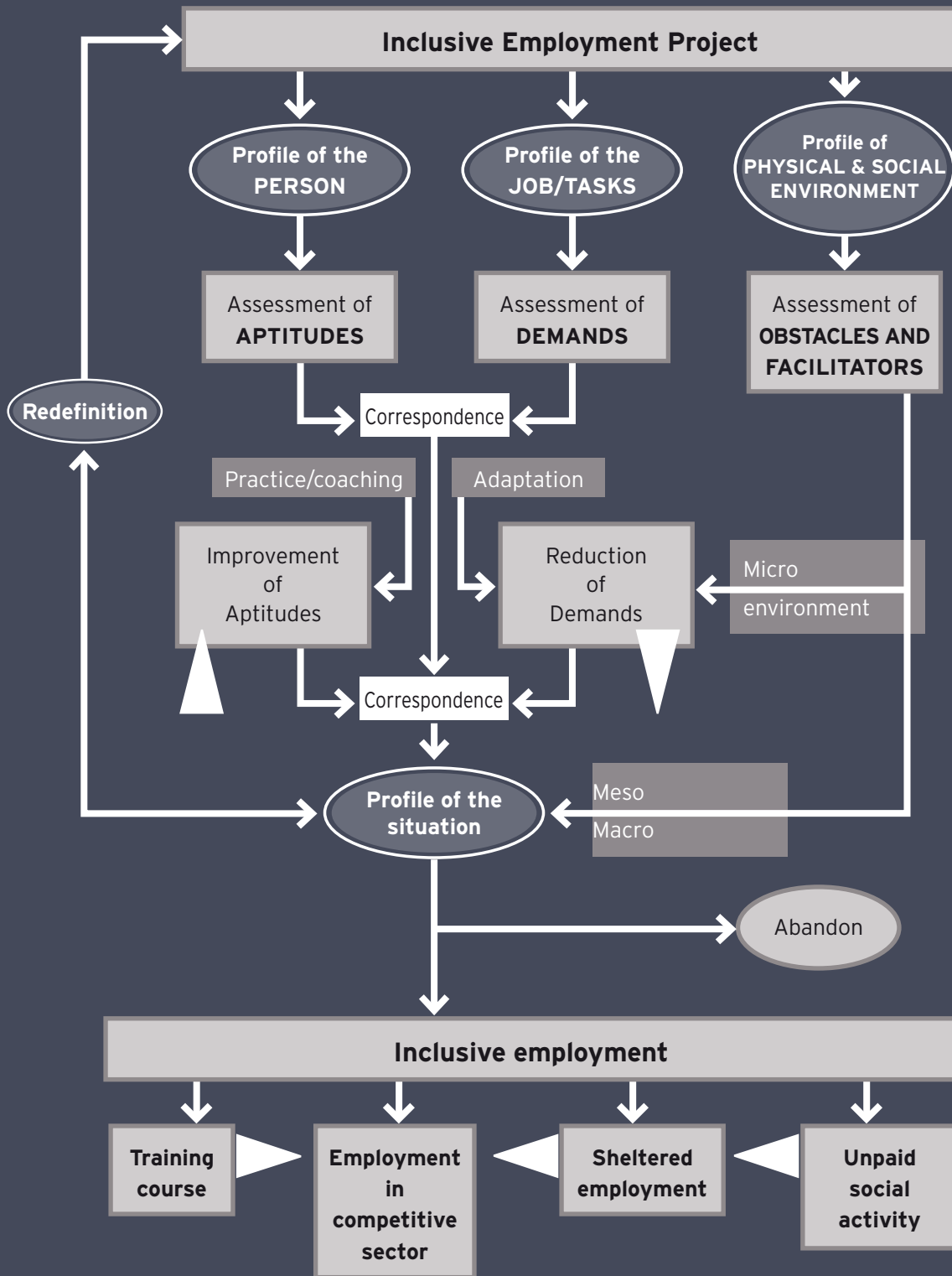
In the field of inclusive employment, Handicap International works in close collaboration with existing local actors with the aim to achieve **employment** for people with disabilities through seeking a match between the **individual's aptitudes, their interests and their reasons for seeking a livelihood** with the **demands** of the tasks which are inherent in the job (whether as a self-employed or salaried worker).

A good match between these two parameters will be sought:

- either by enhancing the **aptitudes** of the individual (technical training, behavioural training, internships, practical work experience and so forth, which enable the individual to develop more effective compensation strategies);
- or by adapting the **demands** of the work (physical and social adjustments of the working environment, recourse to technical aids or human assistance, adjusting the nature of the tasks and so forth, according to the resources available in the professional environment).

The end result should be a successful inclusion or re-inclusion of the individual in respect of ethical criteria (free choice of professional inclusion) and their physical, psychological, cultural and economic requirements.

Diagram of Inclusive Employment Process<sup>9</sup>

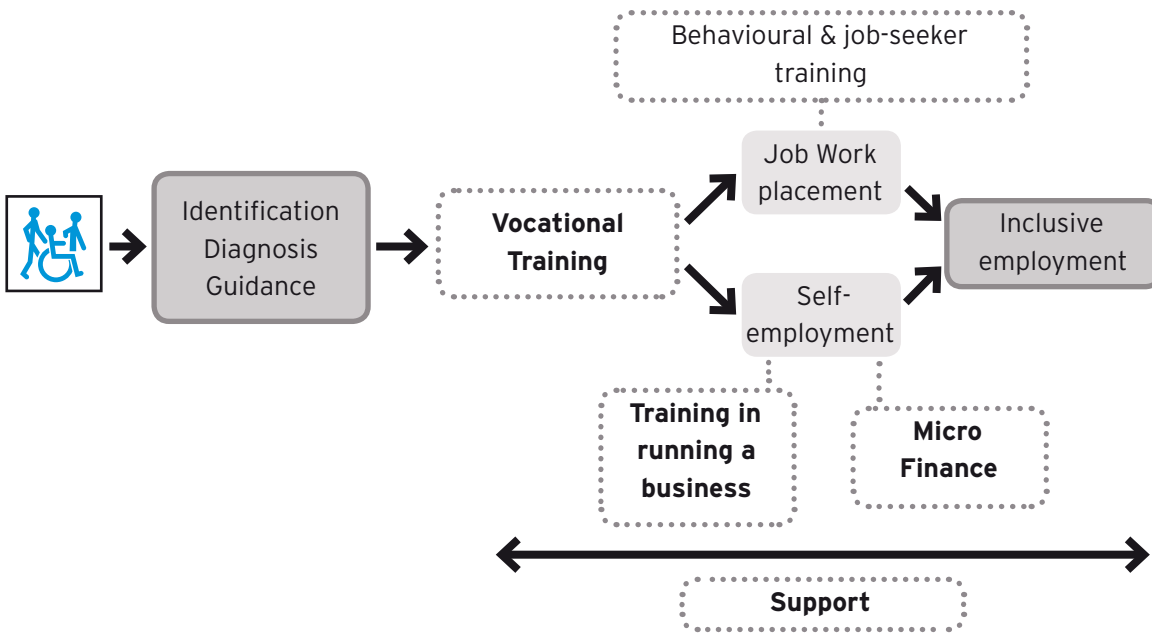


# D

## Self-employment and salaried work

The possible stages in an inclusive employment project, whether for 'self-

employment' or 'salaried employment', are summarised in the diagram below.



The modalities of intervention can pertain either to 'self-employment', to 'salaried

employment' or to both, as the following table shows.

### Intervention methods

	'Self-employment' component	'Salaried work' component
Modality 1 - Support to set up an income generation activity or microenterprise	x	
Modality 2 - Developing business and the capacities of entrepreneurs	x	
Modality 3 - Promoting access to appropriate financial resources	x	
Modality 4 - Constructing a favourable environment for the inclusive employment of people with disabilities	x	x
Modality 5 - Promoting access to technical and vocational training	x	x
Modality 6 - Supporting job-seekers		x
Modality 7 - Supporting employers in the recruitment of people with disabilities		x

# The modalities

## A

### Modality 1 - Support to set up an income generation activity or microenterprise

The situation and the economic constraints in developing countries lead the majority of people of working age to create their own employment. **Becoming an entrepreneur involves an element of risk**, and many income generating activities or microenterprise projects do not survive beyond the first year. While some people seem to be natural entrepreneurs, **the vast majority need support** in starting up an income generating activity or microenterprise<sup>10</sup>.

The **analysis of the personal situation** of the individual and the **identification and definition of the income generation activity** are the first stages of support. In this respect, the initiative is similar to **personalized individualised social support**. It involves the monitoring of the income generating activity or microenterprise and requires drawing on the expertise of

social workers. In particular, this refers to capacities of social workers at the same time (a) to analyse the situation and to support the individual undertaking the project throughout the process and not just with the initial activity, and in addition (b) to technical skills and knowledge (finance, marketing, etc.). In order to support income generation activities or microenterprises it is important to give preference to an **inclusive approach** by mobilising existing stakeholders. However, this may prove to be difficult, since there are few organisations which operate in this field or which have the necessary competences. Solutions which are appropriate for the context need to be identified, for example: building the capacity of existing service providers, seeking partnerships with actors who are not yet working in the area under consideration, or setting up a specific, temporary arrangement.



Specific objective	Indicators
Disabled entrepreneurs have a clearly defined income generation activities or microenterprise and mobilise the necessary resources for implementation.	<ul style="list-style-type: none"> <li>➤ Number of individuals having drawn up a business plan.</li> <li>➤ Number of individuals monitored.</li> <li>➤ Number of entrepreneurs still active after one year.</li> </ul>
Examples of expected outcomes	
Disabled entrepreneurs are supported and advised on the setting up and implementation of their income generation activity or microenterprise.	<ul style="list-style-type: none"> <li>➤ Number of entrepreneurs interviewed / supported.</li> <li>➤ Number of referrals.</li> <li>➤ Number of initiatives undertaken.</li> <li>➤ Number of meetings.</li> <li>➤ Satisfaction level.</li> <li>➤ Existence of a directory / database of actors.</li> </ul>
The actors supporting the setting up of income generation activities or microenterprises are capable of supporting and monitoring disabled entrepreneurs.	<ul style="list-style-type: none"> <li>➤ Increase in the number of people with disabilities undertaking income generation activities or microenterprises.</li> <li>➤ Suitability of the procedures and services available.</li> <li>➤ Number of participants in training.</li> <li>➤ Existence of training materials.</li> </ul>



## Examples of activities to be undertaken

### To support and advise disabled entrepreneurs

- Establish accessible premises to receive those undertaking an income generation activity or microenterprise, which will serve as a place for interviewing people, for documentation and also as a venue for training and workshops. The premises are not necessarily formally established. In rural areas, support staff can travel to meet people directly.
- Identification of trainers (entrepreneurial, technical and professional) and systems for accessing capital (microfinance institutions, actors offering subsidies).
- Identification of entrepreneurs.
- Mobilisation of potential entrepreneurs through awareness-raising sessions on the right to work, on entrepreneurship, on social assistance, etc.
- Setting up of systems for social support<sup>11</sup>: initial reception, carrying out of a social analysis (in particular, assessment of the disability of the individual), definition of the action plan for the implementation of an individualised professional inclusion project, drawing up of contracts, monitoring and evaluation.
- Conducting an interview about supporting the setting up of income generation activities or microenterprises: discussion of the individual's motivations, their capacities and needs, definition of a livelihood initiative, elaboration of a technical and financial feasibility study, identification of training needs, preparation of a mini-business plan.
- Guidance and referral of those undertaking an income generation activity or microenterprises in accordance with the needs identified.
- Monitoring, interim or mid-term review and coaching for entrepreneurs in implementing and developing their initiatives.

### To strengthen the capacities of existing stakeholders

- Training of job coaches / advisers in the inclusive employment of people with disabilities.
- Training of job coaches / advisers in disability.
- Training / strengthening of the skills of job coaches in terms of the principles of individualise, personalized social support and in non-technical skills and expertise (behavioural training, etc.).
- Conducting of an APCU accessibility assessment (Arrive, Penetrate, Circulate and Use) of the reception premises and implementation of the recommendations.
- Training of new stakeholders (for example, organisations which support people with disabilities) in assisting with the setting up of projects.
- Setting up of a support service.

### Elements to be considered

- The profile of the entrepreneurs is heterogeneous and thus **support to set up of** income generation activities or microenterprises **must be adapted** to each individual situation. Several interviews may therefore prove necessary to enable the individual to construct their initiative.
- **Multi-disciplinary approach:** the involvement of other stakeholders (family, doctor, physiotherapists, occupational (health) therapists, etc.) can lead to a better understanding of the daily life and capacities of the individual. This will facilitate the development of an inclusive employment project. Professionals from the medical and paramedical field can be brought on board from the beginning of the process to provide key information on the individual's aptitudes and their potential for rehabilitation / compensation. Physiotherapists and occupational therapists can become involved in the course of the project, in particular to **analyse the individual's capacity for work** and **the adaptations** that can be carried out (for the individual, the environment, the tasks involved in the job, the equipment, etc.).
- **Referrals** made during the support period **can be very different in nature.** They may involve the use of a service (for example, entrepreneurial or technical training). They may also involve encouraging the person undertaking an initiative to obtain information (for example, by suggesting that they meet a working entrepreneur or seek information from a microfinance institution on the nature of the credits on offer). Referrals can also constitute a bridge for accessing rehabilitation or literacy services prior to employment.
- Throughout the set-up period of the individual's initiative, the use of a **'technical and financial feasibility study' document** (even a simplified version) can help the individual to analyse the profitability of his or her business activity. It also helps to measure the progress achieved during the setting up of the initiative, to structure the individual's thinking and research and to identify needs. Examples of this document can be found on the CD-Rom **Self-employment Reference Tools, Handicap International, 2005.**
- It is preferable that the **coaching / follow-up for entrepreneurs** (after the business activity has been launched) is carried out **by the people who provided the initial support.** This follow-up support builds the capacities of support staff who develop a better knowledge of different business sectors. Follow-up support can also be useful when difficulties arise during the course of an initiative which require adjustments or even the development of a completely new initiative. Coaching and follow-up support provided by **peers** is also to be encouraged.
- After a specified period of time, a review of activities is necessary to evaluate the **economic and social impact** of the business activity regarding the broader social inclusion of the individual (access to other rights, standing in the family and in the community, etc.).

# B

## Modality 2 - Developing businesses and the capacities of entrepreneurs

The lifespan of businesses depends to a large degree on the abilities of the entrepreneurs. In other words, building the capacities of entrepreneurs increases **the profitability and durability of livelihood activities**. While it is preferable to offer access to entrepreneurial training to individuals who are undertaking a new microenterprise or income-generating activity, it can also be very useful to offer such training to established entrepreneurs. The modalities can then be adapted to any professional constraints. In addition

to training, other services can be offered to businesses on a wide range of themes, for example marketing of products or identifying suppliers.

It is especially recommended to solicit actors working in business development services and to help them to be inclusive in their approach. It is also crucial to ensure the **quality of the services** offered: entrepreneurs will not be interested if they derive no benefit from it and will not want to waste their time.

Specific objective	Indicators
Disabled entrepreneurs are able to manage and develop their microenterprise or income-generating activity.	<ul style="list-style-type: none"> <li>➤ Rate of survival of businesses.</li> <li>➤ Increase in income of established entrepreneurs.</li> </ul>
Examples of expected outcomes	
The providers of business development services are supported and adopt an inclusive approach.	<ul style="list-style-type: none"> <li>➤ Number of awareness-raising sessions.</li> <li>➤ Number of participants (awareness-raising / training).</li> <li>➤ Number of adapted curriculums.</li> <li>➤ Adapting of services.</li> <li>➤ Progress on the part of people with disabilities in terms of their beneficiaries / clientele.</li> </ul>
The capacities of project holders and disabled entrepreneurs are strengthened.	<ul style="list-style-type: none"> <li>➤ Number of participants in training sessions.</li> <li>➤ Progress in the number of individuals who have a system for management (before / after).</li> <li>➤ Results of tests to evaluate the level of expertise following training sessions.</li> <li>➤ Evaluation x months after the session.</li> <li>➤ Type and number of contacts made.</li> </ul>
Disabled entrepreneurs have access to opportunities to develop their microenterprise or income-generating activity.	<ul style="list-style-type: none"> <li>➤ Type and number of contacts made.</li> <li>➤ Number of business fairs / commercial events - number of stalls - number of participants.</li> </ul>

### Examples of activities to be undertaken

#### To strengthen the capacity of business development service providers

- Awareness-raising session on disability for economic development stakeholders (chamber of commerce, professional organisations, local public services responsible for economic development, NGOs, etc.).
- Training for trainers in disability issues and inclusive practices.
- Adapting of training curriculums so that they contain the pedagogical elements necessary for an inclusive approach.
- Carrying out of an accessibility assessment and carrying out of works to make training venues accessible.

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#### To strengthen the management capacities of disabled entrepreneurs

- Entrepreneurial training: market studies, simplified accounting and financial management, etc.
- Referral to other actors or organisations who can improve professional practices and the quality of services and products (for example, contacts with veterinary services for livestock raising, meeting more experienced entrepreneurs, etc.).

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#### To offer development opportunities

- Organising or participating in trade fairs and commercial events.
- Support for the creation and strengthening of professional organisations: purchasing cooperatives, cooperatives of artisans / farmers, etc.
- Referral to other economic actors: fair trade organisations, microfinance institutions, etc.

## Elements to be considered

- ▬ The profile of the entrepreneurs can vary widely and so it is important that any **training is adapted accordingly**. Trainers must use techniques which focus on participation, establishing contacts and using concrete case studies. Some technical concepts and terms which are used by business professionals can be daunting for local actors, for example **market study, profitability threshold etc.** However, most concepts are simple and can easily be adapted to the context. It is therefore crucial to ensure that the **contents of training sessions are practical and accessible for the target audience**.
- ▬ Depending on the profiles and needs of the entrepreneurs, community-based support, including regular visits to the location of the microenterprise, presents an opportunity to provide ongoing training.
- ▬ In parallel with professional training, it can be useful to offer **general education sessions or even literacy sessions** for people who have had little education (in particular for women).
- ▬ **Innovation**, in terms of business development services, often offers concrete solutions. The creation of a business incubator<sup>12</sup>, for example, is an appropriate solution for certain business activities, particularly in urban areas. This could include making collective tools available for storing agricultural produce (granaries, silos) which can help farmers to be less dependent on unfavourable market prices.

## C

### Modality 3 - Promoting access to appropriate financial resources

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Starting up or developing a business requires capital in order, for example, to rent premises, buy the initial stock for a shop, to buy the materials for production or tools and equipment for a trade. Accessing sufficient capital can be difficult, particularly for people with disabilities. They have little access to financial services due to discrimination, self-exclusion and misconceptions on the part of other people. However, financial services are essential tools in facilitating inclusive employment of people with disabilities.

Various sources exist for obtaining capital, including for disadvantaged individuals in poor communities. These include personal **savings, loans** from parents and friends, **loans** from banks or from formal or informal credit cooperatives, **subsidies etc.** The objective is to facilitate access to these various sources of capital.

Specific objective	Indicators
<p>Financial services are available for people with disabilities in order to support the development of their microenterprise activities and improve their standard of living.</p>	<ul style="list-style-type: none"> <li>➤ A higher number of financial institutions now offer services which meet the needs and entitlements of people with disabilities.</li> </ul>
Examples of expected outcomes	
<p>Financial service providers offer inclusive services and adapt their rules, procedures and working environment in order to include people with disabilities.</p>	<ul style="list-style-type: none"> <li>➤ The level of awareness of the needs of people with disabilities within financial institutions and the implementation of practices to meet these needs.</li> <li>➤ The number of staff members who are aware of disability issues.</li> <li>➤ The number and the quality of modifications (physical accessibility, credit file, etc.).</li> </ul>
<p>Disabled entrepreneurs are familiar with, and trained in, accessing various systems of credits and savings.</p>	<ul style="list-style-type: none"> <li>➤ Number of bank accounts opened.</li> <li>➤ Level of satisfaction of people with disabilities.</li> <li>➤ The average rate at which people with disabilities frequent financial institutions.</li> </ul>
<p>People with disabilities are eligible for subsidies, loans and other financial aid programmes provided by the government or by private institutions, not on the basis of disability but according to poverty criteria.</p>	<ul style="list-style-type: none"> <li>➤ Percentage of people with disabilities with access to credit / savings in terms of the number of seekers and in comparison to other categories of savers / seekers of credit.</li> <li>➤ Number of credits allocated to people with disabilities.</li> </ul>
<p>Access to financial services enables people with disabilities to create and develop microenterprises.</p>	<ul style="list-style-type: none"> <li>➤ Volume of credits.</li> <li>➤ Reimbursement rates.</li> </ul>
<p>People with disabilities are in a better position to manage their financial resources.</p>	

## Examples of activities to be undertaken

**With regard to actors offering financial services** (for example, microfinance institutions, village savings and loans associations, government programmes, etc.):

- Identification of the actors.
- Accessibility assessment and recommendations and consideration of disability issues (at the institutional level, at the level of services, etc.).
- Implementation of the recommendations of the assessment, which may entail activities such as:
  - Raising staff awareness of disability, raising clients' awareness of disability,
  - Promoting the development of an in-house policy on disability issues,
  - Promoting the recruitment of a qualified credit agent who is disabled,
  - Making the microfinance institution's offices physically accessible,
  - Adapting communications and files and training for credit agents in sign language, etc.,
  - Adapting the characteristics of **financial products**.
- Subsidy mechanism defined and put into place for individuals who are very vulnerable (there is a need to take into account other initiatives in the area aimed at other sectors of the community). See the guide 'Good practices for the economic integration of disabled people in developing countries: funding mechanisms for self-employment', Handicap International, 2006.

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### At the individual level:

- Identification and mobilisation of people with disabilities / information on the existence of financial services.
- Awareness-raising sessions and training for people with disabilities in creating a business activity. This can be provided by peers who have succeeded (an activity which effectively boosts self-confidence).
- Promoting saving by people with disabilities and their families, raising their awareness of the advantages of saving, assisting individuals in opening an account with a financial institution, assistance for individuals to become members of a solidarity group, etc.
- Supporting people with disabilities to understand the best ways to approach a microfinance institution.
- Raising awareness and educating people with disabilities about credit and managing a loan (principal characteristics, obligations, responsibilities, etc.).

### Elements to be considered

#### ▬ **Adapting solutions to the individual's needs**

People with disabilities do not form a homogeneous group - their needs differ according to their impairment, their level of vulnerability, their skills and experience of entrepreneurship, etc. A variety of types of support, assistance and financial services (subsidies, tailored loans, etc.) are therefore necessary in order to meet these diverse needs.

#### ▬ **Credit yes, but not on its own... and not for everyone**

Access to credit is an important lever for creating or strengthening a business activity, but it is not always sufficient, nor is it suitable for everyone. It should be combined with training in entrepreneurial management, technical training, individual support, etc.

#### ▬ **Inclusive approach: promoting partnerships**

In accordance with Handicap International's mandate, the objective is to promote the inclusion of people with disabilities as beneficiaries of existing local financial services. Therefore, partnerships are sought with existing microfinance institutions. Handicap International does not directly manage the credit funds, though it may be involved in control and monitoring aspects.

#### ▬ **Comparative advantage of taking into account (or mainstreaming) disability issues: social responsibility**

It is important to promote the idea that taking into account the needs of disabled clients will benefit all the clients of the microfinance institution. Improvements in the quality of services will benefit every client. Staff who are trained in diversity issues and in adapting the working environment (the presence of benches, access ramps) are useful to all customers.

For further information on the various financial mechanisms (subsidies, credits, etc.) and their use, see the guide 'Good practices for the economic inclusion of people with disabilities in developing countries - funding mechanisms for self-employment', Handicap International, 2006. Please refer to Part 1, Section 3: Understanding funding mechanisms and the microfinance sector.





## Focus - Partnership

### Partnership: a solution offered by microfinance

A partnership developed with a microfinance institution (MFI) is a means of pooling the specific capacities of:

- the 'social' actor in charge of preparing, supporting, establishing a relationship of trust and understanding the situation of people with disabilities,
- the microfinance institution (MFI) specialised in providing and managing financial services and in accessing financial services (professionalism, credibility and sustainability of services).

The MFI benefits from the experience of working with this potential clientele, and the financial risk is limited due to the preparation, support, coaching and selection of the people concerned. The success of such a partnership rests on respect for each organisation's field of competence and the clear definition and division of the tasks and responsibilities of each party. For it to function properly, it is also essential that the organisations understand and respect the constraints and the challenges faced by each partner.

### Partnership: enhancing the social performance of the microfinance institution

A partnership developed with an MFI enables them to develop their social mission by:

- assuming the institution's social responsibilities vis-à-vis its employees, its clients and the community to which it belongs,
- respecting its mandate to serve vulnerable populations,
- improving the quality and the appropriateness of the services offered to its target clients,
- expanding and diversifying its clientele to include a more vulnerable public which is generally excluded from financial services: people with disabilities account for 15% of the population according to the World Health Organization and the World Bank and therefore represent an attractive potential market.

# D

### Modality 4 - Constructing a favourable environment for the inclusive employment of people with disabilities

In addition to physical barriers, disabled entrepreneurs or disabled job-seekers encounter numerous barriers and obstacles **at family, community and business levels.** For example, families and communities often have prejudices or misconceptions concerning the competence or capacity of people with disabilities to manage a microenterprise or compete with entrepreneurs who are not disabled.

The support of the family and of the community is essential to an individual seeking employment. This is particularly the case for people with disabilities, who, due to exclusion and discrimination, do not always have the confidence or the required networks for seeking employment.

Specific objective	Indicators
Social barriers are reduced and the environment is favourable to the employment of people with disabilities.	<ul style="list-style-type: none"> <li>➤ Number of people sensitised whose behaviour has changed.</li> <li>➤ Number of employers sensitised.</li> </ul>
Community perceptions of people with disabilities evolve towards greater respect and recognition. The individual, as an active and productive worker in his or her own right gains a sense of dignity.	<ul style="list-style-type: none"> <li>➤ Number of awareness-raising events.</li> <li>➤ Satisfaction levels.</li> </ul>
Understanding on the part of stakeholders regarding the essential aspects of decent work and employment, and more active participation by disability stakeholders in initiatives involving the issue of decent work.	<ul style="list-style-type: none"> <li>➤ Increased level of political representation of people with disabilities (on committees, etc.).</li> </ul>
Improvement in the capacity of the government to integrate into its national planning elements which promote decent work and the employment of people with disabilities.	<ul style="list-style-type: none"> <li>➤ Legal framework on employment which takes disability issues into account in accordance with the provisions of the UN Convention.</li> </ul>
Improvement in the inclusion of disability issues at the legislative and political level in terms of training and employment.	

<b>Examples of expected outcomes</b>	
The families of people with disabilities recognise the capacity of the individual to work and contribute to family income.	<ul style="list-style-type: none"> <li>➤ Number of people with disabilities who note a positive attitude and the support of their family for their livelihood projects.</li> <li>➤ Number of people with disabilities participating in the economic activities of the household.</li> </ul>
Communications strategy defined and implemented with Disabled People's Organisations (DPOs) in order to improve the general public's awareness of rights (especially the right to work), entrepreneurship, the employment of people with disabilities and the promoting of their socio-economic participation in society.	<ul style="list-style-type: none"> <li>➤ Number of media outlets involved in the dissemination of messages.</li> <li>➤ Number of people reached by publicity activities aimed at the general public.</li> <li>➤ Number of conferences and activities involving the general public where the employment of people with disabilities is addressed.</li> </ul>
Adoption and implementation of regulations and a legislative framework which guarantees decent work for people with disabilities.	
Improvement in the capacities of government authorities and associations to promote the employment of people with disabilities through an action plan (or an appropriate legal and legislative framework).	<ul style="list-style-type: none"> <li>➤ Number of government authorities sensitised and trained in working with people with disabilities.</li> <li>➤ Adoption of an action plan for the employment of people with disabilities, with the active participation of DPOs.</li> <li>➤ Number of workshops for monitoring the action plan, number and diversity of participants.</li> <li>➤ Existence of an inter-ministerial monitoring commission.</li> </ul>

### Examples of activities to be undertaken

- Organising information-sharing workshops for the media (printed press, radio and television) on entrepreneurial development, the right to work and the employment of people with disabilities.
- Supporting local partners to design a media communications strategy and to organise media events in order to promote entrepreneurship, to raise people's awareness of the rights of people with disabilities and to promote their socio-economic participation in society.
- Supporting partners in the production of publicity campaign materials (video clips, radio ads, posters, leaflets, etc.) which highlight disabled male and female entrepreneurs who have achieved success.
- Helping with the organising of workshops and round tables to discuss the development of entrepreneurship, aimed at the government, NGOs and the private sector.
- Creating a pool of 'disability awareness-raisers' who are members of DPOs or of local organisations who work closely with people with disabilities.
- Supporting disability awareness-raising activities in the framework of requests for micro-project proposals.
- Training government authorities in the national legislative framework and in working with people with disabilities.

### Elements to be considered

- Awareness-raising strategies and messages must be adapted to the levels of knowledge, attitudes and local practices vis-à-vis people with disabilities:
  - Measuring the knowledge-attitudes-practices of the actors targeted, both at the beginning and the end of the project will provide a progression percentage and a reference value at the conclusion of the project,
  - Tools and messages regarding the types of behaviour to be altered must be defined in conjunction with disabled people's representatives.It is also important to take into account how various types of impairment are presented and the role of disabled people's representatives in organising awareness-raising activities. In order to optimise the impact on public opinion, a large number of awareness-raising activities need to

be carried out to influence a collective consciousness. This involves working the media so that they pass on awareness-raising messages. Ideally, we will work with the media on its representation of disability and on appropriate terminology.

#### ➤ Preventing impairments

Messages about taking disability into account should refer to the prevention of impairments and also promote working conditions which limit the risks of accident. Certain professional practices can result in impairments for individuals or their families (massive use of pesticides, unsafe machine tools, etc.).



## Focus - 'World of Work' Committee in Madagascar

As part of the 'Towns, City and Disability' project, partnerships with livelihood stakeholders have been developed in order to promote the inclusive employment of people with disabilities. A 'World of Work' committee has been set up in four towns. Consisting of 12 members, they are made up of municipal representatives, decentralised services (population services, civil service, employment services), the chamber of commerce and industry, worker's unions, the private sector (microfinance institutions, employers, professional training centres), disabled people's organisations and other NGOs working specifically in the employment sector.

The committees participate actively in:

- putting in place job-seeking strategies for people with disabilities,
- applying criteria for the allocation of funds and participating in the approval of the livelihoods activities of people with disabilities,
- identifying the main livelihoods service providers available,
- putting strategies in place for supporting and advising employers,
- organising events and/or awareness-raising activities in the workplace.

Support for job-seeking requires extensive awareness-raising among economic and other actors which play a role in the employment sector.

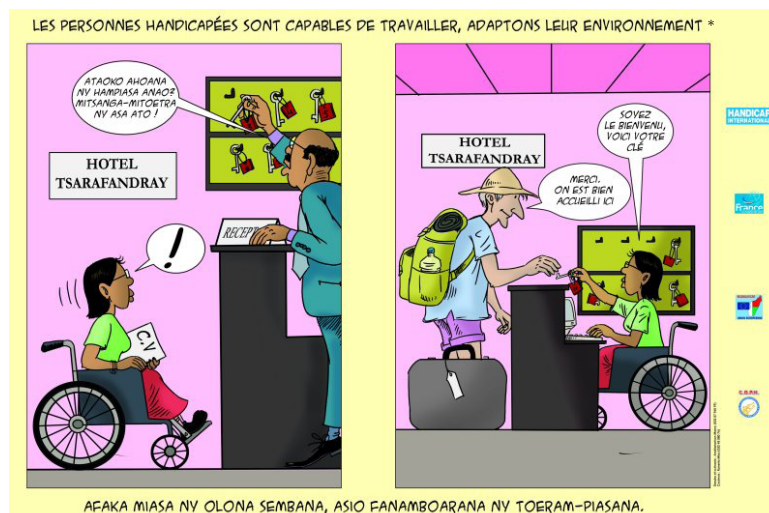
Various activities are undertaken, such as:

- awareness-raising about disability and advocacy aimed at employers and livelihoods actors,
- awareness-raising aimed at people with disabilities at their place of work .

Example:

In Tuléar, as a result of awareness-raising activities carried out directly by the 'World of Work' committee, it was possible to open up positions for disabled job-seekers in the hotel and catering sector. The president of the 'World of Work' committee, who is also a work inspector, is especially involved in sensitising employers to the necessity of treating workers equally in accordance with existing regulatory frameworks. As well as raising the awareness of employers, the 'World of Work' committee is involved in raising the awareness of people with disabilities who are seeking jobs.

Example of an awareness-raising campaign in Madagascar as part of the project: 'Towns and Disability'



\*Disabled people are able to work... if we adapt their environment.

# E

## Modality 5 - Promoting access to technical and vocational training

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Whether the objective is entrepreneurship or salaried employment, learning techniques and acquiring expertise, enhancing skills and preparing for employment are **indispensable stages in the inclusion process**.

There are many different training modalities. **Apprenticeships or on the job training with enterprises** (even if informal) are undoubtedly the best means of preparing the individual and **developing professional skills** to meet the requirements of employers. **Technical training** is devoted to specific areas of knowledge and serves to complement or enhance existing skills. **Professional training** (normally at a training centre) is devoted to a set of skills which prepare the individual for a particular profession.

These training modalities can lead to a **qualification** or certificate. This can prove useful for accessing formal employment and demonstrating one's level of qualifications. When they do not result in a qualification, they can still enhance the necessary professional expertise to obtain employment and a regular income.

**An inclusive approach should be encouraged**, but collaborations with centres specialising in the training of people with disabilities can also be envisaged. Inclusion can then be achieved when employment is obtained or through the creation of a business.

Specific objective	Indicators
People with disabilities acquire the skills to enable them to secure decent remunerated work over the long term.	<ul style="list-style-type: none"> <li>➤ Number of people who completed their training.</li> <li>➤ Number of people who obtained a certificate / qualification at the end of their training.</li> <li>➤ Number of apprentices taken on.</li> </ul>

Examples of expected results	
Organisations responsible for professional training are strengthened and become inclusive in their approach.	<ul style="list-style-type: none"> <li>➤ Number of teachers and mentors trained.</li> <li>➤ Number of curriculums.</li> <li>➤ Increase in the number of pupils and apprentices.</li> </ul>
People with disabilities have access to professional and vocational education and training.	<ul style="list-style-type: none"> <li>➤ Number of training centres / partner businesses for referrals.</li> <li>➤ Number of people interviewed / supported / monitored.</li> <li>➤ Number of people in training.</li> </ul>
The inclusion of people with disabilities in professional training policies and structures is promoted.	<ul style="list-style-type: none"> <li>➤ The policies of authorities include access to training for people with disabilities.</li> </ul>

### Examples of activities to be undertaken

- To strengthen the capacities of training structures and systems**
- Adapting curriculums to ensure they contain the necessary pedagogical elements for an inclusive approach.
  - Training trainers and mentors on disability issues and inclusive practices.
  - Adapting training venues and tools required for inclusive training.

- To facilitate access to vocational education and training (VET)**
- Identifying service providers / actors in the field of VET and the creation of a referencing database.
  - Setting up a referencing system: reception and support<sup>13</sup> for those wishing to access VET, financial assistance for individuals who are too poor to access training.
  - Monitoring / follow up / coaching of trainees and apprentices during their training period.

- To contribute to promoting the inclusion of people with disabilities**
- Organising awareness-raising sessions for public and private VET actors.
  - Participating on consultation bodies set up by the authorities.
  - Supporting the development of an inclusive VET policy.
  - Conducting a study on the theme of the inclusion of people with disabilities in professional training.

### Elements to be considered

- ▬ It is essential to ensure **the training offered is in line with the current employment market and the needs of employers**. Care must be taken not to develop VET which will not lead to employment opportunities. To ensure that the training is appropriate, it may be useful to analyse the economic context through a market study. This may lead to the development or strengthening of the training capacities of certain actors, increasing their capacity to take on trainees and apprentices. Encouraging businesses / private enterprises to be involved in developing training curriculum will also help to ensure that the training does indeed correspond to the needs of employers.
- ▬ Whether the intention is to seek employment or to create a self-employment business, access to training requires a **detailed prior assessment**. This should focus on the disability, the educational level required to access training and the motivation of the person. It may prove necessary to first refer the person towards a refresher module or even to behavioural skills training (to work on self-confidence, for example).
- ▬ **An apprenticeship with an employer** is an option which offers many advantages, especially in an environment where training centres are non-existent or of poor quality. It is important to clearly identify **the mentor** within the company and to define **a training plan**, which can take the form of an apprenticeship contract. This can then serve as a basis for monitoring the apprentice. Certain arrangements also provide for indemnities for the employer and the apprentice.
- ▬ The VET sector offers an opportunities and encouragement for people to be inventive. **Diverse training** schemes can be set up, including: formal modules, work placements, apprenticeships, peripatetic training, alternating training (between apprenticeship and formal classes), etc.
- ▬ In the case of collaboration with training centres (many of which have no legal recognition) it is possible to offer support to obtain recognition from the relevant ministries.





## Focus - TIGA Project in Cambodia

The TIGA (Towards Income Generating Activities) project aims to improve the long-term living standards of people with disabilities and increase their livelihood opportunities. Individualised personalised support is provided for the person to develop an economic activity, including support to develop and improve technical and business skills, as well as hygiene and sanitation related to food processing activity. Technical training was provided via **peer training, apprenticeships, community vocational training and vocational training centres.** Peer-training focuses on practice rather than theory, and is of particular interest for people having a low level of formal education. This project used the Success Case Replication methodology of peer training, initially developed by ILO. Through this methodology, those people having developed successful economic activities and who are committed to share their

skills with others are supported to become peer trainers themselves. It is important to stress that people usually agree to become peer trainers on the same activity (sewing, hair-cutting...) for those living in a different village, to avoid competition.

In addition to being a community-based, adequate and low-cost solution, this approach also empowers the trainers and highlights the professional and training capacities of people with disabilities at the community level.

A total of 442 people participated in technical training throughout the project, of which 95 participated in peer training.

# F

## Modality 6 - Supporting job-seekers

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Creating pathways towards employment is a process that leads to a person's search for work being met by the offer of work from an employer. The role of intermediary in this process involves both **preparing the job-seeker** to enter employment and helping to **match the supply of work with the demand**. It is not about finding somebody a job, but about empowering them to find a job themselves. In other words, accompanying a person on the path to employment should also be a means of strengthening this person's self-reliance. The job coach must therefore be careful not to create a situation of dependency or passivity on the part of the job-seeker. Please note that this modality does not address the issue of preparing employers to employ people, with disabilities which is dealt with in the following section.

For sections of the public who are often vulnerable and/or marginalised, such members of the disabled community, it is important that **support continues when they first start their new job**. This follow-

up in the workplace will ensure that the expectations of the employer and of the new employee are satisfied, and will help prevent difficulties or identify solutions to resolve them. It must also be accompanied by measures for raising the awareness of work colleagues and managers. This can be carried out by disabled people's organisations.

Supporting job-seekers is, depending on the context, a service which can be provided by various types of actor: public bodies, associations and private sector organisations. As with other services, working with existing actors should be encouraged as part of **an inclusive and sustainable approach**. In the case of supporting disabled job-seekers, it may prove necessary to develop the capacities of the actors involved to provide people with disabilities with access to their services.

Specific objective	Indicators
People with disabilities are able to find and occupy a salaried post which corresponds to their professional aims.	<ul style="list-style-type: none"> <li>➤ Number of people with disabilities in work 3, 6, 9 months after their recruitment.</li> <li>➤ Number of people with disabilities who have at least one job interview.</li> </ul>

Examples of expected outcomes	
Disabled job-seekers are autonomous in their efforts to seek employment.	<ul style="list-style-type: none"> <li>➤ Number of people received by the support structure.</li> <li>➤ Number of people supported and monitored.</li> <li>➤ Number of training sessions in job-hunting.</li> <li>➤ Number of participants accessing the training.</li> <li>➤ Number of people obtaining a job.</li> </ul>
Disabled job-seekers have offers of employment corresponding to their professional aims.	<ul style="list-style-type: none"> <li>➤ Number of participants at the job fair (employers and job-seekers).</li> <li>➤ Number of people using the reception facilities.</li> <li>➤ Number of job offers available and passed on.</li> </ul>
Public and private actors supporting job-seekers have the capacity to assist people with disabilities in their efforts to find a job.	<ul style="list-style-type: none"> <li>➤ Number of participants in the training.</li> <li>➤ Increase in the number of people with disabilities assisted.</li> <li>➤ Number of agencies whose flexibility has been improved.</li> <li>➤ Existence of tools for coordination between actors.</li> </ul>

### Examples of activities to be undertaken

#### To promote the autonomy of job-seekers

- Setting up a system of (individualised), personalized assistance for disabled job-seekers (job coaching) and on-the-job follow-up.
- Training people with disabilities in seeking work (defining their professional aims, preparing their CV, writing a covering letter, having an interview).
- Behavioural and soft skills training (self-confidence, stress management, people skills, communication, negotiation, problem-solving, leadership, etc.).

#### To expose job-seekers to job offers

- Organising a job fair / forum bringing together employers (public and private).
- Establishing a resource for job-seekers (telephone and accessible computers and internet, documentation on professions, available job offers).
- Creating a database to collect job offers and allow them to be consulted.
- Creating a directory of businesses which already employ people with disabilities and which are likely to employ others.
- Organising employer visits and workshops to present professions (meetings with professionals).
- Making the existing job centres accessible as well as the job offers themselves.

#### To build the capacities of public or private actors who support job-seekers

- Training coaches in the inclusive employment of people with disabilities.
- Carrying out works to make reception spaces accessible to disabled job-seekers.
- Creating a network of actors (meeting and information-sharing, sharing of training tools, creation of referencing tools).

## Elements to be considered

Preparing a job-seeker involves several stages. It is a personalised **social support** initiative:

▀ **The first contact** is key: it is an opportunity to specify the role of the coach and what the job-seeker can expect from them and also to check that the prerequisites for employment are met.

▀ **The situation assessment** is also a crucial stage: it is an opportunity to review the aptitudes and skills of the job-seeker (skills assessment, for example), ascertain the social and economic factors, analyse the disability and assess the person's motivation.

▀ **The definition of the professional aims of the individual** is based on the assessment and is broken down into stages: referral to technical or professional training; arranging a work placement or a period of apprenticeship with an employer; participation in training on job-hunting (to learn how to produce a curriculum vitae, for example) or in behavioural skills. In the course of these stages, it is important to monitor the person to make sure of their commitment and motivation, to provide them with the necessary support and to revise their professional aims if necessary. At all the stages, the job-seeker is the leader and the person responsible, the role of the project / service being to assist and support them in their efforts.

# G

## Modality 7 - Supporting employers in the recruitment of people with disabilities

In general, the employment of disabled staff can be **a challenge for any employer**, but many employers are taking up this challenge, for various reasons: legislation may require that businesses employ a certain percentage of disabled workers (the legislation in developing countries is sometimes progressive in this area); the employer may have a social conscience which prompts them to act; the company may find it is in its economic interests (lower payroll costs / taxes in certain countries; the obtaining of a certificate such as the Solidarity Trading with Disabled People

(STDP) certificate<sup>14</sup>, developing a clientele of people with disabilities).

**There are many types of employer:** an artisan looking for labour; a multinational seeking to benefit from cheap labour; an international organisation that has to comply with UN conventions; a local authority which has to set an example by applying the legislation of the country; an NGO, and in particular Handicap International, which defends and promotes human rights and the rights of people with disabilities in the workplace.

### Specific objective

Employers have the capacity to recruit, include and maintain disabled people in employment.

### Indicators

- Increase in the number of people with disabilities in work within companies.
- Application of legal norms and/or obtaining of certification / label.

### Examples of expected outcomes

The managers and staff are mobilised, trained and assisted in order to work alongside disabled colleagues.

- Number of disability training / awareness-raising sessions.
- Existence of a recruitment policy for people with disabilities.
- System of support and number of people monitored.

The premises, working tools and workstations are adapted to meet for individual requirements of staff disabilities.

- Number / existence of accessibility assessments in the broad sense (working environment).
- Accessibility works carried out and adapting of workstations.

The person with disabilities is identified, supported and followed up within the company.

- Existence of one mentor per person with disabilities as required.
- Existence of an individual dossier for the person with a disability.

## Examples of activities to be undertaken

### To mobilise and train the managers and staff of the company

- Information on incentive or positive discrimination measures.
- Training on the recruitment and inclusion of people with disabilities for the managers and staff responsible for managing human resources.
- Raising awareness of disability among company staff.
- Training and support for colleagues working directly with people with disabilities (current and future).

### To adapt the premises and working tools

- Conducting an accessibility audit and adapting workshops and workstations.
- Carrying out accessibility works and adapting workshops and workstations.

### To identify, support and follow up people with disabilities

- Carrying out personalised individual assessments in order to recognise the requirements of people with disabilities who already have waged salaried employment.
- Identification and training of a mentor within the company.
- Setting up of a system to monitor, accompany or provide follow up support for disabled staff.

### Elements to be considered

➤ The employment of people with disabilities may seem to be at odds with certain objectives of a business in the trade sector (whatever its size), such as reducing production costs or increasing productivity. Many employers feel that human rights, and therefore implicitly the rights of people with disabilities, are a distant, even alien, concept. For this reason, it is recommended that in the early stages, **pilot projects** are developed, targeting employers who are receptive to disability and inclusion issues. These first successes can subsequently be used to demonstrate that impairment and competitiveness are not mutually exclusive, thereby mobilising economic actors further.

➤ There are many resources to draw on in order to prepare employers. It is important to be able to understand and take into account **the economic constraints on employers** and at the same time to be able to **call on expertise in the field of accessibility and rehabilitation** (for example, **ergonomics** in the framework of individual accessibility and the adaptation of workstations).

➤ Maintaining people in employment is often neglected by services which provide access to employment. It is quite common to observe that jobs do not last. In the case of disabled staff, it is crucial to follow up individuals in order to be able to deal with any difficulties which may arise in the months following their recruitment. The existence of a **'mediator'** may prove useful in helping the employer and employee find solutions.

➤ **The STDP certification** (Solidarity Trading with Disabled People) is a quality initiative designed to promote the employment of people with disabilities in businesses in developing countries. It is based on 12 criteria which can be summarised by five fundamental principles:

- A minimum of 10% of jobs (equivalent full-time) for disabled workers,
- Compliance with the major principles of the International Labour Office,
- Remuneration equal to that of other workers,
- Accessible premises and adapted workstations,
- A progressive approach which supports the company and its staff.

Assisting a business to obtain STDP certification is a project which requires time. Rarely a creator of jobs in the short term, STDP can be part of a broader programme which aims to promote the employment of people with disabilities by drawing on pilot project experiences. Such a project could also be developed in collaboration with free trade actors.





## Focus - Project Cashew in Casamance

The company SCPL, based in Ziguinchor in Casamance, Senegal, sells cashew nuts under the brand name **DeliCajou**. It has obtained STDP certification.

The company was supported by Handicap International in obtaining the label, for example, with support for people with disabilities on their pathway to inclusion, support in seeking commercial opportunities, promotion of the STDP label etc. The inspection prior to certification was carried out by ECOCERT.



## Specific positions

### A

#### Taking disability issues into account within the Handicap International teams

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The values and principles underpinning Handicap International's human resources policy were formalised in 2006. They apply to the Federation, the programmes and the national associations. They include: 'equality of opportunity based on skills: inclusion of people with disabilities into the teams in appropriate and adaptable posts'. The practical application of this principle is crucial on projects dedicated to the professional inclusion of people with disabilities. Firstly, the recruitment of people with disabilities to the teams contributes towards their professional inclusion and to the application of Handicap International's principles. Secondly, it brings us face to face with the difficulties which all employers encounter, as partners or project beneficiaries, and thereby enables us to strengthen our capacity to provide concrete and realistic solutions. Finally, it serves to demonstrate that people with disabilities can occupy any type of post, including managerial posts. Handicap International thereby increases its credibility in the eyes of everyone (partners, beneficiaries, donors, etc.).

### B

#### Need for suitable human resources

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Supporting an individual to create a business or assisting a job-seeker both require a range of skills and knowledge from the fields of economics (marketing, financial management, economic environment) and social work (individualised, personalized support). Therefore, these are the competencies to be sought when recruiting the key project staff (project manager, job coach). Consideration also needs to be given to the types of activity (e.g. agriculture) and the specific characteristics of the target public (primarily people with disabilities, but also refugees, demobilised combatants, etc.). It is therefore recommended to recruit people with significant experience in these areas.

## C

### Support for organisations offering inclusive employment opportunities

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An organisation which includes people with disabilities is a company which above all, provides access to decent, remunerated work. Handicap International can only commit to support this type of organisation if:

- The employment of people with disabilities is demonstrable and significant in terms of the number of people employed,
- The activity of the company is compatible with the rules of the market, in particular the rules on competition,
- The company is well-managed and, as a minimum, has balanced books,
- People with disabilities receive specific support which will help them to become more professional and, if necessary, access mainstream employment.

## D

### Collective livelihood projects

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Collective livelihood projects are often run by disabled entrepreneurs who are members of an association. These associations often have a dual objective:

- to find ways of providing remunerated work for their members,
- to find a source of funding for the social activities of the association.

If the economic activity is sustainable and provides stable and decent jobs (salaries), then the result is already very satisfactory. However, it is important to be extremely cautious about the funding of social activities. After the costs of the business activity have been covered (including decent salaries), it is unlikely that a business will generate enough profits to finance social activities. When an association succeeds in achieving this objective, questions need to be asked about the 'economic' (or indeed ethical) nature of the business activity. It may be heavily subsidised or use 'salaried volunteers', which is to say individuals who receive little pay or simply a few perks from the association. This practice is of course contrary to the notions of decent work and remuneration. Although these enterprises have been created to employ people with disabilities, they nevertheless remain actors in the local economy and, as such, are subject to the laws of supply and demand. They can benefit from fiscal advantages in countries where a taxation system is in force.

It is also important to be careful about conflicts of interest (between the social and economic objectives) within the association and about the risks of certain individuals assuming a 'stranglehold' over the association.

Projects conducted by Handicap International which involve these structures must therefore pay close attention to 'corporate ethics' and to the distinction, in organisational terms, between the association and the business, so that there can be no possible confusion between the two entities.

## E

### **Creation of businesses associated with the manufacture of tricycles and wheelchairs**

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It is important to note that the Rehabilitation/Orthopaedics Unit is not involved in developing this type of structure; it favours partnerships with existing structures. Furthermore, such activities (the creation of workshops to manufacture all types of orthopaedic equipment) have been seen not to be cost-effective. Handicap International does not therefore wish to develop such activities.

# F

## Specialised establishments

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Specialised establishments are exclusively for the reception and employment of people with disabilities and require a high level of expertise. Projects to support these establishments should be undertaken, while keeping in mind that this is a transitory stage for the individuals concerned and not an end in itself. Without denying the importance of this type of establishment, priority in this sector is given to **the inclusive approach**, in accordance with the orientation of Handicap International's mandate.

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## Perspectives for 2011-2015

Over the past five years, Handicap International has gained a reputation as a key actor on inclusive employment, largely as a result of collecting and promoting (internationally) good practices in livelihoods, and specifically access to microfinance services. As a result of investment at the international level, these practices have been widely disseminated, particularly among practitioners.

More recently, Handicap International projects focusing on waged employment have proved very relevant in contexts where enterprises are growing and where specific policies exist to encourage the recruitment of persons with disabilities in the labour market.

Efforts over the next four years should aim to reinforce and disseminate the expertise of Handicap International by implementing more large-scale sectorial projects. This will be possible through partnership with mainstream livelihood organisations, microfinance institutions, employment and vocational training services. Otherwise, focus will be placed on improving the quality of on-going projects, and communicating strategically about the actions, approaches and impact of interventions.







Cambodia, 2006



# Appendices

<b>BIBLIOGRAPHIES AND RESOURCES</b>	<b>82</b>
<b>A. In-house tools</b>	<b>82</b>
<b>B. Capitalising on experience</b>	<b>83</b>
<b>C. Articles</b>	<b>84</b>
<b>D. Bibliography of references</b>	<b>85</b>
Professional training	
Microfinance	
Salaried employment	
<b>E. Principal international actors</b>	<b>89</b>
<b>F. Principal members of the 'Microfinance for All Alliance' network</b>	<b>91</b>
<hr/>	
<b>FOOTNOTES</b>	<b>92</b>



## Bibliographies and resources

### A

#### In-house tools

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– **Workshop facilitation manual: Ensuring the access to microfinance services for persons with disabilities, Workshop for disabled people organizations and microfinance institutions.**

Handicap International, 2010  
Languages: English, French

– **Good practices for the economic inclusion of people with disabilities in developing countries: funding mechanisms for self-employment.**


Handicap International, 2006  
Languages: French, English, Spanish, Arabic, Bahasa

– **CD-ROM Economic integration / self-employment.** Handicap International, 2005  
This CD-Rom is a compilation of the various methodological tools and practical guides developed and used in self-employment projects, IGAs (Income-Generating Activities) and in the professional training delivered by Handicap International. It also presents project experiences and offers an opportunity to share ideas and ways of improving practices.

Languages: French, English

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Language: French

# D

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### ➤ **CD ROM: Professional Inclusion, Bibliography of references.**

Handicap International  
2009

This is a list of reference documents essentially about inclusive employment, professional training and access to financial services. The majority of the documents are external to Handicap International. Languages: French and English. Some documents are in Spanish and Portuguese. Online at SkillWeb:

<http://www.hiproweb.org/fileadmin/cdroms/biblio-reference-0912/index.html>

➤ A list of documents on livelihoods and disability can also be consulted on the Source website: <http://asksource.ids.ac.uk>

Below, you will find a non-exhaustive list of the principal documents from the CD-Rom, 'Professional Inclusion, Bibliography of References'

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# E

## Principal international actors

Name	Field of activity	Web link
ACCION	Microfinance	<a href="http://www.accion.org">www.accion.org</a>
ACTED	Professional inclusion	<a href="http://www.acted.org">www.acted.org</a>
ADA	Microfinance	<a href="http://www.microfinance.lu">www.microfinance.lu</a>
Aga Khan Agency for Microfinance	Microfinance	<a href="http://www.akdn.org">www.akdn.org</a>
BRAC	Microfinance	<a href="http://www.brac.org">www.brac.org</a>
CARE	Professional inclusion, microfinance, private sector support	<a href="http://www.care.org">www.care.org</a>
CCFD	Professional inclusion, professional training	<a href="http://www.ccf-d-terresolidaire.org">www.ccf-d-terresolidaire.org</a>
Cerise	Microfinance	<a href="http://www.cerise-microfinance.org">www.cerise-microfinance.org</a>
CIDR	Microfinance	<a href="http://www.cidr.org">www.cidr.org</a>
International Development Desjardins	Microfinance	<a href="http://www.did.qc.ca">www.did.qc.ca</a>
Ecidec	Microfinance	<a href="http://www.ecidec.org">www.ecidec.org</a>
Entrepreneurs du Monde	Microfinance	<a href="http://www.entrepreneursdumonde.org">www.entrepreneursdumonde.org</a>
ESSOR	Professional inclusion, professional training	<a href="http://www.essor-ong.org">www.essor-ong.org</a>
European microfinance Platform	Microfinance	<a href="http://www.e-mfp.eu">www.e-mfp.eu</a>
FINCA	Microfinance	<a href="http://www.finca.org">www.finca.org</a>
Foundation Grameen	Microfinance	<a href="http://www.grameenfoundation.org">www.grameenfoundation.org</a>
GRET	Microfinance	<a href="http://www.gret.org">www.gret.org</a>
Inter Aide	Professional inclusion, professional training	<a href="http://www.interaide.org">www.interaide.org</a>
IRAM	Microfinance	<a href="http://www.iram-fr.org">www.iram-fr.org</a>
Mercy Corps	Professional inclusion, microfinance	<a href="http://www.mercycorps.org">www.mercycorps.org</a>
Opportunity International	Microfinance	<a href="http://www.opportunity.org">www.opportunity.org</a>
OXFAM	Professional inclusion, microfinance, private sector support	<a href="http://www.oxfam.org">www.oxfam.org</a>
OXUS	Microfinance	<a href="http://www.oxusnetwork.org">www.oxusnetwork.org</a>
PlaNet Finance	Microfinance	<a href="http://www.planetfinancegroup.org">www.planetfinancegroup.org</a>

## Bibliographies and resources

Save the Children	Professional inclusion, professional training	<a href="http://www.savethechildren.org">www.savethechildren.org</a>
SIDI	Microfinance	<a href="http://www.sidi.fr">www.sidi.fr</a>
SOS FAIM	Microfinance	<a href="http://www.sosfaim.org">www.sosfaim.org</a>
Swiss Contact	Professional training, microfinance	<a href="http://www.swisscontact.ch">www.swisscontact.ch</a>
Trickle up	Professional inclusion, microfinance	<a href="http://www.trickleup.org">www.trickleup.org</a>
World Vision		<a href="http://www.wvi.org/wvi/wviweb.nsf">http://www.wvi.org/wvi/wviweb.nsf</a>



# F

## Principal members of the “Microfinance for All Alliance” network

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Name	Field of activity	Web link
CBM	Disability	<a href="http://www.cbm.org">www.cbm.org</a>
CIDR	Microfinance	<a href="http://www.cidr.org">www.cidr.org</a>
Ecidec	Microfinance	<a href="http://www.ecidec.org">www.ecidec.org</a>
Entrepreneurs du Monde	Microfinance	<a href="http://www.entrepreneursdumonde.org">www.entrepreneursdumonde.org</a>
Handicap International	Disability	<a href="http://www.handicap-international.org">www.handicap-international.org</a>
IRAM	Microfinance	<a href="http://www.iram-fr.org">www.iram-fr.org</a>
Leonard Cheshire Disability	Disability	<a href="http://www.lcint.org">www.lcint.org</a>
OXUS	Microfinance	<a href="http://www.oxusnetwork.org">www.oxusnetwork.org</a>
PlaNet Finance	Microfinance	<a href="http://www.planetfinancegroup.org">www.planetfinancegroup.org</a>
SOS FAIM	Microfinance	<a href="http://www.sosfaim.org">www.sosfaim.org</a>

**Site web :**

<http://www.iddcconsortium.net/joomla/index.php/livelihood/task-group-activities-livelihood/311>

## Footnotes

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- ↳ 1. Source: 'The right to decent work of persons with disabilities', ILO Geneva, 2007
- ↳ 2. Millennium Objective n°1: Eradicate extreme poverty and hunger, halve the proportion of people whose income is less than one dollar a day and halve the proportion of people who suffer from hunger.
- ↳ 3. Source: World Report on Disability, June 2011, World Health Organisation and World Bank
- ↳ 4. Source: World Bank
- ↳ 5. Source: World Bank
- ↳ 6. Source: 'The right to decent work of persons with disabilities', ILO Geneva, 2007
- ↳ 7. Source: ILO
- ↳ 8. MFIs are partners and not simple subcontractors. They occupy a key position in this type of project and it is therefore important to involve them as partners (participation in decision-making or steering committees, wide-ranging discussions to draw on their experience in the economic domain, etc.) and not merely as implementers who are disconnected from the project strategy.
- ↳ 9. Source: ESOPÉ project, Gravir Asbl, Brussels
- ↳ 10. In general, a distinction is made between income generating activities (IGAs) and micro-enterprises. The former are very small in size, are not really designed to expand and require little capital or technology. Individuals exercising an IGA only rarely make a distinction between household money and money from the economic activity. Micro-enterprises appear more 'formal' (even if they are in the informal economy) and most of the time they are expected to develop: a distinction is made between family budgets and company budgets, profits are reinvested into the activity, there is specialisation in a domain / sector of activity, etc.
- ↳ 11. For more detailed information on individualised social support, please refer to the practical guide: 'Personalised social support: Thoughts, Method and Tools in an Approach of Proximity Social Services', Handicap International, 2009.
- ↳ 12. A business incubator is a place for accommodating businesses which generally offers access to shared services: telephone, photocopier, access to water, etc.
- ↳ 13. This system of reception and support can be amalgamated with the system of reception and support for job-seekers if the project covers both themes.
- ↳ 14. Solidarity Trading with Disabled People (STDP) is a certification created on the initiative of Handicap International. Its aim is to create productive and decent jobs for people with disabilities. Businesses wishing to obtain (STDP) certification must fulfil a certain number of conditions along the same lines as fair trade initiatives. For further details, contact the professional inclusion technical advisor.

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**End of Appendices**



**Photo credits**

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Page 8: © A. Leymat / Handicap International, 2006 (caption: a cobbler in Nicaragua).

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**Printing**

Graphiconseil  
2, Petite rue de la Rize  
69100 Villeurbanne  
France

Imprint in December 2011  
Registration of copyright: December 2011

the 1990s, the number of people with a mental health problem has increased in the UK (Mental Health Act 1983, 1990).

There is a growing awareness of the need to improve the lives of people with mental health problems. The Department of Health (1999) has set out a vision of a new mental health system, which will be based on the following principles:

- (i) People with mental health problems should be treated as individuals, with their own needs and wishes.
- (ii) People with mental health problems should be given the opportunity to participate in decisions about their care and treatment.
- (iii) People with mental health problems should be given the opportunity to live in their own homes and communities.

There is a growing awareness of the need to improve the lives of people with mental health problems.

The Department of Health (1999) has set out a vision of a new mental health system, which will be based on the following principles:

- (iv) People with mental health problems should be given the opportunity to live in their own homes and communities.
- (v) People with mental health problems should be given the opportunity to participate in decisions about their care and treatment.
- (vi) People with mental health problems should be treated as individuals, with their own needs and wishes.

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- (vii) People with mental health problems should be given the opportunity to live in their own homes and communities.
- (viii) People with mental health problems should be given the opportunity to participate in decisions about their care and treatment.
- (ix) People with mental health problems should be treated as individuals, with their own needs and wishes.

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The Department of Health (1999) has set out a vision of a new mental health system, which will be based on the following principles:

- (x) People with mental health problems should be given the opportunity to live in their own homes and communities.
- (xi) People with mental health problems should be given the opportunity to participate in decisions about their care and treatment.
- (xii) People with mental health problems should be treated as individuals, with their own needs and wishes.



## **Inclusive employment**

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This policy paper applies the mandate and values of Handicap International to inclusive employment activities.

It sets out the benchmarks for Handicap International's actions, choices and approaches and seeks to ensure consistent practice between the organisation's programmes while taking into account the different contexts in which they operate. It is intended as a guide for teams working in this sector of activity. It defines the themes, explains how these activities fit into the organisation's mandate, identifies the target populations and defines modalities of intervention (standard expected outcomes, standard activities) as well as monitoring and evaluation indicators.

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